

# An Insurance Policy and Much More

Don't wait for a problem to develop to establish a relationship with your local Green Section agronomist.

BY BOB BRAME

I've been part of the golf turf management industry all my life — more than 17 years of experience as a superintendent and 20 years on the Green Section staff. As you might imagine, I've experienced some interesting things along the way. One such item is the increasingly erratic use of our Turf Advisory Service (TAS). Clearly, life is a journey of never-ending change, and the last few years have ushered in a tough economy. Nonetheless, how is it that folks will say they can't afford a visit, and then when problems develop there comes a call wanting to schedule immediately with no thought given to cost? Isn't that a bit like trying to take out an insurance policy after a loss has occurred?

My insurance agent is a good friend. He has to answer to his boss, or align with the company's policies, but I know he's interested in my affairs. Because of our relationship, I talk with him regularly. The few times I've had to call about a problem, or file a claim, he has always responded immediately. Would that be the case if we didn't have a good relationship? Would that be the case if I wasn't a tenured client? Not likely.

Clearly, the Turf Advisory Service is much more than an insurance policy. We offer recommendations for improvements that are aimed at preventing problems, not just responding after a problem develops. No other group sees the scope of issues seen by the Green Section staff. No other group works as efficiently as a team to assist each other. We have no commercial tie and our focus is the club/course's best interest, not selling product. We don't have all the answers; those that think they do are selling something. We do, however, have connections that make searching for answers a quick process,



*A Turf Advisory Service visit, conducted by your local USGA Green Section agronomist, is an invaluable tool and insurance policy, in particular when there is continuity from year to year. Everyone directly involved in golf course maintenance will benefit from the candid and open exchange.*

and we always have your course's best interest as our guiding focus.

While TAS is more than an insurance policy, insurance is a very good resource that few of us try to function without. When a problem or a loss occurs, we make the call. The insurance agent can't eliminate the loss, but a current policy and solid relationship with the agent can help tie up loose ends and assist moving forward. On the golf course, when a relationship has been established through yearly TAS visits, and regular contact has been maintained between visits, the stage has been set for a quick response should a problem develop. Familiarity makes sorting through a problem and communicating the specific details a quick and efficient process.

Most of us pay our insurance premiums regularly and hope we

never need to file a claim. Conversely, with yearly TAS visits there is a non-stop exchange — new ideas and techniques, confirmation of what is solid in the existing maintenance program and the opportunity to share tips that can help other courses. And, TAS offers a loss payout. The payout comes in the form of proven strategies for correcting the loss and unbiased help when communicating the specifics behind the loss and corrective measures — credibility. So, in reality, investing in a TAS visit every year may offer differing benefits with any one visit, but the insurance is a never-ending constant. Don't risk moving forward without a policy and a relationship with your Green Section agronomist.

BOB BRAME has subscribed to or conducted Turf Advisory Service visits for more than 30 years.