

AM Best Worker Safety Guide to Golf & Country Clubs

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AmTrust



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- Best provides insurance professionals with the critical information they need to make informed business decisions.
- The AM Best UW Guide is the bible for most underwriters.



Groundskeeper Chemical Exposures

Caring for lawns, trees, and shrubbery involves exposure to chemicals including fertilizers, pesticides, and other toxic or corrosive substances.

- Safety glasses, goggles, and face masks help prevent splashed chemicals from reaching a worker's eyes.
- Eyewash stations should be available where potentially irritating chemicals are used.
- Workers who handle hazardous chemicals should be discouraged from wearing contact lenses, as chemicals can become trapped between the lens and the eye.

Has the insured researched the availability of less toxic herbicides or pesticides that can be used to maintain the golf course?



Groundskeeping Tool Exposure

Workers cutting grass or pruning trees and shrubbery on the golf course face machine-related and tool-handling injuries.

- Groundskeeping personnel should be thoroughly trained in the use of all landscaping tools and equipment.
- Lawn machinery should have guards and workers should be prohibited from removing guards.
- Workers should be instructed not to place their hands or fingers inside cutting areas when operating this type of equipment.

(Lawn mowers could throw up rocks or golf balls that have been lost or forgotten on the course.)



Sunburn Exposure

Sunburn is another exposure faced by all those who work outdoors (e.g., lifeguards, groundskeepers, outdoor maintenance crews).

- Use common-sense measures, such as having all lifeguard chairs equipped with an umbrella.
- Consistently use sunscreen, wear a hat and sunglasses, and wear lightweight, absorbent, preferably light colored clothing.



Heat Illness



Dehydration occurs when the body loses more fluids than it takes in. Heat exhaustion and, especially heat stroke, are serious conditions that require medical attention.

- During especially hot weather, outdoor maintenance and groundskeeping duties should be scheduled in the early morning or late afternoon.

During hot weather, does the insured supply workers with cool drinking water and/or sports drinks to avoid dehydration?

Are workers trained to recognize the signs of dehydration, heat cramps, heat exhaustion, and heat stroke and how to respond to those conditions?



Pool Maintenance Chemicals

Pool maintenance employees handle solid chlorine and possibly chlorine oxidizers, which can cause burns or respiratory injuries.

- Contracting this work to an independent pool cleaning company will considerably reduce this exposure.
- For those with their own pool staff it is essential that training and PPE (e.g., goggles, gloves, and splash guard aprons) be provided for any workers who will be handling the chemicals or their containers.



Slip, Trip, Falls

Inside the clubhouse, slips, trips, and falls may occur.

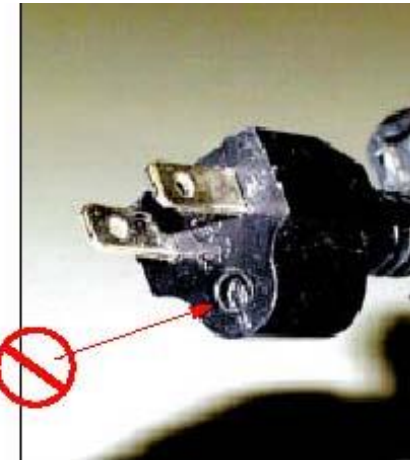
- Walkways and aisles should be clear
- Trash should be disposed of daily.
- Cords should not cross walkways or doorways.
- Worn, torn, or loose floor coverings should be repaired or replaced.
- Spills should be cleaned up immediately, with "Caution - Wet Floor" signs displayed.
- Floor surfaces that tend to get wet should be covered with nonslip mats.
- Stairs should be well lit, have sturdy handrails, & covered with a nonslip material.
- Restrooms maintained.
- Housekeeping



Electrical Exposures

Electrical shocks could result from wiring that is worn, damaged, or exposed.

- Computers, kitchen appliances, display lighting, and all other electrical equipment should be properly grounded, NRTL-listed, and equipped with circuit breakers.
- All wiring should be double insulated, and loose or exposed wiring should be disconnected from its power source.
- A licensed electrician should inspect all wiring and power cords on a scheduled basis.



Golf Club Repair Shop

Mechanics could cut or burn themselves on tools or equipment while performing the repairs.

- Repair workers should be thoroughly trained in the safe use of all tools and equipment.
- All tools should be in good condition & worn tools should be replaced as soon as possible.
- Repair personnel can trip over tools and equipment left lying around in the repair area.
- Are employees instructed to return all tools to their proper places when they are finished with them?



Maintenance Chemical Exposures

Maintenance employees may be exposed to skin and/or respiratory irritations from caustic cleaning and sanitizing compounds used in locker rooms.

- Workers should be cautioned against mixing certain kinds of cleaning agents (e.g., products containing chlorine with ammonia).
- All employees should have a thorough knowledge of the chemicals and any hazardous materials that they use or are exposed to on the job.
- Safety data sheets (SDSs) should be posted in prominent areas where such materials are kept and dispensed.



Have the workers been trained to understand SDSs and the new hazard labels?

Groundskeeping Hearing Protection

Equipment used for landscaping (such as mowing lawns, blowing leaves, and trimming foliage) can be quite noisy.

- Hearing protection should be provided, if requested, to anyone who is working at tasks where noise levels exceed 85 decibels (dB) for prolonged periods of time.
- Employees who work in areas where noise levels exceed 90 dB should be issued and required to wear such hearing protection as ear plugs or earmuffs.



Biting/Stinging Insects



Illnesses or even emergency situations can be created by biting insects for outdoors workers.

- Workers who are exposed to tick-infested areas should wear light-colored clothing (so that the ticks could be easily seen) and long-sleeved shirts.
- Pants should be tucked into socks or boot tops to prevent ticks from reaching the skin.
- Insect repellents containing DEET should be applied to clothes and exposed skin, and permethrin (which kills ticks on contact) sprayed on clothing to reduce the risk of tick attachment.
- Staff members who work mainly outdoors and who are severely allergic to stinging insects should be required to carry an epinephrine auto-injector that counteracts allergic reactions.



Poison Plants

Workers could encounter certain types of plants, particularly poison ivy, poison oak, and poison sumac.

- The CDC warns against burning as a method of removing such plants since inhaling the smoke they give off could result in severe allergic respiratory reactions.
- The use of weed whacker to remove them could also increase workers' risk of developing skin rashes.

Have all outdoor workers been trained in how to recognize and protect themselves from contact with poisonous plants (long pants, long-sleeve shirts, work gloves, and lotion that contains the ingredient bentoquatam)?



Food Service Exposures



Food service employees could suffer cuts and burns while preparing food.

- All kitchen employees should be trained in the use of all appliances.
- Instruct workers to use padded mittens when handling heated equipment.
- Aisles in the kitchen should be wide enough to accommodate traffic, especially around stoves and ovens.
- Machines with heated surfaces or dispense hot liquids should have signs posted.
- All cutting equipment should be properly stabilized and have safety guards in place.



Pro Shop Safety



In the pro shop, workers face hazards common to any retail operation.

- It is important that the aisles are kept free of debris and that sale items are stacked properly.
- Shelves should be solidly constructed and securely fastened to the walls.
- Employees should be provided with stepladders to reach those items on top shelves.
- Materials-handling equipment (e.g., dollies, hand trucks, etc.) should be provided.
- Employees should ask for assistance when an item is too heavy or awkward to lift alone.
- Safety training in the proper use of box cutters, knives, and razor blades.



First Aid

First aid kits should be located throughout the facility and around the course.

- Automated external defibrillators (AEDs) have saved the lives of many people who have suffered a heart attack. These portable devices restore the heart's rhythm after a cardiac arrest episode.
- If staffing permits, have at least one employee per shift trained in CPR or first aid, including the proper use of an AED.



