

“Golf’s Great Reset – Risk Management in a COVID-19 World”

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	Jan SPILL RISK MANAGEMENT	Feb MANUAL HANDLING	
Mar SLIPS, TRIPS AND FALLS	DIRTYDOZEN EHS epar. ACCELERATOR PROGRAM		



Pandemic risk is now front of every managers mind

TAKEAWAYS

YOU DIDN'T HAVE MUCH TIME TO PREPARE FOR THIS PANDEMIC ON ITS WAY IN, BUT YOU CAN PREPARE FOR THE BEST WAY OUT.

GOLF –

WORLD'S MOST ENVIRONMENTALLY SUSTAINABLE SPORT

NOW THE COVID WORLD'S SAFEST SPORT?

- The Warringah Pollution Incident,
- 9/11,
- SARS in 2003,
- the 2007 financial crisis,
- 2009 swine flu pandemic,
- the 2012 Off Label EPA investigation,
- the new WHS Act,
- and now COVID-19.

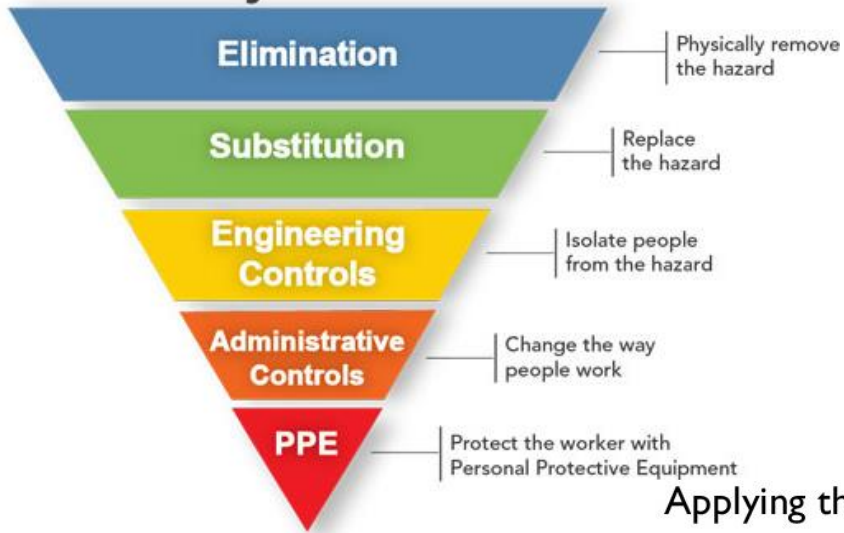
Our goal through every event –

Best equip and empower GM's and Supers as Risk Managers.

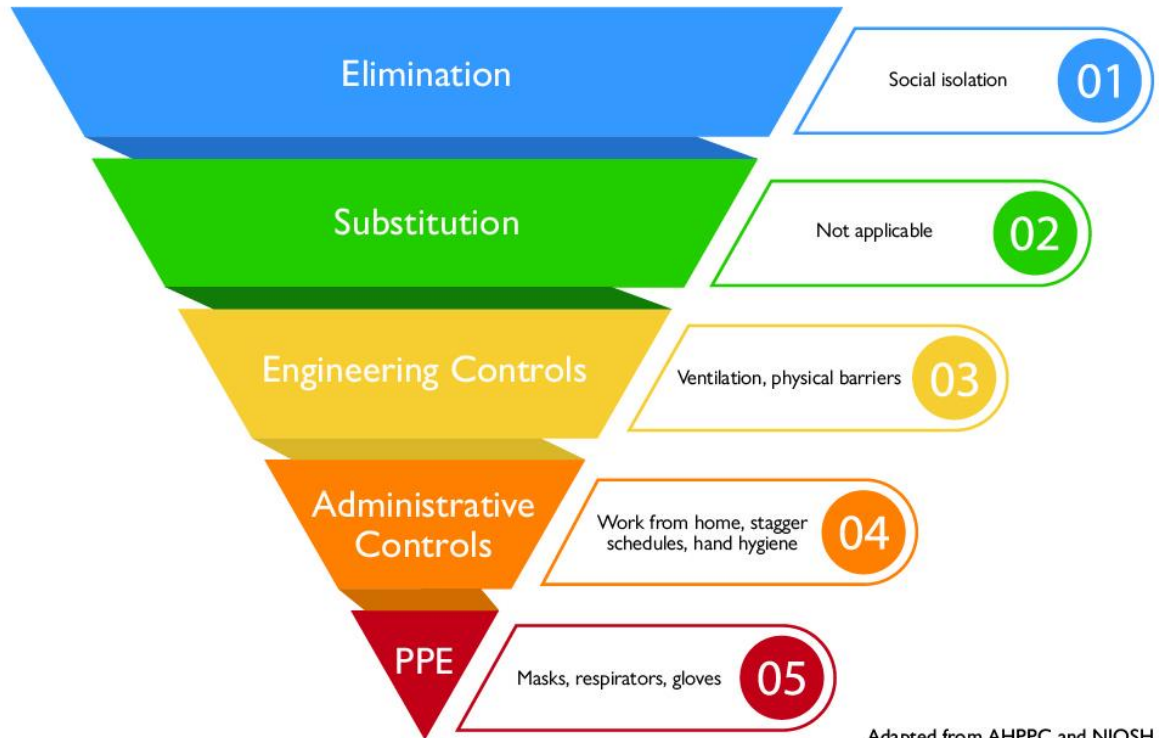
COVID-19 risk management:

- Is everybody's business.
- Allows you to communicate value.
- Triggers those tough conversations.
- COVID changes the traditional risk hierarchy of controls

Hierarchy of Controls



Applying the Hierarchy of Controls for COVID-19



Dashboard

Tasks

Reports

Management

Administration

Job Planner

Chemicals

Contractors

Documents

Equipment

Hazards

Incidents

Inspections

Credentials

Risk Register

S.M.A.R.T

Training Academy

Home / Risk Register / Risk Details

COVID-19 - Customers bringing COVID-19 into workplace

Summary

Inherent Rating

Risk Controls

Sub-Tasks

Residual Rating

Description

Customers are requested to download the epar V app that will record their name, email and contact number. Data is retained for 28 days.

Sanitisers stations are located out of the reach of children and SDS's are available for all sanitisers.

PPE is provided to staff and they have been trained in the use of PPE

Stop the Spread Respiratory Etiquette Posters are displayed at the entrance and in the workplace

Customers are kept back from counters

COVID-SAFE Arrival Procedure Poster is displayed at all entrances

Entry and Exit protocols and barriers are in place to control and maintain social distancing when entering and leaving the site

Alcohol based hand sanitiser stations are provided at all entry points and visitors are required to use it upon entry

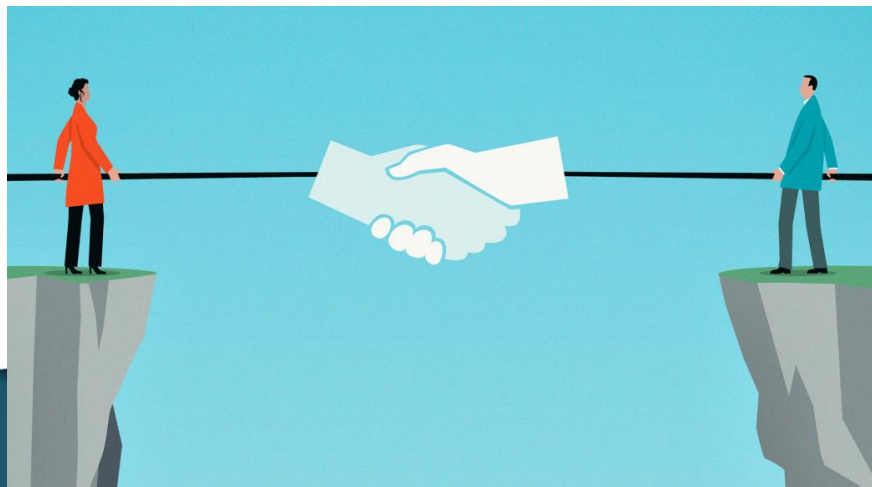
Payments are only accepted via tap and go.

COVID-SAFE "When on Site Do the Three" Poster is displayed at the entrance and throughout the site

EVERY GOLF BUSINESS MUST ADOPT THE PRECAUTIONARY PRINCIPLE

Even if it is uncertain whether an activity will lead to harm, measures should still be taken to prevent harm.

Summarised as
“better safe than sorry.”



WHAT I'M SEEING

1. Contractors with no COVID plans
2. No sanitiser stations
3. No buffer times between shifts to clean
4. No evidence of cleaning
5. No evidence of COVID Training of staff
6. No COVID Risk Registers
7. Inadequate display of education material
8. No SDS's for Hand Sanitiser
9. A rush back to normal
10. Lack of COVID Policies and Procedures

The new risk management normal



Our collective responsibility

Maintain
1.5m physical
distancing

Maintain
hand hygiene

Cough into a
tissue or your
elbow

Stay home
when you're
sick

Download the
COVIDSafe
App

Heightened
cleaning

COVID-19
Access
Screening

Physical
distancing
standards for
rooms

Online
learning and
assessment

Support to
work from
home



RTO Provider Number: 110084

Certificate of Completion



Terry Garrett

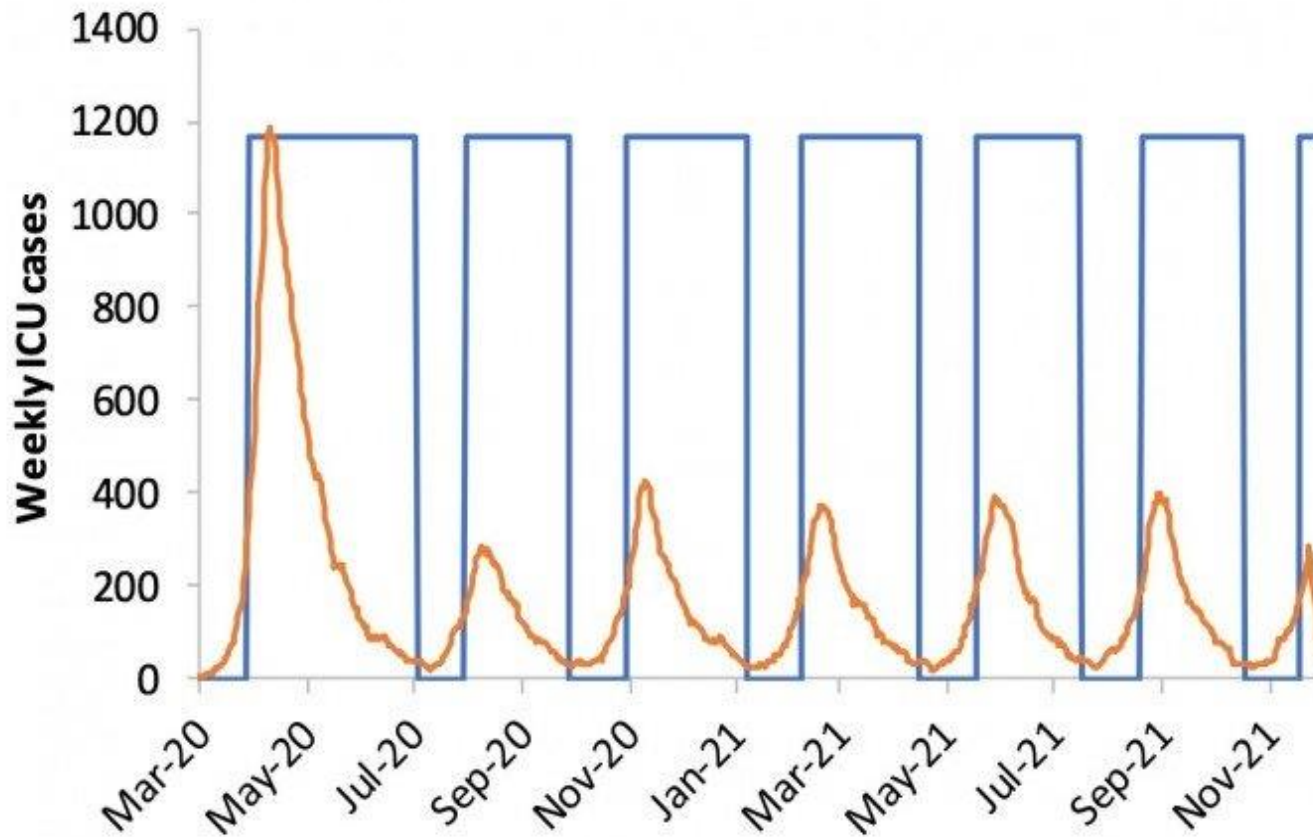
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Total COVID-19 Risk Score from Risk Assessment Tab		2		
Total Mitigation Score from Mitigation Checklist Tab (%)		96%		
Overall COVID-19 Risk Score				
Total Risk Assessment Score (Likelihood/Probability) (Preparedness)	Very Prepared to Mitigate COVID-19 Impacts (76-100)	Somewhat Prepared to Mitigate COVID-19 Impacts (51-75)	Somewhat Unprepared to Mitigate COVID-19 Impacts (26-50)	Very Unprepared to Mitigate COVID-19 Impacts (0-25)
0 - Negligible	Very Low	Very Low	Very Low	Very Low
1 - Very Low	Very Low	Very Low	Low	Low
2 - Low	Low	Low	Low	Moderate
3 - Moderate (low-moderate)	Low	Moderate	Moderate	Moderate
4 - Moderate (high-moderate)	Moderate	Moderate	High	Very High
5 - High	High	High	Very High	Very High
6 - Very High	Very High	Very High	Very High	Very High

The importance of social distancing - measures adopted every time admissions to intensive care units (ICUs) start to spike, and relax them each time admissions fall. Here's how that looks in a graph.



WRAP UP – THE GREAT RESET

A new output will be whole and healthy people and whole and healthy workplaces.

In a COVID world - Safety sells



Golf Business Australia

Golf Business Australia (GBA) is the Australian golf industries premium provider of Insurance solutions.

Our passion is assisting golf businesses achieve success through our value adding insurance products & qualified, experienced advice.

GBA's goal is simply to reduce the financial burden of insurance whilst providing 'peace of mind' your livelihood is protected.



Who is Daniel Bateup

Managing Director of GBA with 15 years General Insurance experience. A busy father of 3, golf tragic & Netflix binger.

Just like most of you, I am a passionate business owner who has an indescribable itch to help others with the skillset I have acquired.

I might not swing on-plane or make ball first contact, but man do I know my way around an insurance policy!



Industry Partnerships





Summary overview of the industry from your perspective

Let's face it, insurance is not a sexy subject, but it is a necessary evil. "It won't happen to me" isn't an attitude Owner/Operators/Manager/Boards can afford to take.

We have found that the Australian golf industry have a limited understanding of risks & consequences they are exposed to daily.

We hope this information will give you a broader understanding of the insurance covers available to you to protect you & your livelihood and in some cases your personal assets.



It's been challenging following COVID-19 disruptions & hard to judge continued insurance exposures, but to assist comprehend the current risk environment there is argument to suggest;

General Liability:

While there remains an exposure, the obvious conclusion with clubhouses fully/partially closed is the General Liability risk is decreased.

However, an analysis of recent claims reveals only 11% of notifications result from clubhouse incidents while 89% occur on the course.

Management Liability:

Golf Clubs exposure has increased due to the heightened risk directors and officers face on managerial, employment, financial & membership matters.



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ISR:

No real decrease in exposure and vacant to semi vacant buildings become more vulnerable to malicious damage, vandalism & burglary. Fire risk may increase due to a decrease in supervision and other damage, such as water ingress from storms, may increase from a delay in identification. General maintenance may also decline due to reduced staffing.

Voluntary Workers:

With a helping hand never too far away at golf facilities it is prudent to recognise the increase risk of incident to volunteers completing manual tasks such as course/club house maintenance.

While it is acknowledged that golf clubhouses are operating on a limited business, premiums must remain a reflection of risk, with the balance of any change in risk unknown or subjective at best.



Insurance is the reaction but that doesn't mean it needs to be reactive.

One of many things to be learnt from Covid-19 is that prevention is the best strategy & it needs to be recognised that there is value in improving a golf clubs risk profile to sustain affordable insurance solutions.

Practical ways golf clubs can reduce their risk & avoid claim pitfalls amid Covid-19;

- Update/improve security measures
- Complete a fire safety audit
- Review operational procedures; cleaning, signage, equipment, course & general maintenance etc
- Adopt a risk management program &/or engage a risk consultant
- Assess & update your insurance program



General Insurance coverage, or lack thereof, for Covid-19.

Business Interruption

The outbreak of SARS, 2013, prompted the insurance industry to introduce a clause which excludes any disease that is notifiable under the Quarantine Act 1908 (Cth), which has been updated by many insurers in line with changes in legislation to the Biosecurity Act 2015 (Cth).

As of the end of January 2020, Covid-19 is a listed disease and so all, but a few, policies exclusions will take effect. This means that regrettably there is no insurance protection for disruptions to business arising from Covid-19.



General Insurance coverage, or lack thereof, for Covid-19.

General (Public) Liability

Although there may be numerous ways claimants may try to make claims related to Covid-19, it is expected that most claimants will find it difficult to establish that a given entity is specifically liable for infecting them with the virus.

There is a vast array of community exposures through which the virus may have been contracted & irrespective, common exclusions on policies will become more common.

i.e. Communicable Disease

A GL exclusion for communicable diseases exists in the marketplace.

The wording of these exclusions varies, with some focusing on bacterial disease and others viral infections. Depending on the wording, the exclusion will likely deny coverage for Covid-19 claims.

A photograph of two golfers walking away from the camera on a lush green golf course. They are carrying large golf bags on their backs. The golfer on the left is wearing a light blue polo shirt and a white cap. The golfer on the right is wearing a white checkered polo shirt and a white cap. The background shows rolling green hills and scattered trees under a clear sky.

Q&A

FINAL COMMENT

GOLF'S GREAT RESET –

- **HOLD THIS NEW SPACE**
- **HOLD THE CONVERSATION**
- **HOLD ON TO THESE NEW IDEAS.**



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