







# Athletic Risk Management – Part 1

J. Brett Carruthers, CSP, RSSP
Regional Risk Management Supervisor
New York Schools Insurance Reciprocal
brett.csp@verizon.net
716.282.4890



### Overview of Discussion

Myths and Realities

Supervision and Responsibility

Coaching Points



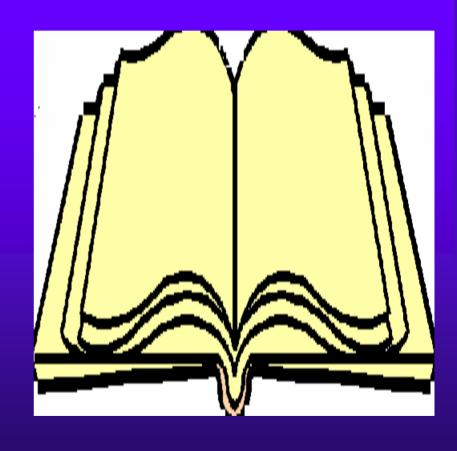
# THE MYTHS AND REALITIES OF ATHLETICS AND SPORTS MANAGEMENT





#### **MYTH – POLICY AND PROCEDURES**

Avoid written policies and procedures. Too often they are used against you in court.





#### MYTH – PRACTICE PLANS

Written planning may be important for the rookies, but those of us with more experience can better use our time in other ways and can be more flexible in our practice planning and classroom instruction.



# MYTH - PERSONAL PROTECTIVE EQUIPMENT

- **♦** Appropriate
- Provided
- Condition
- Worn
- Clean
- Discipline
- Code of Conduct





#### **MYTH – ASSUMPTION OF RISK**



Don't discuss the possible dangers of an activity with the athletes. It will raise their fears and make it more likely that they will sue if injured.



### Waivers & Releases

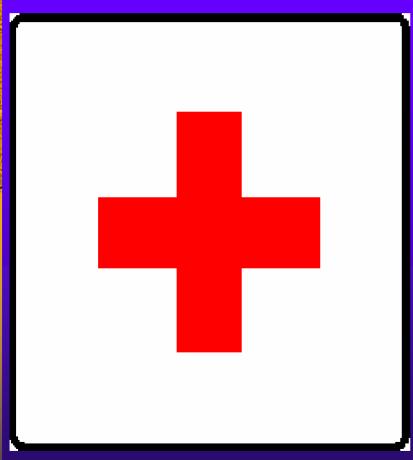
Clearly Title the Document

 Indicate that the participant is aware of and understands the dangers of the specific activity

 The specific dangers to be anticipated in the activity should then be clearly explained.



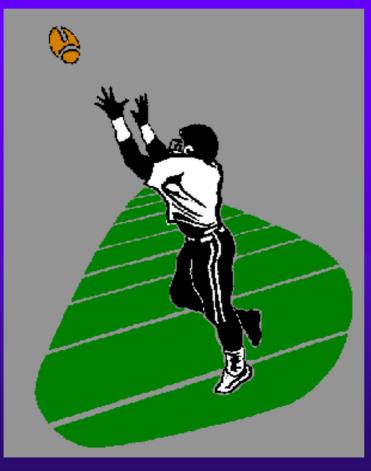
#### MYTH - TRAINERS



We have a full time trainer in our school. This relieves our coaches of worries about first aid.



#### **MYTH - MISMATCHES**



In activities where physical contact is possible, I never allow coed participation. This avoids the possibility of a lawsuit due to a mismatch.



# MYTH - CONDITION OF EQUIPMENT AND FACILITIES

If no one complains about the condition of equipment, a field(s), gym or notifies me of an unsafe condition, I am not likely to be held liable if an injury occurs.





### MYTH - EQUIPMENT

All of our equipment is inspected before the season and the maintenance crew takes care of the facilities. Our coaches don't have to worry about liability in those areas.



### MYTH ATTRACTIVE NUISANCE

No one can be expected to put away the portable goals, porta-pits, wrestling mats, or the heavy gymnastics equipment after each practice.



# Sanity Saver



# Always listen to good advice...





# SUPERVISION





### STUDENT SUPERVISION

- Genesis of all General Liability Claims
- **♦ Instances of Unsupervised Students**Increasing in all Districts
- **♦ Negligent Supervision Claims**



# NEGLIGENT SUPERVISION CLAIMS

- ♦ School was cause of harm
- Student injured and no supervision was present
- Student injured and supervision was inattentive

# STANDARD OF CARE



An administrator, coach or teacher is required to exercise the same level of care and supervision as a parent would in like circumstances (Loco Parentis)



# Sanity Saver

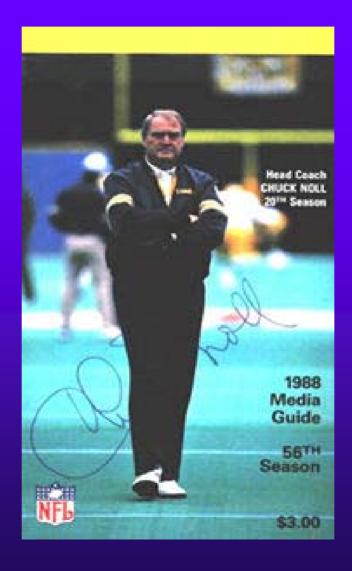


# Always look at where you're going...





### COACHING ISSUES





### Risk Management Strategies

♦ Be Proactive – Safety Must be a Priority

Educate Yourself and Staff

 Good Working Relationships with other Departments

Develop a Safety Plan



### Risk Management Strategies

 Review the Philosophy, Goals and Objectives of Program

Establish a Record Keeping System

 Conduct Pre-Season Meetings for Parents/Guardians and Coaches



### PROGRAM FOCUS AREAS

- Management and Supervision
- Facilities and Equipment
- MedicalPractices





### PROGRAM FOCUS AREAS



- Proper Instruction/ Appropriate Activity
- Transportation
- Warnings
- Selection,

   Training and
   Supervision of
   Coaches



#### LEGAL DUTIES OF COACHES

- Duty to Plan the Activity
- Duty to Supervise
- Duty to Assess
   Athletes Readiness
   for Practice and
   Competition





#### LEGAL DUTIES OF COACHES

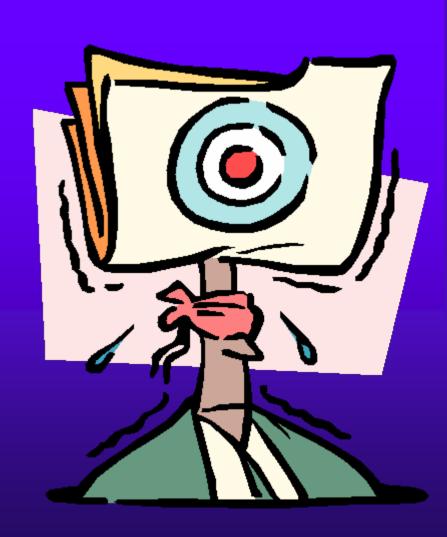


- Duty to MaintainSafe PlayingSurfaces
- Duty to Provide Proper Equipment
- Duty to InstructProperly



#### LEGAL DUTIES OF COACHES

- Duty to Match Athletes
- Duty to Condition Properly
- Duty to Warn
- Duty to Provide Emergency Care





### COACHING ISSUES



- **♦** Failure to Control
- Supervision
- "No Blood No Foul"Attitude
- **♦** Aggressiveness
- Civility
- Taunting
- ♦ F-U-N





Supervisors must maintain control of participants or teams at all times. They are expected to guide the actions of participants and to detect and correct inappropriate behaviors.



# KEYS TO SUCCESSFUL SUPERVISION



First and Foremost -You Are a Role Model!

- Stay Calm When Making Corrections
- ♦ Be an "Educator"



# KEYS TO SUCCESSFUL SUPERVISION

- Know and Understand the Athletes' Expectations
- Implement Corrections Consistently
- Interact Positively -You Set the Tone





### READINESS

- Physical Exams
- **♦** Fitness
- **♦ Injury Exacerbation**
- **♦ Trainer/Physician Clearance**
- **♦** Instruction
- **♦** Skill Testing Lead Up Activities



### **SPORTSMENSHIP**

Where have you gone?



# "The measure of man is what he does with power".

Pittacus



"Bullying is as old as childhood. Adults dismiss it as a playground rite of passage, but it is serious and can not be ignored."

Source: The Education Digest, March 1993

We can also refer to this as establishing a **Power Dynamic** 



# CIVILITY, HARASSMENT & HAZING

- ♦ Peer-to-Peer
- Improper Actions
- Bullying/Taunting
- "Rites of Passage"
- Failure to Report



# PARENT/GUARDIAN CONDUCT

- **♦** Ground Rules
  - Establish
  - Communicate
  - Enforce

Code of Conduct



# ADDITIONAL INFORMATION

♦ NYSIR WEBSITE - www.nysir.org

- ♦ ID nysir
- Password nysir



### SUMMARY & QUESTIONS

