

Tips for Keeping Kids Safe on the Course



When it comes to running a profitable club, some establishments overlook the benefits of cultivating a kid-friendly atmosphere. Permitting children eliminates the stress of parents trying to find a sitter, and it also turns time spent at your club into a family experience. In addition to generating extra revenue, the benefits of creating a family-friendly environment at your club are numerous.

However, it is also important to note that the benefits of welcoming kids at your club aren't without their own risks. There are additional precautions you should take to ensure kids are kept safe on your property. Here are some potential risks to be aware of and what you can do to ensure everyone has a safe and enjoyable time.

Signing Waivers

Parents should be required to sign a waiver or user agreement before their children are allowed to utilize your club's amenities. In addition, provide an area on the form where parents can list any of their kids' allergies or medical needs they think your staff should be aware of. Providing basic first-aid training for staff who are working with or supervising children is also a proactive way to ensure they are prepared for incidents that may arise.

Along these same lines, be sure all your staff is adequately trained on the safety policies and procedures at your club. The course is a big place, and it's important that everyone knows how to manage potential risks when kids are around.

Signage

Setting clear expectations for your guests (and especially children) is another key step to reducing your risk. No matter what amenities you plan to allow kids to access while on club property, clearly mark which areas they are allowed to enter and/or which areas are strictly off limits (e.g., the course, gym, pool, tennis court, etc.). Hazardous areas like chemical storage sheds or equipment maintenance buildings should be locked and accessible to authorized personnel only.

In situations where children are playing the course, such as group lessons, you could also consider marking where each child should stand and wait when it's not their turn.

Golfing Safety

Golf is a fun and generally safe sport. Even so, it still isn't without its dangers. Fortunately, many of these can be avoided with proper education on common golf course etiquette.

Though rare, flying golf balls have been known to strike unsuspecting patrons. Seasoned players understand to avoid standing in front of a player preparing to swing and to take cover when someone shouts, "Fore!" Similarly, a golf wedge or iron quickly becomes dangerous if not handled properly or if it's directed at something other than a golf ball.

Staff should be aware of the need to instruct kids on common etiquette while on the course to prevent an incident. It's also a good idea to remind parents to bring the correct gear for a day on the course. Gloves to help avoid blisters, golf shoes to prevent slipping,

water bottles for staying hydrated, and sunscreen to protect from sunburn are just a few items they should add to their checklist beyond their golf clubs.

Consider having some signage that reminds patrons of proper etiquette, and of course, train all staff to look out for behavior that may put kids or other patrons at risk.

Golf Cart Safety

Golf carts can quickly become dangerous on the course even when kids aren't in the mix. Children can be especially difficult to see and may not always be aware of or respect the rules of being a pedestrian on a course. Even parents may be tempted to take extra risk with their children in the golf cart—such as allowing underage children to steer the cart—endangering themselves, their kids, and others. Enforcing the following rules can help prevent an accident, making everyone safer when carts are on the course:

- No one under the age of 16 should be allowed to operate a cart
- Children under the age of six should not be allowed on a cart
- All drivers and passengers should remain seated and wear a seatbelt while in a moving vehicle
- Staff should watch for dangerous driving and ensure drivers reduce their speeds around pedestrians, intersections, and at dusk
- Children should use handgrips and be reminded to stay in the vehicle at all times while in motion

Remember, golf carts are still vehicles, so they should be treated much like cars on the road.

Pool Safety

A pool is often one of the main attractions for a club. As you can imagine, however, this means pools are also a significant risk to be aware of. According to the [CDC](#), “drowning ranks fifth among the leading causes of unintentional injury death in the United States.”

Drowning isn't the only concern around pools. Slips, falls, and even potential exposure to dangerous chemicals can lead to disaster. When developing pool safety best practices for your club, consider the following:

- If no lifeguard is on duty, display signage clearly
- Keep all safety equipment accessible, clearly marked, and in good repair
- Clearly mark pool depth and display no diving signage for shallow depths
- Properly maintain pool water with appropriate chemicals and document your maintenance schedule
- Store all chemicals in a safe place
- Keep pool deck free of puddles and algae growth
- Prohibit glass items in the pool area
- Ensure non-slip surfaces are always in good repair
- Establish clear rules about child supervision

You can learn more about pool safety in another of our posts, “[Diving into Summer: Pool Safety Tips for Your Club.](#)”

Preventing Abuse and Misconduct

This is an especially difficult risk to consider, but it's critical to be aware of the steps you must take to reduce the risk of sexual abuse at your club. If your employees or volunteers have any contact with minors, you must ensure you have proper policies in place to protect the children who visit your club.

Conducting thorough background checks on all potential employees and volunteers is one of the most effective ways to reduce the chance of sexual abuse. In addition to background checks, you can also conduct your own research by referencing the National Sex Offenders Public Registry. Even something as simple as calling an applicant's references can help ensure you're placing your trust in the right person.

With proper preparation, guidance, and planning, you can keep your guests and their children safe and mitigate the risk of your club facing an allegation of abuse.

Insurance Coverage

Finally, work with your insurance agent or broker to ensure you're adequately covered. Because of the large range of potential exposures, there are several coverages that may come into play when an incident arises involving a child at your club. Even with the best preparation, the chance of a claim is always present, so ensure you have the applicable coverages and limits in place.

Following these tips and guidelines can help reduce the risks that go along with having children at your club. For more information on this topic, check out our [#RiskyBusiness video](#), and reach out to our golf insurance experts at info@vgminsurance.com or **800-362-3363**.

