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Consult Agent or Broker When Reviewing Club Insurance Needs

This Western Underwriters' Association Officer Says: Check with an Expert to Make Sure You Have Adequate Protection

By WALTER G. DITHMER

THERE is no better time than the off season for club managers and owners and operators of semi-private clubs to check their insurance picture in order to determine whether policies now in effect are adequate to give protection against liability that may arise out of club operation and, at the same time, cover the huge investments they have in land, building and equipment.

This article is not intended to make an overnight insurance expert of any person connected with the managerial end of the golf business. Insurance is far too complicated and has too many ramifications for that. What is intended here is to list and explain what generally are considered "must" coverages for country club operation — Workmen's Compensation, Public Liability, Fire and Extended Coverage, Vandalism and Malicious Mischief, Sprinkler Leakage, Vehicle and Burglary or Embezzlement.

Whether or not you are familiar with these coverages plus others that local conditions or laws may require, it cannot be emphasized too strongly that when you are reviewing, or setting up a new insurance program for your club, that you call in a competent agent or broker to help you with the task. Certainly there are any number of members or players at your course who are thoroughly familiar with all aspects of Liability and Property insurance. Calling upon them for assistance and advice in handling your insurance program will not only give the club the fullest protection for the amount of money spent, but may save you embarrassment, financially or otherwise, in case an incident arises where you have inadequate coverage or no coverage whatever to take care of a claim or loss.

When you mention insurance in connection with golf, the first thing that usually comes to mind is the occasional case of the caddie who is struck by a ball. Whether

the player who hit the caddie, or the club, is legally responsible for the hospitalization expenses and wage reimbursement of the caddie, in event of serious injury, is a question that is still being debated in the courts. Most players in this situation feel morally responsible for taking care of the caddie, but there are always a few who will shirk the responsibility.

A player, himself, incidentally can protect against injuries to others by carrying a Comprehensive Personal Liability policy which covers just about all legal liability for occurrences arising out of his negligence. And, even if it is proved that an accident wasn't the result of negligence on the part of the player, a policy of this type will pay, up to a certain amount, expenses resulting from an accident that may have occurred on a golf course.

However, this article isn't meant to deal with personal insurance. It is concerned with those coverages which owners or officers of any course can't afford to be without.

Let's go back to the case of the injured caddie. If the player isn't willing to take responsibility for the accident, or goes to court to fight the claim and wins the case, who would have to pay the caddie's expenses? Probably your club — for moral if not legal reasons.

Workmen's Compensation

Chances are your state has a Workmen's Compensation law. If so, your club probably should be carrying Workmen's Compensation insurance. In that case, the above-mentioned caddie's medical bills, plus a portion of his weekly wages, would be paid under that policy since the accident arose in the course of and out of his employment. If your club doesn't have a policy of this kind, you had better talk it over with an insurance agent. You may be exposed to a serious lawsuit or, in some states, you may be violating the

law by not carrying this insurance.

Public Liability

Public liability insurance is another form of "accident" insurance. While Workmen's Compensation pays for injuries to employees, Public Liability pays for injuries to others or for damage to their property caused by negligence. It's similar to the Comprehensive Personal Liability insurance, mentioned earlier, only this type is for firms or other institutions rather than individuals. It protects your club's legal liability for accidents arising out of the operation of the premises.

Suppose a guest at your club slips on a wet spot near the showers in the locker room and breaks a leg. Or, suppose a player on a fee course steps in an unguarded hole and fractures his hip. A jury might hand you a bill that would keep your club mortgaged for many years unless you have proper insurance.

Be sure, too, that the limits of your policy are high enough. The absolute minimum should be 100/300, meaning that the underwriters will pay up to \$100,000 to one person and a total up to \$300,000 as the result of a single accident. And, even these totals are hardly adequate as you will notice in reading of the generosity of juries in making damage awards almost daily in the newspapers.

Perhaps more should be said here about responsibility. If you're the owner of a fee course and you gamble by not carrying proper insurance, well, to put it simply, it's your money.

But if you're an executive officer or a board member of a private club, you can't take that chance. You are a trustee of valuable property. If you neglect to carry adequate insurance in dependable companies for all insurable hazards, you have failed in your obligation to other members of your club. It's a gamble you can't take, or allow your fellow officers to take.

Liability protection is only one phase of a minimum insurance program for golf clubs. Buildings and their contents constitute a large-sized investment. They should be fully covered against all perils for which insurance is available.

Fire Coverage

First of these, of course, is fire. It can be safely assumed that all golf clubs carry fire insurance. But the question is: does yours carry enough?

Many clubs are outside of fire protection zones and, hence, it is not unusual for

Runs Winning to \$20,000



You haven't seen anybody at a tournament this past summer laughing as heartily as this foursome at the Triangle Round Robin at Cavalier Yacht & CC, Virginia Beach, Va. It includes (l to r): Jack McAuliffe, Triangle pres. and tourney sponsor; Sidney Banks, Cavalier pres.; Mrs. Jack McAuliffe, a Fair Lady golfer herself; and Marlene Bauer Hagge, the winner. Since the Triangle victory, Marlene has continued to add to her tournament triumphs. Her winnings for the year, including the \$6,000 Tam O'Shanter bonanza, add up to around \$20,000.

one to be completely destroyed. Even within the city limits a heavy fire loss is possible.

So, it isn't good judgment to economize on fire insurance. It's too inexpensive to take a chance. Buildings and their contents should be insured for at least 80 per cent of their actual value.

Extended Coverage Endorsement

Your fire insurance policies should have attached to them what is known as the Extended Coverage Endorsement. For a slight additional cost per hundred dollars of insurance, this endorsement extends coverage for damage by wind, hail, riot and civil commotion, explosion (except in a steam boiler), and vehicle or aircraft damage.

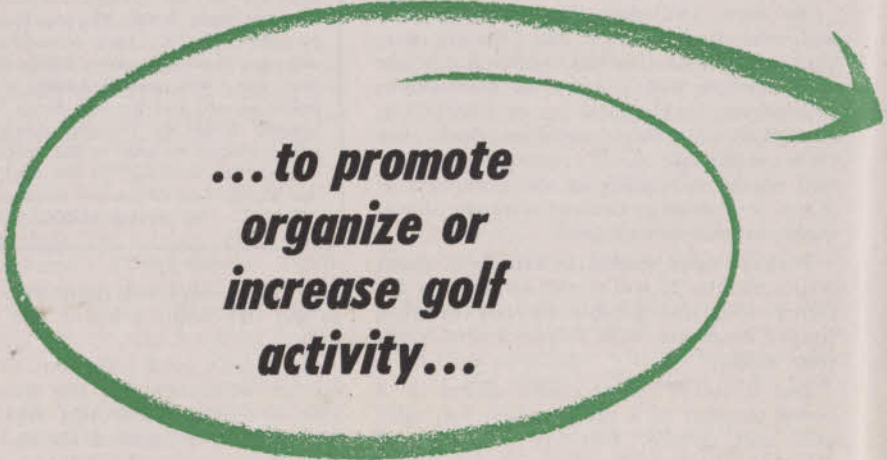
Buildings on golf courses, for instance, usually are isolated and thus more exposed to wind and hail damage than those in built up areas.

The other hazards covered by Extended Coverage aren't frills, either. Only recently the papers carried a story about a pilotless plane smashing into a clubhouse.

(Continued on page 82)

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Du Pont Semesan[®] and Turf Fungicide disease control”

Says Orville Young

Superintendent, Moraine Country Club, Dayton, Ohio

“It takes the best of fungicides to control turf diseases—especially in the Ohio Valley, where brown patch is a severe problem. To do this job, I use ‘Semesan’ Turf Fungicide and ‘Tersan’ in combination approximately every two weeks, and oftener during hot, humid weather.” Mr. Young continues, “I also know that these chemicals are compatible with most turf insecticides and chemical fertilizers.”

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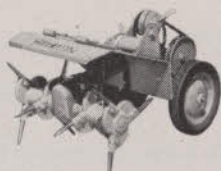
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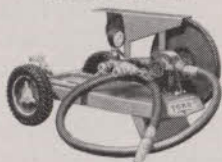
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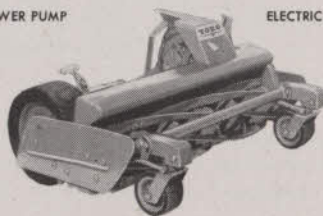
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Noer — Turf Roundup

(Continued from page 60)

Tifton 328, now called "Tifgreen". Although of less recent origin, Pennlu, Merion, U-3 Bermuda, Ormond, T-47, etc. deserve brief comment.

"Penncross" is the new designation for Polycross developed by H. B. Musser at State College, Pa. It is a creeping bent grass, turf of which is developed from seed. Pennlu is one of its three parents. The original Polycross gave a good account of itself. Its performance at Edmonton has been very good. Locally it has been increased by vegetative planting. Penncross should be just as good because it is from the same parent stock. The seed is expensive, but turf can be developed with a seeding rate of one pound per thousand square feet. On that basis the actual cost of turf development is cheaper than for the use of purchased stolons. Penncross is not apt to produce a turf of one color and uniform texture. Separation should be something like the separation in Seaside bent turf.

Pennlawn is a new creeping red fescue also developed by Musser. It has been outstandingly good in trial plots and looks like the best yet in the line of improved fine-leaf fescue.

Pennlu performed exceptionally well in

the turf plots at Penn State University. Greens developed from it have not received universal acceptance. The grass does well from a growth standpoint. It does not develop a tight turf. The grass becomes puffy. Greens of that kind footprint and are not good putting surfaces. Verticutting and top-dressing may overcome this objection, but these operations increase the task and cost of maintenance.

Merion blue grass continues to find favor and seems to be more popular in many places. Results with it on golf courses have been both bad and good. Its main use has been on tees. Best results have been on courses where play is light. The tees at Woodway CC, Darien, Conn., are five years old and the turf is very satisfactory with very little poa annua. These tees get generous feeding once a month and a minimum amount of water. Turf is kept tight. On some of the heavily played courses in Chicago the Merion has given way to poa annua. Evidently it is not the grass for tees subjected to heavy play.

Some courses are trying Merion blue grass on the aprons and collars around bent grass greens. The bent takes the Merion due to the use of more water than it needs. The only place where the combination might succeed is on courses where greens are watered by hand.

Delta blue grass and several others have



Johnny Farrell hits on the 165 yd. 4th of the new Country Club of Florida course, Delray Beach, Fla., as club pres., Carleton Blunt, surveys the testing vista. The course, designed by Robert Bruce Harris, makes more interesting use of variation of elevation than is usual on south Florida courses. The site, selected by Harris, has black soil 3 and 4 ft. deep. Supt. Norman Johnson who constructed the course has it in fine condition generally for the official opening Dec. 1. Membership of club is filling rapidly. Farrell, pro at Balusrol in the spring and summer, is CC of Florida pro in the winter.

reached the seed production stage. Delta will not be sold for use as such. Its seed will be sold to wholesale merchants for use in their special mixtures.

The notable development in the use of selected grasses is occurring in the South. It started with grasses like Tifton 57 and 127, Gene Tift, Everglades, Ormond, etc. The first two have outstanding virtues from the maintenance standpoint, but are less popular with the golfer. Gene Tift and Everglades are doing well in South Florida. The new Houston CC course is being planted with Gene Tift from tee to green. It is doing well at Guadalajara, Mex. and is so popular with golfers there that the other greens will be changed in all probability.

The newest Tifton selection, first designated "328" but now called "Tifgreen", is one of the best for greens and very popular wherever it has been used. Its range of adaptation is wide. There are good greens in south Georgia. El Paso (Tex.) CC has three greens of Tifgreen and plan to change the others as soon as possible. This strain has a good color, is a vigorous grower, and stays vegetative. There are almost no stubby seed stalks.

The Ormond selection of Bermuda grass (designated T-82 in Texas) is being used successfully on some Florida courses for tees and fairways. The workers at LaCruces, N. M., regard T-47, a Texas selection, as one of the better Bermudas for use in that state.

U-3 Wins Favor

U-3 Bermuda grass continues to be the most popular selection in the zone from Philadelphia and Washington across to Kansas City. Farther south other strains outrank it in popularity. Throughout the twilight zone U-3 makes a tight turf and ranks high in winter hardiness. It is used mostly on tees,

but some clubs are converting fairways to this grass. The grass on the best U-3 Bermuda tees is cut close to keep a tight turf. They are not used from the time growth stops in the fall until it starts in the spring.

Even better Bermuda selections will be developed as a result of the turf projects at Tifton, in Florida, Texas, Oklahoma, New Mexico, Arizona, and California. Uganda is one such grass. It is extremely fine textured and is claimed to be one of the best.

Meyer Zoysia is being used very successfully on the center third of the tees on one Chicago course. This center strip is used from mid-June until after Labor Day. During the other parts of the year play is from the cool season turf on the other two strips of the tee. One Chicago supt. has been able to get coverage of Zoysia in a single season. Planting is with runners of Meyer Zoysia in rows spaced three inches apart. This method has produced quicker cover than planted plugs spaced 8 to 10 inches apart.

The tall fescues, either Alta or Kentucky 31, are becoming popular as vegetative cover for roughs and banks around greens in the Southwest. Their first use for these purposes was one the Desert Inn course, Las Vegas, Nev. Charles G. Wilson made the original suggestion for its use while he was Western Director for the Green Section, USGA. The roughs are cut at 3 to 4-ins. and are ideal for play. Cutting at this height enables the grass to retain color with a minimum amount of water. Some of the new California clubs are seeding roughs to Alta or Kentucky 31 fescue, probably because of its success at Las Vegas. The performance of tall fescue at Magna, Utah, would indicate that it is able to persist in soils of some salinity.

(Continued on page 76)