

Snapshots - A Part Of Inventory Record

Insurance on your equipment and inventory is partial protection at best, unless you keep up to date records of your insured items. The most reliable of insurers will only comply with the terms of your policy and it's always up to you to prove your losses.

First is the tedious step of inventorying your property. To simplify matters, start by taking a photograph safari through your building. Open drawers, lay things out and photograph everything. Photograph one side of an area, then take closer shots of items located there. Repeat for the other side.

Color prints are best, although costly. To do the job right, getting everything you have on film will use up several rolls.

Taking snapshots will help you remember items you might otherwise fail to claim after a fire, theft or other covered loss. People tend to understate property claims by forgetting numerous items at a time of stress.

Your prints serve as the basis of your golf course inventory system. On the back of each close-up shot, list items shown, serial numbers if any, dates acquired and approximate values if possible.

Then the prints go in business envelopes along with canceled checks and invoices. The package should fit in a safe or in a safety deposit box.

Next, total the value of your equipment and inventory to see whether your insurance is adequate. Note that most policies pay a depreciated value. Many newer policies, however, pay on the actual replacement value of these items.

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Jim Wodash, Willmar Golf Club
Work: 612/235-8233
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LAST WORD BEFORE ADJOURNMENT:

"A wise man learns from the mistakes of others. Nobody lives long enough to make them all himself."

ON THE UPBEAT, Vol. A, No. 5

A fresh ball mark takes ten seconds to repair and twenty-four hours to heal. Unrepaired for one hour, it takes fifteen days to heal.

Sign at Moss Creek Plantation

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