

COVID-19 Responsibilities and Insurance for Golf Courses: Conducting Events Safely



If you haven't already, chances are you will soon be welcoming guests back to your course and clubhouse facilities. While nothing is more important than doing your best to ensure the safety of your guests, it's important to take care of your bottom line as well. This includes making sure you know what your insurance policies cover and what they do not, as well as steps you can take to protect your club's reputation.

In our recent post, we talked about your [food and beverage operations during COVID-19](#). Now we'll look at special events, both in your clubhouse and on the course. When you're ready to begin hosting weddings, parties, tournaments, or other special events, consider these things:

- 1. Stay on top of local regulations.** States, counties, and cities are making their own rules, and those rules are constantly changing. You can schedule and plan an event under one set of rules, only to discover the rules have changed when the event date arrives. Not only do you have to stay informed about local regulations, you also must make sure your staff is informed of—and compliant with—the current guidelines. This means extra communication and extra training.
- 2. Safety first.** Once you know the standards, make sure you meet them. Better yet, exceed them. Make sure your guests, especially event hosts, are aware of your safety protocols and agree to follow them. Here are some ideas you can explore to add a level of protection to special events:
 - Require staff and guests to wear masks (even if your area does not require them). Provide disposable masks for those who don't have them.
 - Set up mobile handwashing or hand sanitizing stations.
 - Ensure adequate distance between seats and tables.
 - Create one-way traffic flows.
- 3. Review your insurance coverage.** It is unlikely that your business insurance will cover a COVID-19 outbreak at your club. Few policies include coverage for communicable diseases. And even if you follow every regulation and guideline, guests may still become infected. In this situation, the loss of revenue due to event cancellations and quarantine procedures could severely impact your bottom line.

One way you can help protect your club and help your guests plan with more confidence is by adding **event cancellation coverage**. Adding event cancellation coverage can help protect your club's revenues if an event is canceled due to COVID-19. You can offset the cost of coverage by adding event cancellation insurance to your event packages. Another option is to require event organizers to obtain event cancellation insurance themselves before signing a hosting contract with your club.
- 4. Protect your reputation.** Not every cost involved in an outbreak can be measured in terms of dollars. The PR ramifications of a COVID-19 outbreak as a result of an event at your club can cause immeasurable long-term damage to your reputation. If you choose to be open for events, make sure you have a crisis communication plan in place before the first guest arrives. The more prepared you are, the faster you will be able to respond and bounce back.

For more information about how you can minimize the risk for your club, and to ensure you have the coverage you need, reach out to your Account Manager or contact us today at info@vgminsurance.com or **800-362-3363**.