

How To Protect Your Club Against Vandalism



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Introduction

Vandals can cause costly damage to your club. While there is no way to prevent vandalism entirely, golf course owners and operators can take steps to reduce their risk and protect their valuable assets. Preventing vandalism is similar to preventing burglary, and there are several ways you can make it more difficult for vandals to wreak havoc on your club.

Vandalism Threats

The same things that make your club attractive to members and guests are also attractive to vandals. The wider your variety of offerings, the greater your risk. Some of the more common types of vandalism golf courses and country clubs face include:

- Damage to greens (from vehicles other than golf carts, or intentional misuse of chemicals)
- Damage to vehicles in the parking lot
- Damage to golf carts
- Damage to your locker room
- Damage or misuse of fitness equipment
- Damage or misuse of recreational areas (such as tennis courts, pool areas, and game rooms)
- Littering on the course or in your facility
- Graffiti

Security

An investment in your club's security is its own kind of insurance policy. While the sheer size of your facility can cause security challenges, today's technology makes it easier than ever to monitor property from anywhere—even off-site. Consider adding measures like:

- Cameras
- Card-swipe entries
- Fences and locked gates
- Security guards
- A locked facility for golf cart storage
- Restricted access to chemicals and other hazardous materials
- Regular inventory audits

Course Accessibility

Teenager joyrides on golf carts are just the beginning of the damage vehicles can cause to your turf and greens. Motorcycles and cars are even worse. Here are some ways you can limit access and discourage donuts or drag races on your fairways:

- Fences
- Strategically placed posts
- Trees and shrubs to block or limit access
- Drainage ditches

Community

Some acts of vandalism are targeted against clubs that have attracted ire from neighbors or others in the community. Others are random, seemingly senseless acts. Either way, you will need the help of local law enforcement to investigate. That's why it's important to maintain a good reputation in your community:

- Be a good neighbor
- Sponsor local charitable organizations and events
- Respect homeowners near your club and course
- Maintain a good relationship with law enforcement

Insurance Considerations

If your club does fall victim to vandalism, it's crucial to have the right coverage in place to protect your assets. Here are some questions to consider, or ask your broker:

- Is Theft coverage included in your Property policy?
- Are Vandalism and Malicious Mischief listed as named perils in your Property policy, specifically in relation to your golf course?
- Should you add specialty coverage for your golf carts and other equipment?

VGM Insurance's golf experts are here to help you minimize your risk of vandalism and make sure you have the right coverage in place. Reach out to them at info@vgminsurance.com or **800-362-3363**.

