

Insurance 101: As a Coach - Supervision means more than just watching the kids

When you sign up to coach your local lacrosse team, you will be juggling many responsibilities under that one hat: coach, referee, EMT, safety director, teacher, mediator and, in some cases, parent. A successful coach is not only judged by a winning record, but by the ability to teach the kids well and to do it safely.

Unfortunately, claims do occur. One of the most common elements of liability claims that Bollinger and Markel Insurance Company have seen in youth sports are the large number of claims alleging lack of proper supervision. Other typical allegations against coaches include not matching the participant's level of experience with the task, or failure to provide proper instruction. However, some experts estimate that 80% of athletic injuries results from a lapse in direct or indirect supervision.

Supervision is more than just overseeing your lacrosse players' activities. According to the Coalition of Americans to Protect Sports (C.A.P.S.), a not-for-profit service organization promoting the health, safety and well-being of athletes and sports participants, a coach is responsible for performing nine legal duties:

1. Properly plan the activity, practice or game
2. Provide appropriate instruction
3. Provide a safe physical environment
4. Provide adequate and proper equipment, including all prescribed safety equipment for players
5. Match your athletes by ability and age/size
6. Evaluate athletes for injury or incapacity
7. Supervise the activity closely
8. Warn players and spectators of inherent risks
9. Have an emergency plan and provide appropriate emergency assistance in the event of an accident or injury

In order to provide an appropriate, effective level of supervision, some key areas that you should be aware of are:

- **Facility & Field Supervision:** Provide for overall facility supervision, including the safe arrival and departure of participants as well as a safety check of the field or facility. Lacrosse is primarily an outdoor sport -- keep an eye on the weather and don't play during unsafe weather conditions.
- **Activity Supervision:** Recognize the hazards and potential injury-causing elements of lacrosse activities. Always try to have a good ratio of coaches to players for every activity. Ensure that boys wear helmets and mouthguards, and girls wear protective eyewear and mouthguards. This should be enforced on and off the field. Many injuries occur when players are just tossing the ball around on the sidelines without their equipment on.

- **Gender-Sensitive Supervision:** Learn how to prevent abusive situations from occurring. US Lacrosse has made available a "*Guide to the Prevention and Awareness of Abuse*" on its risk management web site for all members (at www.BollingerLax.com, click on "Risk Management"). Establish procedures to handle cases when a player is stranded after an activity. Always have two adults present and encourage parental involvement. Consider doing background checks on all coaches and volunteers in your organization. Check with your local police department or with national services providing background checks, such as Rapsheets (www.Rapsheets.com) or Intellicorp (www.Intellicorp.net) for guidance in this area.
- **Emergency Supervision:** Train coaches and volunteers on basic emergency procedures, how to handle an injury and how to get help. US Lacrosse's Insurance and Risk Management Committee has created a set of "Emergency Procedures" that you should be familiar with, as well as an "Emergency Plan", that will help you outline key information to have on hand at every sponsored activity. These documents are on the Risk Management section of www.BollingerLax.com. Establish set procedures for your team and communicate them to your coaches.

Planning and preparedness are important in developing a successful program. Always have a plan -- and a backup plan. Also critical at the most basic level, is the coach's level of competence. He or she should be trained in the rules of play as well as coaching techniques that are appropriate for the gender and age group of the team. There is a lot of information available from coaches training organizations to help instruct coaches on not only what to teach but how to teach it.

Coaches should take advantage of all that US Lacrosse offers to help you become a better coach. Whether it is using the risk management information, or looking into programs offered by US Lacrosse's partner, Positive Coaching Alliance, or reviewing the instructional books and videos offered by US Lacrosse, there are many resources available to you. Most importantly, ensure that all of your players are members of US Lacrosse. By doing so, you can be certain that if any of your players gets hurt on the field, their medical expenses will be covered by the comprehensive US Lacrosse Accident Plan. Further, if all coaches and players are members, your team and its volunteers are automatically protected by the US Lacrosse Liability Plan. This is important protection against the rising liability lawsuits targeted at youth sports organizations.

Finally, parents can take an active role by helping to facilitate these plans and procedures. Offer to help coaches with supervision during practice sessions and games. Confirm that the coaches of your children are qualified and have appropriate training. Enforce good sportsmanship among players and spectators. Everyone can contribute in a number of ways to promoting safe and effective lacrosse activities.

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