

# Sports Risk Management Program

Our MBYLL member program has adopted and should implement the following sports risk management program:



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## **Disclaimer**

THIS RISK MANAGEMENT PROGRAM IS A BASIC PROGRAM THAT IS NOT ALL ENCOMPASSING. THE SOLE PURPOSE OF THIS SPORTS RISK MANAGEMENT PROGRAM IS TO REDUCE THE RISK OF LIABILITY TO THE SPORTS ORGANIZATION, ITS ADMINISTRATORS AND VOLUNTEERS AS WELL AS RELATED INSURANCE CARRIERS. THIS PROGRAM IS BY NO MEANS A SAFETY PROGRAM AND DOES NOT GUARANTEE THE SAFETY OF SPECTATORS, PARTICIPANTS, OR OTHER THIRD PARTIES. THE GUIDELINES OUTLINED IN THIS PROGRAM ARE FOR AWARENESS AND TRAINING PURPOSES AND FAILURE TO IMPLEMENT ANY OF THESE GUIDELINES IS NOT AN INDICATION OF NEGLIGENCE.

## **Appoint Risk Management Officer (RMO)**

Risk Management Officer (RMO) is a formal position of our sports organization and the name and contact information of this position should be prominently displayed wherever officer names are listed.

Our RMO is responsible for implementing, monitoring, and taking corrective action on all issues related to our risk management program. Our RMO answers to our board of directors but is empowered to make all day-to-day decisions on issues related to hazards including the modification, suspension, or halting of practice or play, if necessary.

Our staff including administrators, coaches, assistant coaches, and managers are an extension of the RMO through their presence at every practice, game, and other events and should be in close contact with the RMO should any problems arise.

Any staff member who observes unsafe physical hazards, conditions, acts, or violation of the risk management guidelines, should take the following action:

1. Take immediate corrective action if feasible, and
2. Immediately notify RMO in writing

Our RMO should self-train on the following materials available under the risk management section at [www.sadlersports.com](http://www.sadlersports.com)

- Before You Sign the Facility Lease Agreement
- Collect Certificates of Insurance from Vendors
- 15- and 12-Passenger Vans
- Heat Illness: Avoidance and Prevention
- Lighting Safety

## **Appoint Risk Management Committee**

Our sports organization will appoint a risk management committee, the names of which should be documented in our official records each season.

*Note: Best to limit to an odd number for vote tie breaking. The RMO can be a member of the committee*

The Risk Management Committee should meet during the pre-season and postseason and any other time a special meeting is required. The duties of the Risk Management Committee should be as follows:

- Long-range planning to discuss all facility and equipment updating and budgeting
- Monitor and study effectiveness of Risk Management Program
- Recommend changes to board of directors

## **Abuse/Molestation Risk Management**

[Abuse / Molestation Risk Management Program](#)

## **Brain Injury Risk Management**

### Brain Injury Risk Management Program

## **Avoiding or Mitigating High-Risk Activities**

Our sports organization should avoid and/or mitigate the following high-risk activities:

### **Group Transportation of Participants**

- All group transportation of participants whether in a single vehicle or multiple vehicles should be prohibited.

### **Individual Staff-Provided Transportation of Participants**

- Staff provided transportation of participants is not authorized by the sports organization and is a matter between the staff member and the parent / guardian. This policy should be communicated to all parents / guardians via written memo prior to the start of the season. It is recommended that the staff member should get written permission from the parent / guardian before providing transportation.
- The driver and all passengers should wear seat belts.
- Cell phone usage or texting by the driver should not be permitted while driving.

### **Serving of or Use of Alcoholic Beverages**

- The use of alcoholic beverages should be prohibited at all sports organization events.

### **Certain Fundraisers**

- Youth participants should be prohibited from engaging in fundraising activities that are not adult supervised.
- Dunk tanks, inflatables, and similar devices should only be provided and run by outside vendors that can show evidence of General Liability insurance with a limit of at least \$1 million and naming the sports organization as "Additional Insured."

### **Swimming Events**

- Swimming events sponsored by the sports organization should be prohibited.

## **Administrator / Staff Meeting to Review Basic Risk Management Instructions**

The following instructions should be reviewed in pre-season meeting of all administrators and staff:

- Review your Child Abuse / Molestation Risk Management Plan
- Review your Brain Injury Risk Management Plan
- Smoking or the use of tobacco products in the presence of children is prohibited.
- Using, possessing, or being under the influence of alcohol, illegal drugs, or unauthorized prescription drugs during any sports organization activity is prohibited.
- Transportation of participants should be prohibited except under emergency situations.
- Staff provided transportation of participants is not authorized by the sports organization and is a matter between the staff member and parent / guardian. This policy should be communicated to all parents / guardians via written memo prior to the start of the season. It's recommended that staff members get written permission from the parent / guardian before providing any transportation.

- Staff provided transportation of participants is authorized only to the extent that the staff member is designated an approved driver pending suitable motor vehicle record check and proof of Personal Auto Liability insurance in the amount of at least \$500,000 combined single limits or the split limit equivalent.
- Staff should not leave a child unattended or unsupervised before, during, or after a practice, game, or any other activity.
- Staff should not release children to anyone other than an authorized parent or guardian or other authorized adult (with written permission on file with sports organization).
- Have a cell phone for 911 and access to first aid kit.
- Staff should immediately report all injuries to RMO.
- Staff should immediately report all complaints to appropriate supervisor.
- Staff should inspect facilities / equipment prior to each practice and game.
- Staff should immediately inform RMO of all physical hazards and unsafe acts.
- Staff should modify or halt practice or game, if necessary, to work around physical hazards.
- Staff should closely supervise children.
- Staff should follow all sports organization rules.
- Staff should provide other sport and facility specific instructions.

## Supervision

Liability risk can be reduced if the following guidelines are followed:

### Stop Rowdiness

Participant rowdiness and roughhousing results in a great number of senseless injuries in youth sports. Staff should recognize these activities and should put a stop to them through appropriate means.

### Location of Supervisor

The staff supervisor should be close enough to an activity to personally observe, instruct, correct, and supervise. This applies to both sports activities and non-sports extracurricular activities such as team outings or back yard cookouts.

### Supervisors-To-Participants Ratio

The appropriate number of staff supervisors should be present at all times to adequately observe, instruct, correct, and supervise. Make sure that arrangements are made up front so that team staff is not shorthanded at any practice or game.

### Selection of Size, Age, and Skill of Participants

Participants of various sizes, ages, and skill levels should not be mixed. This is accomplished at the sports organization level by restricting age range categories and by prohibiting play against outside competition where participants fall outside of such categories. On the team level, staff should not match up players of different skill levels or sizes in dangerous drills and staff should be careful not to personally injure participants during practice instruction.

## Instruction

Liability risk can be reduced if the following guidelines are followed:

### Sport-Specific Techniques

- Coaches should follow accepted practices for teaching sport related techniques.
- Coaches should receive continuing education on latest techniques as follows:
  - Preseason MBYLL Coaching Certification Clinics
  - Recommended videos: The MBYLL Online Course

## **Sports-Specific Hazards**

Special emphasis should be made on the following more hazardous areas of the sports

- Body checks
- Stick checks
- “Man-Ball” Groundballs
- Goalkeeper safety

## **Review of Safety Rules and Procedures**

- Required by league / governing body / organization
- Review all rule changes during preseason with administrators and staff
- Review the following rules with players before every practice and game:
  - Legal body checks and contact (for 5<sup>th</sup>/6<sup>th</sup> and 7<sup>th</sup>/8<sup>th</sup> levels only)
  - Legal stick checks
  - Defensive holds and maneuvers
  - Equipment and gear rules and regulations

## **Sports Injury Care**

### **Injury Prevention**

Liability risk can be reduced by implementing the following guidelines:

- **Flexibility:** All coaches should require the team to engage in standard flexibility and stretching exercises prior to all practices and games.
- **Conditioning:** Coaches should be encouraged to instruct on and implement a reasonable and age appropriate conditioning program.
- **Strength Training:** Coaches should be encouraged to instruct on and implement a reasonable and age appropriate strength training program (Note: strength training with weights is normally not encouraged until players reach age 12).

### **Avoiding Heat Illness**

- Educate all staff on aspects of heat illness (Note: "[Avoiding Heat Illness](#)" can satisfy this requirement).
- Educate players on the importance of pre-activity hydration.
- Practices or games may need to be postponed and rescheduled to avoid peak temperatures.
- Practices may be modified to shorten their duration, intensity, and equipment usage.
- Mandatory fluid breaks should be scheduled during practice and games.
- Water and/or sports drinks should be readily available.
- Emergency action plan for EMS.
- Follow governing body regulations on heat illness prevention.

### **Emergency Weather Plan**

In the event of lightning, the 30/30 lightning rule should be followed. All outdoor play should be suspended with appropriate evacuation whenever the lightning strike to thunder clap count is under 30 seconds. Furthermore, play should not resume until thunder has not been present for 30 consecutive minutes. On site evacuation is only permitted in fully enclosed buildings. If such building is not available, all players should evacuate to vehicles (Note: see website article entitled "Lightning Safety" for more details).

## Pre-Injury Planning

### Emergency Phone List

- EMS 911
- Police 911
- Fire 911
- Water Emergency
- Gas Emergency
- Electricity Emergency

### Site Map

See attached in Appendix (Note: Organization should include a detailed map of all fields, parking areas, buildings, streets, as well as symbols for emergency access points for EMS, first aid stations, AEDs, fire extinguishers, and utility disconnect or shut off points. The exact name and address of the facilities should be listed as well as the names of the closest roads and intersections. The site map should be kept with all first aid kits).

### First Aid Kit

A first aid kit should be available at all practice and game locations. Each coach should keep a fully stocked first aid kit in his or her vehicle at all times. Access to ice or cold packs should be available at all practice and game locations.

### Emergency Information and Medical Consent Forms

Each coach should keep either a hard copy or electronic copy with them at all times in the event emergency treatment is required.

## Post Injury

Staff members should assess each injury and treat accordingly.

### First Aid

When administering first aid, the staff member should not exceed the scope of his or her training. The purpose of first aid is to merely stabilize the situation by preventing it from becoming worse. Once the situation has been stabilized, all other treatment should be provided by a medical professional.

### Medical Emergency

911 should be called if immediate attention is necessary. The site map should be referenced when speaking to EMS so that clear instructions can be provided about the location of the facility and the best access point.

### Emergency Information and Medical Consent Form

This form should be given to EMS upon arrival so that they will be aware of any pre-existing medical conditions and allergies.

### Notification of Parents

Parents should be notified immediately if there is a treatable injury.

### Notification of Risk Management Officer

The RMO should be notified of all injuries so that he/she can document the injury and provide Accident Insurance Claim Form to parent or guardian.

### Return to Play

Once a player has suffered an injury that requires medical treatment by a doctor, the decision regarding the appropriate time to return to play should be made by an approved healthcare professional (Note: Definition

varies per state law but could be MD, DO, or Physician's Assistant). The coach should not put pressure on the player to return too early and the instructions of healthcare professional should be honored.

## Facilities

Liability risk can be reduced by implementing **Inspection**, **Maintenance**, and **Repair** schedules.

### Daily (During Season)

- Rest Rooms (to be performed by designated staff)
  - Sweeping, mopping, surface cleaning, and general sanitation
  - Replacement of supplies such as toilet tissue and soap
  - Verify that all toilets, urinals, and sinks operate properly
- Concession Areas (to be performed by designated staff)
  - Sweeping, mopping, surface cleaning, trash removal, and general sanitation
- Parking and Spectator Areas and Routes To and From (to be performed designated staff)
  - Police and remove trash, glass, rocks, hypodermic needles, fallen tree branches, etc.
  - Police and verify bleachers are in good condition
  - Police and verify safety railings in good condition
  - Police and verify safety fencing and netting in good condition
  - Police and correct any holes or depressions
- Outdoor Fields (to be performed by designated staff)
  - Verify all lighting is operating properly and correct any burned-out bulbs or misdirected lights
  - Police and correct for trash, glass, rocks, hypodermic needles, fallen tree branches, etc.
  - Police and correct all fences for damaged posts, holes, protruding points, etc.
  - Police and correct playing surfaces for defects
  - Police and correct any holes or depressions on field
  - Police and correct all sprinkler heads for breakage, settling, or raised elevation
  - Player benches clean and free of debris
  - Police and verify that all field lines and boxes have been clearly marked

### Weekly (During Season)

- Outdoor Fields (to be performed by designated staff)
  - Mow fields
  - Edge grass areas.
  - Restore lines as needed

### Seasonal:

(to be performed by RMO, risk management committee, and board of directors)

- During the off season, planning and completion of necessary modifications, repairs, and maintenance to field surfaces, parking surfaces, spectator area surfaces, bleacher fencing, lights, electrical systems, etc.

## Equipment

Liability risk can be reduced by implementing the following guidelines:

### Purchase and Use of Equipment

When purchasing new equipment and using existing equipment, keep in mind that it must be used for its intended purpose as prescribed by the manufacturer. Review all manufacturer specs on intended use, appropriate age group, capabilities, and limitations. Equipment should comply with all standards of governing body, league, sports organization, and NOCSAE.

## **Equipment Modification**

Never modify equipment as this may void the manufacturer's warranty and shift liability to our sports organization. As a general rule, only the manufacturer's representative should modify equipment. However, some equipment was meant to be modified to meet certain needs such as fitting. In these circumstances, only modify according to the original manufacturer's instructions.

## **Inspection**

The sports organization equipment manager should inventory and inspect all equipment in the preseason and replace all equipment on an as-needed basis. The equipment manager should issue required equipment to all teams. Athletes and coaches should inspect all equipment prior to each practice and game. Upon discovery of defect, equipment should be taken out of service. If repairs are not possible, a spare should be available.

The following equipment should be inspected prior to each game for condition / fit:

- Player-provided Equipment:
  - NOCSAE approved lacrosse-specific helmet
  - Lacrosse-specific gloves
  - Lacrosse-specific shoulder / chest pads
  - Elbow pads
  - Mouthguard
  - Protective Cup
  - Rubber cleated footwear
  - Throat guard (Goalkeepers)
  - Chest protector (Goalkeepers)
- Team-provided equipment:
  - NOCSAE approved lacrosse balls

## **Fitting of Equipment**

Coaches and managers are responsible for making sure that all equipment fits properly. Improperly fitting equipment or improper modification can result in liability.

## **Maintenance and Repair**

Maintenance and repair of equipment should be undertaken on a routine basis. Maintenance is defined as the ordinary upkeep of equipment such as cleaning and tightening screws. Repair is defined as the replacement of worn or broken parts or correcting major problems. Maintenance and repair should only be undertaken by a properly qualified person who follows the written guidelines and specifications of the manufacturer. Whenever in doubt, it's best to transfer the liability risk to a manufacturer's representative.

## **Reconditioning**

Reconditioning is an attempt to restore equipment to its like-new condition. It is always safest to transfer the liability risk of reconditioning to a reputable reconditioning business that is approved by the manufacturer. Reconditioning may require NOCSAE recertification.

## **Replacement**

Equipment should be replaced per manufacturer's guidelines. Such replacements should be planned and budgeted for well in advance. A certain percentage of equipment should be replaced each year in a regular cycle to avoid wide variations in the age and quality of equipment.

## **Record Keeping**

Written documentation should be maintained for all repairs and reconditioning for each piece of equipment.



## **Distribution / Acknowledgment / Documentation**

An electronic copy of this risk management program should be distributed to each administrator and staff member prior to the start of every season. Each should acknowledge in writing (wet or electronic signature) that they have received and carefully reviewed the entire program. The sports organization should maintain documentation on an annual basis of the risk management plan that was distributed as well as the administrator and staff acknowledgements.

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THIS SAMPLE RISK MANAGEMENT PROGRAM IS MEANT TO PROVIDE GENERAL INFORMATION ON SPORTS RISK MANAGEMENT AND IS NOT ALL- ENCOMPASSING. NO SPECIFIC ADVICE IS BEING PROVIDED FOR ANY SPORTS ORGANIZATION. EACH SPORTS ORGANIZATION SHOULD CUSTOMIZE ITS OWN RISK MANAGEMENT PROGRAM BASED ON ITS OWN UNIQUE RISKS AND NEEDS AND SHOULD REVIEW AND UPDATE ON A CONTINUAL BASIS. OTHER RISK MANAGEMENT SOURCES AND EXPERTS SHOULD BE REFERENCED.

NO LEGAL ADVICE IS PROVIDED. THE LAWS PERTAINING TO SPORTS RISK MANAGEMENT VARY FROM STATE TO STATE. ALWAYS CONTACT A LOCAL ATTORNEY FOR APPROPRIATE LEGAL ADVICE IN YOUR STATE

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