

Insurance 101: Risk Management for parents – Ensuring your child’s safety

As a parent of a lacrosse player, there are many aspects of risk management that are within your control. At the parental level, risk management refers to the steps that you can take to maximize your child’s safety during lacrosse and other sports activities. The main components of a risk management plan for a youth sports league or a sports camp are: proper safety equipment; an insurance program to cover the participants; and a comprehensive safety and emergency plan for league or camp activities.

Safety Equipment begins at home

One of the simplest aspects of risk management for a parent to oversee is having proper safety equipment for your child. Whether provided by the league or camp, or by you, it is important that the equipment your child wears meets the minimum requirements outlined by US Lacrosse. The guidelines for equipment can be found under the “Rules of Play” section of the US Lacrosse web site at www.uslacrosse.org.

Of critical importance are properly fitted mouthguards for all players, and helmets for boys. Some organizations may allow players to wear hockey helmets or their father’s helmet from the 1970’s. Such helmets do not meet the safety standards set by US Lacrosse and do not provide adequate protection to your child. Please don’t leave the “policing” of safety equipment up to the coach. Make sure your child gets to the game or clinic with all of the proper equipment on, ready to play a clean game of lacrosse.

Insurance 101 – On the topic of Insurance

To guarantee that your child has the most complete insurance plan protecting him or her while playing lacrosse is to sign up as a member of US Lacrosse. The US Lacrosse Insurance Program covers registered members for any amateur lacrosse activities they may participate in -- such as league play, camps or clinics, and tournaments -- for the twelve-month period of membership. The program provides your child with **\$1 million in accident insurance** for injuries incurred during lacrosse activities. In addition, the program provides **\$2 million in general liability insurance** in the event that your child or his league is involved in a claim or lawsuit as a result of his or her lacrosse activities.

The US Lacrosse Insurance Program is one of the most comprehensive plans found among amateur sports organizations – only a handful of organizations across the country provide such high limits of coverage to their members. For more details, please go to the US Lacrosse web site at www.uslacrosse.org and click on “Insurance.”

If your child is not a member of US Lacrosse, you should take a moment to verify what type of insurance program is in place for the league or camp that he or she is joining -- before a claim occurs. Ask the coach, program or camp director for information on the following:

Accident Insurance: This should be your most immediate concern, since an accident policy will cover your child if he or she is injured during sponsored activities. The standard limits of accident insurance will range from \$25,000 to \$100,000, with deductibles from \$0 to \$500. A \$1 million limit matching the US Lacrosse Accident Plan is preferable.

Liability Insurance: Liability insurance covers claims or lawsuits arising from bodily injury or property damage. If your child (or you, if your child is a minor) is named in a lawsuit because of his or her lacrosse activities, you would want that suit to be covered by the league’s or the camp’s liability insurance. Similarly, if your child were seriously injured due to negligence on the part of the coach or director, you might have no recourse other than to sue the organization. Therefore, you would want the organization to have insurance in place to cover that claim.

In these cases, you would want the organization to carry a minimum limit of \$1 million of general liability insurance. In particular, you should confirm that the general liability policy includes "Participants Legal Liability" (to cover claims involving athletic participants); that the policy does not have a "Player vs. Player" exclusion (which would exclude coverage for a lawsuit from one player against another); and that it provides coverage for Sexual Abuse Liability. Each of these coverages is included in the US Lacrosse Liability plan.

Accident and liability coverage for sports organizations is relatively inexpensive and widely available for purchase. Whether it's a town-sponsored recreation program, a school or club team, or a sports camp or clinic, every youth sports program should be adequately insured.

Safety and Emergency Planning

The last piece of a risk management program is to check whether the team or camp has established a good safety and emergency plan. Such plans should communicate the basic information to coaches, staff and volunteers, including:

- First aid information & training
- Emergency & Medical information on each participant
- Sports Safety Training
- Field and facility inspections
- Emergency evacuation plan
- Lightning safety guidelines
- Prevention and awareness of sexual abuse
- What to do in the event of an injury or emergency

Lacrosse organizations do not need to create these plans from scratch. The US Lacrosse Risk Management Manual, which can be found on the US Lacrosse web site, covers each of these topics in detail and can be easily adapted to fit the needs of a lacrosse organization. Parents can help by disseminating this information throughout the lacrosse community, so that everyone can reap the benefits of safety awareness.

For additional risk management information, go to the US Lacrosse web site, www.uslacrosse.org. Click on "Insurance" and then go to "Risk Management." For other Insurance 101 articles, please click on "Insurance 101".

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