

National Golf Course Owners Association
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Content provided in part by Arthur J. Gallagher & Co.

PREPARING YOUR GOLF COURSE FOR DISASTER

IS YOUR BUSINESS PREPARED FOR EMERGENCY?

If you're like most of us, the answer is no. It can be difficult to know where to begin and where to go from there. A disaster may be caused by carelessness, negligence, bad judgement or by natural forces such as a hurricanes, tornadoes or floods.

Improved personnel training can deter or minimize man-made disasters, but natural disasters are, by nature, uncontrollable. This requires individuals and businesses to establish a preparedness plan and know where to go for assistance following the initial impact of the disaster.

The NGCOA understands the challenges disasters have dealt our industry. We continue to work on the federal level to ensure our golf courses are extended the same federal assistance afforded to other businesses within the affected community.

For many operators, building a preparedness plan can be a daunting task; where to start? What assumptions of damage should be made? What resources are available to assist with my continuity plan?

This paper is provided to educate, inform and guide owners and operators with developing a plan which supports their unique environment and location.

1

DEVELOPING A PLAN

Disaster Preparedness Planning

The NGCOA recognizes the critical need for an organization to develop and maintain a Disaster Preparedness Plan (DPP). Equally important is to have a well-defined Disaster Recovery Plan (DRP). Business interruption from disasters takes on many different forms, including hurricanes, tornadoes, floods, fires, winter storms and geological events.

Developing your initial plan can be a formidable task, but a good plan, once developed, would only require periodic reviews to ensure they remain up to date. The NGCOA has assembled within this paper the tools you'll need to assist you with the planning process. Golf courses, like any other business, each have their unique characteristics. Not all the information contained here is applicable or required for all operators to have an effective plan. The primary objective is to provide you with a guide for development of a plan which works for you and your course.

The first phase of your plan should

include a [business continuity plan](#)¹. When business is disrupted, it can cost money. Lost revenues, plus extra expenses, means reduced profits. Insurance does not cover all costs and cannot replace customers that defect to the competition. A business continuity plan to continue business is essential. It is important to realize that following a disaster affecting an entire community, access to needed resources and equipment will be limited. Engage your suppliers in your planning process. The NGCOA and its chapter representatives should also be identified as supporting agencies in your plan.

2

FOLLOWING THE STORM

Disaster Recovery Planning and Execution Strategy

A disaster recovery plan (DRP)—sometimes referred to as a business continuity plan (BCP) or business process contingency plan (BPCP)—describes how an organization is to deal with potential disasters. Just as a disaster is an event that makes the continuation of normal functions impossible, a disaster recovery plan consists of the precautions taken so that the effects of a disaster will be minimized and the organization will be able to either maintain or quickly resume mission-critical functions. Typically, disaster recovery planning involves an analysis of busi-

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ness processes and continuity needs; it may also include a significant focus on disaster prevention. This [toolkit](#)² is provided to assist with your planning process.

Recovering from Disaster

The impact of disasters are not limited to your business. Your first concern is the health and safety of your employees and their families. Recovery from a disaster is usually a gradual process. Be aware of new safety issues created by the disaster. Watch out for washed-out roads, contaminated buildings, contaminated water, gas leaks, broken glass, damaged electrical systems and slippery floors.

Businesses use information technology (IT) to quickly and effectively process information. Employees use electronic mail and Voice Over Internet Protocol (VOIP) telephone systems to communicate. Electronic data interchange (EDI) is used to transmit data including orders and payments from one company to another. Servers process information and store large amounts of data. Desktop computers, laptops and wireless devices are used by employees to create, process, manage and communicate information. What do you do when your information technology stops working? An information technology disaster recovery plan (IT DRP) should be developed in conjunction with the [business continuity plan](#)¹. Priorities and recovery time objectives for information technology should

be developed during the [business impact analysis](#)³. Technology recovery strategies should be developed to restore hardware, applications and data in time to meet the needs of the business recovery.

Golf courses create and manage large volumes of electronic information or data. Some data is vital to the survival and continued operation of the business. The impact of data loss or corruption from hardware failure, human error, hacking or malware could be significant. A plan for data backup and restoration of electronic information is essential.

3 WHERE CAN I GO FOR HELP?

The following resources are available to support all businesses. All state and federal agencies require businesses to first file with their company's insurance provider before filing your claims with them.

Emergency Small Business Loans

The Small Business Administration (SBA) offers a range of disaster assistance programs and long-term loans for small businesses impacted by natural disasters.

- [SBA Local Assistance Centers](#)⁴
- [SBA Economic Injury Disaster Loans](#)⁵
- [SBA Business Physical Disaster Loans](#)⁶
- [SBA Small Business Disaster Loan Application Process](#)⁷

State and city governments also offer emergency business loans and resources:

Federal Disaster Unemployment Assistance

If you or your employees work in an area that has been officially declared a disaster by the federal government there are unemployment benefits available: [Disaster Related Unemployment Assistance](#)⁸

Filing Insurance Claims

When it comes to insurance, be sure to check your commercial property and Interruption insurance policies to determine what funds you are entitled to claim. For general information on small business insurance check out:

Tips on reporting claims:

[National Association of Insurance Commissioners](#)⁹

Information on settling claims:

[Insurance Information Institute](#)¹⁰

Guidance on filing for flood insurance:

[National Flood Insurance Program](#)¹¹

Legal Services

In collaboration with the American Bar Association, FEMA offers access to legal services for insurance claims and landlord/tenant issues along with other small business-related concerns:

Overview of [FEMA Legal Services](#)¹²

Crisis Counseling

Times of crisis are always psychologically trying and we all need support. FEMA and the Red Cross

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offer programs designed to help those affected by disasters: [FEMA Crisis Counseling and Training Assistance Program](#)¹³

Grants & Assistance Programs

[Catalog of Federal Disaster Assistance \(CFDA\)](#)¹⁴ provides a full listing of all Federal programs available to State and local governments (including the District of Columbia); federally-recognized Indian tribal governments; Territories (and possessions) of the United States; domestic public, quasi-public, and private profit and nonprofit organizations and institutions; specialized groups; and individuals. Numbers are provided to help you find additional information on the CFDA website.

Catalog of Federal Domestic Assistance (CFDA)

The [Catalog of Federal Domestic Assistance](#)¹⁴ is a government-wide compendium of Federal programs, projects, services, and activities that provide assistance or benefits to the American public. It contains financial and nonfinancial assistance programs administered by departments and establishments of the Federal government.

Disaster Assistance

(CDFA Numbers: 97.048, 97.049, 97.05)

Provides money or direct assistance to individuals, families

and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance.

Crisis Counseling

(CDFA Number: 97.032)
 Provides supplemental funding to States for short-term crisis counseling services to people affected in Presidentially declared disasters.

Disaster Legal Services

(CDFA Number: 97.033)
 Provides free legal assistance to disaster victims.

Disaster Unemployment Assistance Program

(CDFA Number: 97.034)
 Provides unemployment benefits and re-employment services to individuals who have become unemployed because of major disasters.

National Flood Insurance Program

(CDFA Number: 97.022)
 Enables property owners in participating communities to purchase insurance as a protection against flood losses in exchange for State and community floodplain management regulations that reduce future flood damages.

The NGCOA recognizes that disaster can strike at any time. As your primary advocate, we, along with our member courses and business partners, are here to assist you with recovering from your next disaster.

REFERENCES

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- [3. Business Impact Analysis](https://www.ready.gov/business-impact-analysis)
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- [10. Insurance Information Institute](http://www.iii.org)
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- [14. Catalog of Federal Disaster Assistance \(CFDA\) & Catalog of Federal Domestic Assistance](https://www.cfda.gov/)
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