

Insurance 101: Chaperoning Team Travel

Even though players are just getting back to school, it's not too early to think about plans for holiday tournaments and travel later in the fall. While some planning issues are obvious, many coaches may not realize the importance of chaperones in their travel plans.

The role of Chaperones

For parents, chaperoning is a great way not only to get more involved with the team, and be an extra set of eyes on the trip, but also to help coaches manage the pre-travel planning. Before the trip, coaches should meet with chaperones and other team parents to establish guidelines and communicate their expectations. These discussions should include:

- How many adults will be chaperoning the trip? A good chaperone to player ratio is 8 kids to 1 or more adults. There should always be a minimum of two adults (the Rule of Two) for every activity while on the trip.
- Who are the chaperones? Consider if background checks are appropriate. For example, if your league is performing background checks on all volunteers in the organization, chaperones, especially, should be no exception.
- If staying in hotels, determine how many players will be assigned per room, pairing up players of same gender/age. Adults should be in separate but nearby rooms.
- Avoid the potential for sexual or other forms of abuse by making sure that no player is alone with an adult. Use the buddy system at all times – no player should go anywhere alone. Adults should follow the “rule of two” to protect themselves from allegations of inappropriate behavior.
- Discuss whether there will be a curfew; and what measures will be taken to prevent players from leaving their rooms at night.
- Alcohol consumption: When traveling out of the country, the permissible drinking age may vary and/or alcohol may be more accessible to underage players. Discuss appropriate ways to ensure that minors are not drinking, and that adults drink responsibly (if at all) in order to protect the coach's, the team's and US Lacrosse's liability.

Emergency Preparedness

Chaperones can also assist coaches in compiling the information that each adult should have on hand for each traveler:

- Emergency Medical form for every player and adult on the trip with all the necessary contact info.
- A signed waiver and release of liability and a notarized medical authorization (particularly important if traveling out of the country)
- AIG's International Emergency Assistance phone number: US Lacrosse's insurance program provides members with emergency assistance through AIG to help with lost passports, wiring money, coordinating medical care or legal assistance. The service is available 24 hours a day for any member

groups traveling more than 100 miles from their home base. In the US and Canada, call 1-800-626-2427. Internationally call AIG collect at 01-713-267-2525.

- Lastly, in case someone gets separated from the group, each person should carry a list of cell phone numbers for all adults on the trip as well as the name, address and phone number of the place where they are staying.

By being more involved in the travel and safety issues for the team, parent chaperones provide much needed help to the coaches and pave the way for a fun and hassle-free trip.