

Managing the Risks at a Golf Facility

On a sunny day, what could be better than idyllic landscape, groomed greens, and the pristine beauty of your local golf course? It is no surprise that golf continues to be a popular pastime in Canada.

Managing risks at a golf facility presents a unique variety of hazards – it's not just sand traps and water features. There are several different types of risk exposures surrounding golf courses.

Clubhouse

Fire Risk – Fire poses the most prevalent form of direct loss for golf courses. Though there is little evidence that this hazard is more prevalent in golf courses than other premises, fire risk is an important risk management consideration.

Some general elements to consider:

- Be sure to carry out regular inspections of all fire prevention devices. Is there adequate coverage? Is staff trained as per fire code – are hydrants functional and maintained? Are the structures sprinklered?
- Please see our **Checklist For Building Inspection & Fire Safety** template and use it as a guide to create your own customized checklist for hazards that are present in a golf clubhouse.
- In kitchen food prep areas, staff should be properly trained and protocols pertaining to exhaust fans and grease traps should be instituted and adhered to – backed up with job logs and sweep records. Train kitchen staff and perform safety drills regularly. Document the drill and quickly act on any recommendations that come from the drill.
- If the building has a flat roof, special care should be paid when changing, or repairing the membrane – any hot work must follow best practices – and the chosen roofer should be fully insured, trained and bonded to work with open flame applications. This goes for any repairs to flashings around HVAC equipment as well. Special attention should be paid to where internal “chimneys” can be created by apertures in the structure that can give fire a place to hide and provides extra oxygen as fuel to the flames.
- Any worker using open flame applications needs to comply with regulations and fire watch procedures. This work should not be carried out in strong winds.
- Reconsider the use of mulch material abutting the structure – a highly flammable substance, aggregates/crushed rock might be more advisable. Remember also that trees and shrubbery surrounding the clubhouse can act as a torch in a fire, so where possible, work with landscape architects/planners to put fire hazards front-of-mind when planning out plantings.
- Golf cart charging stations should be properly installed and/or inspected by certified electricians and any deficiencies should be noted and remedied immediately.

Trip-and-Fall Hazards

- Slip-and-fall and trip-and-fall risk is common to all facilities – especially those that serve food. Consequently, the use of golf shoes should be limited to outside of the facility or to areas that have appropriate flooring to deal with golf shoes.
- Where mats are used for slip prevention, regular inspections of the mats should be carried out and noted (sweep records, job logs) – keep in mind that golf shoes will degrade these mats more quickly.
- Staff should be extra careful around areas in which they are serving outside and then coming inside for trip hazards – proper signs and mitigation should be put in place. Where ramps are used for accessibility, guardrails might be advisable.
- Pedestrian ramps should have non-skid material and it should be regularly examined for wear and tear. (See corresponding note below for Bridges on the course.)
- Appropriate flooring in washrooms should reflect the likelihood that golf shoes may be worn by patrons. This poses, not only a slip and fall hazard, but can cause damage to the floor surface.
- Golf bags and pull carts should be restricted to designated areas only. Especially in areas where the public mill about, bags and pull carts can pose a tripping hazard, so we recommend where possible, they be organized, inventoried and stored in a designated and secure area. Even if the bags belong to a patron, the facility management will be the occupier and will, no doubt, be named in any action involving a trip-and-fall injury.

- Be mindful of past incidents and the areas in which they occur – are you tracking past incidents? Even if they don't evolve into a claim, incident reports should include the precise area of the fall and the environmental factors that may have caused the condition. Please see our **Checklist For Building Inspection & Fire Safety** template and use it as a guide to create your own customized checklist.
- Risk management ought to regularly review all incidents to ensure that they can put proper procedures in place to reduce all unsafe areas – and proper monitoring is the best way to do that. Procedures should include who should be notified in the event of a slip and fall incident, who can administer first aid, and the appropriate steps to take to ensure the patrons are safe and the course is protected from liability claims.

Cyber

- If patrons use an on-line reservation system indeed any on-line purchases, then it is imperative that the course practice good cyber hygiene. Visit our **Cyber Insurance** page for considerations for coverage.
- Consider a fire wall or air-gap from linking to the main servers – if a hack occurs there, it will be more difficult to gain access to municipal data.
- Regular back-ups should be done and patches etc. should be carried out promptly by the appropriate department to ensure cyber security is up-to-date. If your municipality has an IT department or specialist, it is important that they are reaching out to staff who are dealing with systems that are ancillary to the main systems and checking patches etc.
- Remember if linking to third-party vendors that their cyber security is equally important to yours – bad actors can find a way into your system through a weak link – so be aware of IoT device suppliers, as well as other vendors who you rely on via the internet. Many recent cyber breaches were found to have started with third-party vendors. So when creating an agreement for services, be sure to pay attention to their cyber hygiene and their appropriate level of security.

The Course

Wind damage and hail can cause substantial (and often uninsured) damage to greens and trees.

- Course staff should work with licensed arborists to schedule regular inspection and maintenance of all trees. Regular pruning and removal of winter kill and snags is particularly important for protecting against damage/injury to third parties, their property and vehicles. Recommendations by arborists should be promptly acted upon. Think of trees as assets – include an inventory of them with their status and any work that is carried out on them
- The landscape architects and maintenance staff should walk the course carrying out regular inspections. These inspections and their reports should be documented and retained.
- Areas of transition on the course, such as bridges, culverts or ramps can cause serious slip hazards for both walkers and carts – these areas of the cart path should be non-skid, but where special materials have been added, for instance metal grating, or non-skid rubber, remember that they need to be inspected regularly for deterioration and wear. Again, these inspections should be regular and documented. Where action is required, it should be immediate if at all possible and if not, the area should be cordoned off. At the very least signage with warning language should be erected until the unsafe condition can be remedied.
- Special attention should be paid to inclement weather: put a strategy in place when storms are impending – all loose materials brought in-house or safely tied down (umbrellas and gazebo tents), does the course have a way of communicating quickly to everyone on the course in the event of lightning? Is that communication strategy regularly tested? Especially during storm season – which does coincide with golf season – it is imperative that the patrons understand what they must do (don't go under a tree in the event of a sudden storm) – and that information must be conveyed to all patrons and staff. Do drills, document shortcomings in your plan and act on them.
- It is important that proper WHMIS guidelines be adhered to by course staff insofar as chemicals and fertilizers – these should be controlled and secured

by qualified staff. WSPS has a link addressing Landscaping Health and Safety: <https://www.wsp.ca/landscaping-and-arboriculture>.

- Aggressive animals pose a hazard – skunks, porcupine and coyotes ought to be encouraged (by licensed wildlife staff) to go elsewhere. Be mindful of your reputation in the community when it comes to how wild animals are treated – Canada Geese might be an aggressive nuisance to some people, but mistreating them (and their nests) in an effort to have them relocate, could cause more reputational harm to the club, and the municipality, in the long run.

Golf Carts

Several claims have occurred involving patrons operating golf carts. Injuries can be severe, so claims can be costly.

- Cart operations and storage facilities can be particularly problematic – again, as noted above, electrical charging stations should be regularly inspected and maintained (with all inspections and repairs properly logged and signed off on by management).
- The storage facility must be properly secured each evening with proper security in place.
- Cart paths should be part of the course inspection noted above – if there are inconsistencies on the paved surfaces, or steep or banked areas that could cause a tipping hazard, they should be logged and repaired promptly – until they are repaired, proper signage should be utilized.
- Only authorized individuals, club members should driving the carts – young children should not be permitted – where paths cross roadways, this is even more vital. Junior golf rules tend to have participants walk the course.
- Damage to carts should be recoverable back to the patron, but that can only be done if there are regular inspections carried out on the carts – much like a rental car. Consequently, in order to loan out a cart, a credit card should be provided.
- Clearly, the serving of alcohol (especially from mobile bar services) should be restricted from those driving the carts – all servers should carry Smartserve.

- Staff should be fully trained on driving the carts and all staff who are on the course, should have communication with them in the event of an emergency.
- Special attention must be paid to the grass conditions on the course – tires on golf carts tend not to be “rugged,” so even dew on grass can cause substantial slipping hazard. Consider restricting carts to cart paths whenever the grass is wet – for both the safety of the condition of the fairways as well as the patrons, and your carts.

Golf Hazards

- Non-golfing guests should be restricted – golfers tend to be schooled in golfing etiquette (presumably taught at the junior level) – those who do not golf may pose a problem and an unnecessary hazard on the course.
- No pets or animals should be permitted on the course
- Staff must understand to be mindful of errant shots that might injure them – staff who work in the clubhouse should be discouraged from being present on the course itself – if they are course staff, they should be fully trained in the flow of the game, best practices and how to report infractions and unsafe practices.
- Hazards around water should be addressed by course staff (no slippery mud, or sinkholes). The area around water should be relatively safe to walk around (especially when one is looking for their lost balls!)
- Staff should have first-aid training and be appropriately certified – if AEDs are on the course or in the clubhouse, they should be regularly inspected and staff must understand how and when to use them.
- Netting should be used where appropriate to keep property and people safe from wayward shots
- Keep in mind that the netting and poles required the need to be inspected for holes and weaknesses in structure – in a storm, a poorly constructed barrier fence can be a projectile.

The Ontario Recreation Facilities Association Inc. (ORFA) also has some great resources for groundskeeping and other facility management – which can be found at orfa.com.