



The Workers' Compensation Specialists for Golf Courses



Zenith understands the unique challenges of the golf industry.

Wide open areas like golf courses mean more employees working alone, so personal safety and accountability are key. In 2007, more than a quarter of injuries were caused when workers were struck by or against an object; falls and overexertion accounted for nearly as many injuries.¹

Hidden hazards on the green further instill the importance of ensuring employees take their time to properly perform tasks while minding their surroundings.

Workplace accidents can have a huge impact on your golf business, including:

- Lost work time
- Hiring and training a temporary replacement
- Repairing or replacing damaged equipment
- Reduced employee morale
- Missed revenue opportunities

Zenith's safety & health consultants average more than 15 years of experience in loss control and prevention.

They have the knowledge base needed to analyze issues and provide guidance on risk reduction, and can help you:

- Review your employee management best practices, including: hiring, orientation, training, education and supervisor accountability.
- Develop ideas for transitional return-to-work assignments for injured employees.
- Understand how you might reduce your long-term premium costs by demonstrating how losses can impact your experience modification.
- Recognize hazards and implement corrective actions BEFORE injuries occur. For our golf customers, we focus on key hazards, such as:
 - Bodies of water
 - Burns
 - Cuts and lacerations
 - Fires and flammable materials
 - Golf cart safety
 - Heavy lifting
 - Musculoskeletal disorders (MSD)
 - Overexertion
 - Repetitive motion
 - Sharp tools
 - Slips, trips and falls
 - Sprains and strains
 - Workplace violence

For 60 years, Zenith's focus on service and quality has not wavered.



Zenith provides policyholders with a variety of safety resources at no additional cost.

Safety Program Template: Policyholders can use our online template as a guide to create a written safety and health program.

Online Learning Center: Our learning center includes hundreds of safety courses. Policyholders can track employee progress and evaluate training success rates.

Resource Library: Policyholders can order free safety posters, stuffers and stickers, borrow safety training videos and more!

Zenith University: Our regional seminars help train policyholders to take an active role in controlling workers' compensation costs.

E-Newsletters: Our golf course safety e-newsletter provides practical ideas on how to increase workplace safety and health.

Zenith plays a strategic role throughout the entire claim process.

- Our claims specialists will work closely with the employer, the injured employee and the medical provider to ensure that appropriate medical care and disability benefits are provided per local and national medical guidelines.
- Zenith's certified nurse case managers consult and collaborate with physicians on a regular basis and pay close attention to the injured employees' treatment.
- Our Special Investigation Unit screens all claims involving lost time from work for potential fraud and abuse.
- Our return-to-work staff helps to identify and create opportunities for injured employees to return to work quickly and safely.

Zenith has established this claims management process to help policyholders reduce their insurance costs over time.



Zenith has earned an A.M. Best financial strength rating of A (Excellent).