Looking after artificial turf.

Artificial turf or grass is, understandably, commonly used in early learning services. This turf can look lush and green all year round without watering or cutting. However, it isn't necessarily the perfect, simple outdoor solution some of us may think or wish it was. Unfortunately, Guild Insurance sees numerous cases of poorly laid and/or maintained turf that can become damaged over time. This damage can include raised and uneven surfaces, curled edges and rips and tears. Not only does this look unsightly, but it can also create an unsafe surface which could lead to trips and falls and therefore injuries.

Installation

Incorrectly installed turf is likely to lead to issues and complications down the track. This can lead to insurance implications as your policy will not cover you for damage resulting from defective design or faulty workmanship. So, start off on the right foot by having turf installed by a reputable installer who'll provide a certificate of compliance that supports the Australian Standards with respect to turf preparation and installation.

Be sure the manufacturer's guidelines are followed when installing turf. Also, make yourself familiar with the specifics of the warranty provided and retain all documentation and/or information, including receipts, for the installation.

Drainage

Ensure that your turf installation includes appropriate drainage, installed by a suitably qualified plumber. And be sure existing drains aren't covered or impeded by the turf and that the directional flow is appropriate for the lay of the land.

Turf without drainage leads to future problems and causes the "fill" under the turf, (also often known as substrate or base), to shift and leach out causing the substrate to wash away. This can happen quickly during periods of heavy rain and/or storms, and it can also happen gradually over time due to prolonged exposure to the elements. If the substrate/base material was incorrectly prepared to receive the turf and provide drainage for rain and or storm water run-off, this may cause damage to the turf and nearby buildings. This damage may not be covered by insurance due to faulty design or workmanship.

Maintenance

Artificial turf can seem like an easy option over real turf due to less maintenance. However, maintenance is still required, and the installer's or manufacturer's maintenance instructions must be followed to prolong the life of the turf and protect your investment.

Regular checking for wear and tear, or other types of damage, is essential. As is the continual removal of any debris which could impact drainage. It's also worth occasionally having the turf inspected by professionals who'll know what damage and drainage issues to look for.

If damage to artificial turf is identified, it's important to act on this as soon as possible. Putting it off will likely lead to further damage, making repairs more costly.

Again, keep records of all maintenance carried out, with details including what was done, when and by who.

Making a claim

Artificial turf doesn't last forever, and damage over time may be normal "wear and tear" that's not covered by your insurance; but other causes of damage, such as fire or storm, may be.

If you hold a Guild Early Learning Business Insurance policy, and you think you may have a valid claim for damage to your artificial turf, or you're just not sure, contact us first and hold off authorising any repairs until we have approved your claim.

1800 810 213
guildinsurance.com.au

Don't go it alone

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