

Risk Mitigation

Potential Hazards that Keep
Club Professionals Up at Night



Introduction



Brian Rawlings – VP, PREFERRED Club Insurance Program



Rob Mulhern EVP, PREFERRED Club Insurance Program

What are the
top things that
make you lose
sleep?

Contracts

Ongoing construction projects

Director & Officer exposures

Facilities Management



So many different insurance coverages!

- Property & Casualty
- Abusive Acts
- Umbrella / Excess
- D & O
- EPLI
- Cyber
- Builder's Risks / OCPs
- Worker's Compensation

Security Guards: Armed vs Unarmed



Construction & Contracts

- Vendors
- Contractors
- On your premise
- Hold Harmless
- Additional Insured
- Appropriate Limits
- Claims scenarios





Renovation work

- On the course
- In the clubhouse
- Adding amenities – pools etc.
- Builder's Risk Coverage
- OCP (Owner's & Contractor's Protective)
- Layering your club's protection



Design work – architects / engineers

- Professional coverage
- Reviewing the contract – use attorney to review
- Review indemnification wording

D & O Coverage – Protecting Your Board

- Recommended Limits
- Defense Outside the Limits
- Separate Aggregates (D & O / EPLI)



Top risks in your facilities – keeping people safe



Slip & Fall risk



Injuries during activities



Physical Plant Inspections

– What to look for

Property Inspection Concerns

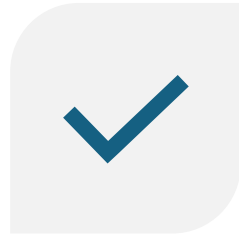
- Roof updates / leaks
- Fire protection – sprinkler systems & central station alarms
- Plumbing system / freezing pipes
- Cooking exposures – ansul systems & maintenance
- Tree maintenance program – trimming / removal / treatment
- Property valuation – insurance to value
- Wildfire protection



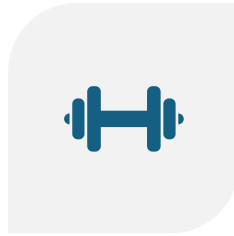
Liability concerns to look out for



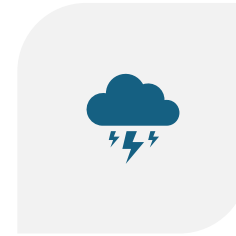
WET AREAS –
SHOWERS / LOCKER
ROOMS / POOL DECKS



SAUNAS AND STEAM
ROOMS



EQUIPMENT
MAINTENANCE –
FITNESS EQUIPMENT



EMERGENCY ALERT
SYSTEMS FOR
INCLEMENT WEATHER



TIPS TRAINING

Training and Best Practices





Q & A – What Haven't We
Covered for You



Thank You – Reach out anytime

Rob Mulhern:

rmulhern@ventureprograms.com

Brian Rawlings:

brawlings@ventureprograms.com
