



VORTEX[®]
WEATHER INSURANCE

How the Amateur Players Tour Turned Weather from “Worst-Case” to “Win-Win”



THE SITUATION

The Amateur Players Tour (APT) has grown from a local league into a national tour running hundreds of amateur events each year, including “bucket list” majors at premium venues and a season-ending championship. Each major comes with substantial venue, travel, and staffing commitments—and players and sponsors often traveling from multiple regions.

When heavy rain threatened an event, APT faced a hard choice: refund generously and take a major financial hit, or protect the budget and risk long term damage to reputation and relationships. Traditional cancellation policies were complex, often tied to full cancellation, and didn’t reflect how golf actually works, where nuisance rain can hurt the experience and economics long before play is impossible.

By partnering with Vortex Weather Insurance to design parametric hourly rain coverage for key majors—automatic payouts when rainfall crosses pre set thresholds, without requiring cancellation—APT found a simple, predictable weather safety net. After multiple triggering events, the tour has kept insured majors on the calendar while gaining the freedom to put player safety and customer experience first.

THE POLICY

When APT first learned about Vortex, what stood out first was education, not a pre-packaged policy.

“You get into this and there’s a lot of possibilities—it can be overwhelming,” said co-founder Matt Minder. “The best part of the service was the education. We didn’t walk in saying, ‘Here’s what we want.’ We asked, ‘What do we need and how do we understand it?’”

Together, APT and Vortex built a parametric rain program that:

- **Ties coverage to real exposure** For each major, they look at revenue at risk combined with sunk costs to understand their financial exposure.
- **Uses practical rainfall thresholds, not cancellation language** Policies trigger on clear, objective rainfall measurements during defined play windows—levels that meaningfully disrupt the event, even if it ultimately finishes.
- **Relies on objective radar data and automatic payouts** Recorded radar data reviewed by a third-party independent meteorologist determines if the threshold is met. If it is, the policy pays—no adjusters, photos, or loss documentation.
- **Is planned strategically across the season** APT insures a portfolio of key events each year, assuming some weather volatility and budgeting for it.

For each tournament, Matt and Vortex revisit location, seasonality, and risk tolerance, then fine-tune limits and thresholds.

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THE OUTCOME

Since implementing the program, several events have hit their rain triggers—with very different outcomes than before:

- **Proactive, frictionless claims** In one case, Vortex called APT to notify them a claim had triggered and a check was on the way. “What insurance company ever does that for you, ever?” Matt noted.
- **Freedom to fully do right by players and sponsors** With weather risk hedged, APT can offer generous refunds or credits when storms disrupt play, cover internal costs, and maintain long-term trust. “We just take care of our customers 100%, and we’re not financially harmed for doing it. I think that sets us apart in our space,” Matt said.

Most importantly, APT now treats weather as a managed business variable, not an existential threat—using a repeatable, adaptable structure that protects both the tour and its players.

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