

Unique Insurance Needs

Two of the most common insurance needs for PGA Professionals are Professional Liability and Golf Shop insurance

By Ray Irvin

PGA Professionals have unique insurance requirements that often result in confusion, gaps, and duplications of coverage. Now is the right time to ask: "Am I covered for this?"



One of the leading inquiries the PGA Golf Course Insurance Program receives from PGA Professionals relates to their own insurance needs. This article will address those specific concerns and issues we hear on a regular basis.

Two of the most common insurance needs for PGA Professionals are Professional Liability and Golf Shop insurance.

As part of PGA Professionals' mandatory dues, Professional Liability Coverage is included. This covers the PGA Professionals personal exposure while teaching or playing. By personal exposure we mean in your own name. This policy is written on an excess basis, over any other valid and collectable insurance. It's very important to understand that this coverage doesn't apply to any independent subcontractors who may work for you. If they are

PGA Professionals then their own Professional Liability would come into play. If employees are not PGA Professionals then this is not a covered exposure and should be addressed separately. We previously penned an article on Workers' Compensation (April 2011 issue) so that will not be addressed here other than to say if you have someone that works for you, regardless of how they are paid, then you should have Workers Compensation coverage in force.

For good reasons many PGA Professionals choose to form a legal entity. Once an LLC or a Corporation is formed then your Professional Liability policy no longer applies. A separate liability policy written for the LLC or Corporation is required. Some common exposures which need to be addressed with separate liability insurance would be coverage for camps and clinics. Also, it's common for the PGA Professional to own or lease the golf cars as a source of revenue. This exposure is not contemplated in the Professional Liability provided by your mandatory dues. The cost and availability of this policy varies and in many cases can be combined with a Golf Shop policy.

Golf Shop policies cover your own contents and inventory held in your shop as well as typical General Liability (commonly referred to as slip and fall). These policies can be broadened to insure your legal entity and myriad activities that you may be involved with as a PGA Professional. Many PGA Professionals feel that the contents and inventory in their shop are covered by the club or facility where the shop is located. Unless your club has an insurable interest in the contents, meaning they also own the contents and name the PGA Professional as an additional insured under their policy, then this could lead to an uncovered claim if your property is damaged, stolen, or destroyed by a covered peril. Golf Shop insurance can also provide coverage for loss of income as well as any additional losses incurred if you are out of business for a period of time after a covered loss. For these reasons alone we always recommend purchasing your own Golf Shop Insurance.

Needless to say, the exposures for a PGA Professional are complicated and more reason that you should work with a professional who understands your unique insurance needs.

At Bouvier Insurance we can assist you with an evaluation of your insurance exposures and develop a customized program to suit you needs. As the endorsed property and casualty insurance provider through the PGA Preferred Golf Course Insurance Program we look forward to working with you. Please feel free to contact Ray Irvin at 1-800-888-GOLF. ■

Ray Irvin is Director of National Accounts for the PGA preferred Golf Course Insurance Program. The foregoing is intended as a summary of exposures for illustration purposes only and is not intended in any way to serve as a specific coverage plan for you or your facility. Learn more by visiting www.pgapreferreddgolfcourseinsurance.com.

Ahead and PrideSports renew supporting sponsorship of Golf Retirement Plus

Having both served as a partner of Golf Retirement Plus since 2000, Ahead and PrideSports are renewing their supporting sponsorship of the retirement program for PGA Professionals and apprentices, GCSAA Superintendents, and CMAA Club Managers.

Ahead, a New Bedford, Mass.-based designer and marketer of branded headwear, apparel and accessories, is renewing its supporting sponsorship for five years.

"Ahead's long-term relationship with The PGA of America speaks volumes of the company's commitment to the game of golf, and the value they hold in the trust and expertise of PGA Professionals," said PGA President Allen Wronowski. "The Ahead brand name is a recognized standard for excellence in golf merchandise, and we are honored and proud of their partnership in Golf Retirement Plus being extended to The PGA's Centennial celebration in 2016."

Based in Brentwood, Tenn., PrideSports, who is renewing their partnership with The PGA for an additional year, markets industry leading golf products and accessories under several familiar brand names such as Softspikes, Black Widow and Pride Golf Tee.

"PrideSports has produced some of the most groundbreaking innovations in the golf accessory industry," said President Wronowski. "From tees to shoes to cleats, PrideSports continues to set a standard for excellence. The PGA of America is especially proud that PrideSports is renewing its supporting partnership of the Golf Retirement Plus program, as it further demonstrates why PGA Professionals are the ones that golfers turn to for expert advice on the game and the products that shape the industry."

