

# BOARDROOM BRIEFS

## The COVID-19 Pandemic HOW DO CLUBS AND VENDORS RESPOND?

Safety remains the top priority for private clubs as they struggle to meet the needs and demands of their members across the country, amid the COVID-19 pandemic. And it's a rapidly changing situation as governments deal with the impact of COVID-19, including the closing of borders between countries.

Many clubs have initiated their emergency preparedness programs and continue to serve their members as best they can, all while realizing the severity of the situation. Takeout food programs for members are a huge benefit for members at many clubs.

This includes occasions where staff members are working remotely, clubhouses and pro shops are closed and there is limited staff help for members on site. Social distancing is being emphasized, whether it's at the club or in public, said Denise Saari, communications manager at Addison Reserve Country Club in Boca Raton, FL.

Broken Sound Club in Boca Raton, FL has started a Meals on Wheels program for members. Staff working on this very popular program is being rotated. The golf course and tennis courts are still available to members, but the pro shop is closed and the golf cart staging area is now in the club's parking lot.

Many clubs' board of directors have been meeting to provide guidance to general managers and staff all while following the restrictions placed on clubs by governments and agencies. Clubs are still leaving members responsible for their own choices – should they play golf or not.

*Corey Saban, whose company, Newstation.com, specializes in video work for private clubs, is offering any club in the country that wants a video message to share with its members about COVID-19 a free video.*

*“Send us the messaging and we'll videofy it,” said Saban.*

At Addison Reserve Country Club, the actions are very similar with those of other clubs and the food and beverage department is extremely busy meeting the members' demands for takeout food delivered to their homes.

“Members can order lunch at 10 a.m. and it'll be delivered between 11 a.m. and 2:30 p.m. Dinner orders are taken at 3 p.m. with delivery following between 5:30 and 7:30,” Saari added.

She said in her area there's a 9 p.m. curfew and restaurants are closed, except for takeout food. As in many areas, retail hours at stores are being curtailed with limited staffing and many schools across the country have closed for at least a month. It's a wait and see situation.

Innovation is the word at Frenchman's Creek Country Club in Palm Beach Gardens, FL. The club has initiated live streaming on the club's television channel to keep members engaged and there's drone delivery services for takeout food, explained Pamela Rudd, Frenchman's Creek director of marketing.

“We've got live-streaming classes including iPhone and iPad workshops, and cooking with the club's chef, among others. Club members receive a food basket and at an appointed time the cooking class is live-streamed for members who can prepare their meal as the chef interacts them. There's been a heavy increase in takeout food

and this includes drone delivery services. Our team is licensed to fly drones and we use them for many purposes. We've also engaged a food truck and there's been a great response to that, as well. We've got outdoor workout classes, walking challenges and are live-streaming water aerobics so members can continue their exercises in their home swimming pools,” Rudd said.

The Frenchman's Creek clubhouse remains closed and the county's decision to close beaches has affected the Frenchman's Beach Club, now closed with no service, outdoor amenities, i.e. golf courses, are still open, but social distancing is emphasized and groups no larger than four or five people are encouraged.

Out on the west coast, the Los Angeles Athletic Club is “trying to operate as much as we can while still confirming to the guidelines set down by the county and city,” said the club's assistant Manager Cory Hathaway. The club's staff in the operating department, catering, spa and restaurants has been placed on furlough.

“Trainers are coming in for on-line classes as is the team writing communication content.”

The club is reaching members through its Instagram site and also the website, especially for the grab and go food service.

“Our hotel is open with a few guests and our workspace is also open for those who don't have an office. Otherwise our other facilities are closed,” he added.

Certainly there are things we can do as individuals...keep in touch with your family and friends, don't spread misinformation about the pandemic, but rather seek out knowledgeable, credible sources. Go for walks in the sunshine and be safe! **BRB**

*Dave White, editor BoardRoom magazine. Editor's note: This story was written 3/19/2020. The stories in this special BoardRoom Briefs are also in our March/April issue of BoardRoom magazine. For more up-to-date contents, questions, answers and information, please visit [www.boardroommagazine.com/covid19.html](http://www.boardroommagazine.com/covid19.html)*

---

# 10 Tips for Club Crisis Communications During COVID-19

By Meredith Laitos and Anna Hoit

The spread of COVID-19 has resulted in widespread disruption for the private club industry. Most clubs have enacted postponements and cancellations and some clubs have closed their doors.

At a time like this, maintaining your club communications is more crucial than ever. Without a physical gathering space, members will look for touch-points in other places. Through digital, social and print communications, you can continue to offer your club members support and maintain the stability of the organization.

## HERE ARE 10 TIPS FOR EFFECTIVE COMMUNICATIONS IN A CRISIS:

**Designate a spokesperson and a backup:** This should be a person who is in a position of authority and who is immediately recognizable to the membership, such as the general manager, commodore/president or chairman of the board. This person must stay on message, communicating only information they have verified.

**Provide your staff with talking points:** Remind them of their professional obligation to be leaders and not to speculate with members or sow worry and confusion (even behind closed doors). This goes for everyone—waitstaff, front desk attendants, accountants, golf pros, etc. When issuing an alert to the membership, send it to your staff at least 30 minutes earlier to allow them time to review the information so they can be prepared for member outreach.

**Be clear and concise:** Every organization is mass-emailing their distribution lists at this time, and our inboxes are becoming stress-inducing zones of madness. Be communicative with your members but be concise. Gather as much information as you can and send it in as few emails and posts as possible.



**Create a dedicated webpage for crisis-related updates:** Use this page to publish all of your related updates so members can reference a single resource. Include a link and/or pop-up of this page from your home page.

**Be consistent across all channels:** Make sure every channel—emails, website, mobile app, social, print communications—is updated at the same time with the same information. When communicating via one channel, include links to your other channels and remind members of the many ways they can remain connected to your club.

**Monitor all channels:** In times of panic, members may project their nerves onto social media. Watch for posts and comments on all of your pages and respond quickly and appropriately, offering thorough information and demonstrations of stability.

**Don't delete events; amend them:** Don't delete events from your website calendar. Rather, change the name of the event to include the word "POSTPONED" or "CANCELED" and include verbiage at the top of the web page explaining the situation. Members will continue to reference old reservations and this will keep them informed while cutting down on phone calls.

**Tell your members how the staff is mitigating risk:** If you are sanitizing the clubhouse, increasing housekeeping staff, encouraging sick staff to stay home, or canceling hands-on duties such as personal training, make sure your members know about those risk mitigations. Repeat them in multiple communications and ensure your staff are living up to the promises made.

**Use this time to regroup:** It's rare we have the time to step away from the dizzying pace of our clubs, so take advantage of it to tackle some of those back-burner projects you've been avoiding. Organize your photo archives, digitize your membership application, redesign your menus or prepare content for upcoming issues of your magazine.

**Be prepared:** No one can say how long this virus will affect our lives, but there will come a time when our clubs will resume normal operating hours. When that happens, members will return to their club en force. Be prepared to welcome them. Freshen up your menus, signs, posters and collateral around the clubhouse. Send out print, email and social messaging announcing new dates and times for rescheduled events.

One thing is certain – club business is going to be affected by this virus for some time. As the situation unfolds, we hope these tips can equip you to show leadership and keep your members informed. **BRB**

*Meredith Laitos and Anna Hoit are with JamiesonMae Communications, a full-service marketing and communications firm for private clubs. We're offering complimentary advisory calls throughout the month of April for clubs navigating this crisis. Get in touch at [info@jamiesonmae.com](mailto:info@jamiesonmae.com).*

---

---

# Coronavirus And Your Club

## How Does It Affect Your Coverage?

By Phil Harvey

Will property and casualty insurers pay out coronavirus claims? Here we are again in an industry that has pretty much figured out all the pieces of the puzzle.

Well, something new has arrived that in the end may create substantial business interruption, as well as potential Workers Compensation claim exposure to your staff.

As the threat of the coronavirus {COVID-19} outbreak continues to spread, the global economy is feeling the pressure to grapple with its effects. By the time this article is before your eyes for review, there may be over 300,000 confirmed cases across more than 180 countries. Who knows what the number of reported deaths will tally?

While the virus poses a significant threat in a health and benefits context, the spreading virus is also putting the global economy under strain by forcing business closures, disrupting the supply chain, shutting down global travel and much more.

In the past month there is already proof of concern among insureds. There already exists a good deal of speculation about what will be included and excluded in commercial P & C policies around the globe. Insureds will likely face high hurdles before claims are paid.

How about exposure to Directors & Officers policies? Policies could be triggered by losses related to the coronavirus, because of members' suits alleging unreasonable actions or inaction in response, to causing the club to suffer an economic loss. Executives and management of the club could be accused of failure to conform to government-mandated epidemic protocols or failure to properly apprise.

How about Workers Compensation as a responder on the club's behalf? The big question here is whether the disease is related to one's occupation. Chris Boggs, executive director of the Independent Insurance Agents of America, explains that a disease must pass two tests to be occupational. Was the disease contracted during the course of employment? And was it contracted because of conditions "peculiar" to the work performed?

A great deal of the differentiation in qualification relates to the interpretations and intricacies of various state laws. Coverage interpretation also suggests that a claim may be successful if proven that it was caught from a coworker.

*Although there is a great deal of conjecture among industry experts, epidemics and pandemics are often deliberately excluded from cover. Various covers will respond in different ways within the club industry itself, such as Business Interruption and Event Cover, which normally is specific in the cover whether it is included or excluded. In the past after the SARS epidemic, specific exclusions for bacterial or viral infections and standard pollution exclusions could result in denial of coverage for losses related to COVID-19.*

Although there is a great deal of conjecture among industry experts, epidemics and pandemics are often deliberately excluded from cover.

Various covers will respond in different ways within the club industry itself, such as Business Interruption and Event Cover, which normally is specific in the cover whether it is included or excluded. In the past after the SARS epidemic, specific exclusions for bacterial or viral infections and standard pollution exclusions could result in denial of coverage for losses related to COVID-19.

Another issue that could complicate matters, if quarantine becomes more prevalent, then the interaction of being on and off the job may endanger the employee in contracting the disease because the employer placed the employee in an adverse situation.

All in all, it remains to be seen how the club industry as well as the global community itself, handles this new challenge! **BRB**

Philip J. Harvey, Sr. is founder of Preferred Club®, Venture Insurance Programs. He can be reached via email: [Pharvey@ventureprograms.com](mailto:Pharvey@ventureprograms.com)

---

---

# Leading in Challenging Times

By Global Golf Advisors

For many club leaders, the coronavirus pandemic is a crisis unlike any other in recent times. When governing and managing through a crisis, speed, collaboration, and communication are key to responding effectively.

In times of crisis, leaders confront issues and decisions whose urgency is matched only by their complexity. Although this pandemic puts us in uncharted waters, there are lessons we can draw from previous crises. Underpinning each of these lessons is the importance of trust among our stakeholders: members, guests, staff and communities.

Leaders' success in building and maintaining trust, while guiding their clubs through difficult times, is directly related to three key areas: speed, collaboration and communication.

## 3 KEYS FOR LEADING THROUGH CRISIS

1. Speed. We've seen the speed with which this virus is spreading across the globe and its impact on lives and businesses. Leaders must do their best to keep pace with their decision-making or risk the consequences of health and safety issues as well as a perceived lack of urgency.

Leaders who act quickly and decisively to frame for their stakeholders how these dynamic circumstances affect their club - and the club's plans to address each challenge - will build trust and distinguish themselves.

2. Collaboration. In a crisis, leaders' most valuable allies are those who share their goals and have a vested interest in the same positive outcomes. Collaboration among directors, managers, staff, members and community leaders that leads to efficient decision-making is critical.

These diverse perspectives will help to ensure that key segments and their interests are informing a stable and representative decision-making process.

3. Communication. Effective communications - consistent, honest and transparent - help members, guests and staff remain calm and retain the sense of community that members hold dear. Clear, concise and compassionate communications help quell fears and foster positive contributions from all stakeholders. Just as the airlines have learned to keep passengers informed during long and frustrating delays, leaders should do the same in times of crisis.

## VISUALIZING THE FUTURE TO GUIDE THE PRESENT

We realize that how you perform and how people perceive your performance may seem a distant priority amidst more pressing needs. But visualizing the ultimate outcome - in this case, how and when you see the club returning to more normal conditions - will help you triage less urgent matters and frame your immediate approach to critical priorities.

Having a vision for what you want the outcome to be, even when it feels like you can't see beyond today, let alone to the end of a crisis, is a proven strategy among the most successful leaders.

## LEADERS DISTINGUISHING THEMSELVES

We are currently witnessing incredibly swift, intelligent and impactful leadership across our industry:

- Leaders are working with local, regional and national authorities to adjust or close their operations in line with specific recommendations or requirements.
- Leaders are closing their indoor amenities and keeping outdoor activities available in ways that adhere to the social distancing recommendations or requirements, including to-go orders, walking-only golf access, and exaggerated tee time and court booking time intervals.
- Leaders are adjusting their clubs' rules and restrictions to compensate for the loss of indoor operations, especially for disadvantaged membership groups.
- Leaders are closing their doors entirely and taking the member experience - the sense of community and culture - virtual by hosting online chat forums and conducting webinars to keep members and staff informed about ways the pandemic is affecting their club and its operations.
- Leaders are assembling resource libraries for their stakeholders that provide factual, balanced and rationale perspective. In times like these, it is incredibly reassuring to know that as an industry, we are all working together to support one another.

We are incredibly proud of our professional association partners who are helping to lead the way as valuable sources of information. We encourage you to take advantage of these resources and lean on your friends, colleagues and industry partners. Like us, they want to help. **BRB**

*And because we can't (and shouldn't) worry about this crisis all the time, here's one way to get away from it all: catch up on the 25 Netflix series that TechRadar says we all "need to watch right now."*

*Stay safe and healthy and watch for another crisis leadership update next week, available at [ggapartners.com](http://ggapartners.com)*

---