

New Program Insures Fuel Tanks On Golf Courses

Why should golf courses have to worry about insuring underground fuel storage tanks?

"Because they are an uninsured liability...and because it's the law," says Richard L. Shanks, president of Financial Guardian of Kansas City.

Financial Guardian worked in cooperation with the Golf Course Superintendents Association of America (GCSAA) to develop the only insurance program that specifically covers pollution resulting from underground and above ground fuel tanks on golf courses.

Coverage under the new program actually exceeds the U.S. Environmental Protection Agency's financial responsibility standards that require owners of tanks to prove that they can pay for the costs of a leak.

According to Tom Akins, GCSAA government relations manager, the U.S. golf community had "few, if any, options that would help courses meet the October 1990 deadline for financial responsibility."

The GCSAA-sponsored program "puts golf courses into compliance with the law and also fills a real liability void," Akins says.

As required by federal law, the policy covers clean-up costs and third-party liability for each pollution incident up to \$500,000 and all incidents up to \$1 million annually.

Furthermore, the policy also provides \$250,000 annually for legal defense costs arising from a pollution incident.

"Because of the lower risks associated with these golf course tanks, we were able to build a lot of nice 'extras' into the program and still make it very affordable for golf courses," Shanks says.

The GCSAA tank insurance is provided by Employers Reinsurance Corporation (rated A+ XII by A.M. Best), one of the nation's largest reinsurers. The program will mesh with any golf course's existing general liability coverage. To obtain details or an application, contact the Pollution Liability Department at Financial Guardian at 800/727-0250.



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