

Insurance 101: General Risk Management for US Lacrosse Teams & Leagues

What is Risk Management?

Risk Management is a systematic way of protecting individuals, property and assets from unexpected damage or injury. It is an important planning tool because it minimizes the potential for loss within the lacrosse community and sets procedures in the event a loss does occur. Many teams and leagues don't even think about establishing a formal program of risk management. You don't have the time. You feel you don't have the right volunteers to take on such a project. Or, because you've been lucky enough never to have had a loss or claim, you optimistically believe you don't need a plan. Here's the good news: the risk management program has already been set up by US Lacrosse for the benefit of its member teams and leagues. All you have to do is take a few moments to read it and adopt its guidelines into your procedures.

US Lacrosse Insurance Program

The primary component of the US Lacrosse Risk Management Program is the package of insurance coverages that is purchased on behalf of the member players, coaches and officials. This comprehensive plan protects members, member teams and leagues and the US Lacrosse organization in the event of claims arising out of lacrosse activities. The Accident and Catastrophic Accident policies cover medical and dental expenses during amateur lacrosse activities. The General Liability and Excess Liability policies protect members and the US Lacrosse organization in the event they are sued for incidents involving bodily injury or property damage resulting from an amateur lacrosse activity. These high limit policies provide excellent protection to the organization and go a long way to reduce out-of-pocket-loss by USL members.

Loss Control

Before a claim occurs, however, there are steps you can take reduce the likelihood that they will occur. This is loss control, the second major component of the USL Risk Management Program. The goal of loss control is to minimize or prevent losses from occurring. The most basic form of loss control is the found in the Rules of Play. The Rules of Play set the guidelines for the safe play of lacrosse, as well as for the appropriate protective equipment that must be worn by each player. Adopting, teaching and encouraging the appropriate rules in every game helps promote the safety of lacrosse.

The Risk Management Manual

The Risk Management Manual is another important loss control tool. Developed by the USL Insurance Committee, the manual covers many issues of safety prevention and

awareness that are important to USL members. Some of the topics addressed in the manual are:

- § Preseason planning and Sports Safety Training
- § Waiver & Release Agreements
- § Field and facility inspections
- § Contracts
- § What to do in the event of a claim
- § US Lacrosse National Tournament Medical Guidelines
- § Emergency Facility Evacuation
- § Glossary of Terms

The Risk Management Manual is effective if everyone has access to it and communicates its guidelines to their team or league. It is available to all members of US Lacrosse on the web site www.lacrosse.org. Please encourage your coaches and officials to read it.

Additional Resources

Also on the web site are links to additional loss control topics: “Lightning Safety Tips” and a “Guide to Prevention of Sexual Abuse”. The Lightning Safety guide is the National Weather Service’s information on preventing lightning-related injuries or fatalities. It’s a good, quick overview of safety tips that you can hand out to all coaches and officials.

Guide to Prevention of Sexual Abuse

The “Guide to Prevention of Sexual Abuse for US Lacrosse Teams and Leagues” is designed to educate members on the potential for abuse within the organization. This guide provides a great deal of information on the subject, including:

- § How is the topic of Sexual and Physical Abuse relevant to Youth Sports?
- § What is abuse and what are the warning signs of abuse?
- § Who are the likely offenders and perpetrators of abuse?
- § How to minimize the risk of abuse within your sports organization
- § Volunteer and employee screening and background checks
- § Developing a zero-tolerance policy against abuse
- § Procedures for reporting abuse or suspected abuse
- § Resources for further information

As part of a good risk management program, your coaches, officials and volunteers need to establish clear procedures to eliminate the potential for abuse in any form among your participants.

Risk Management Web Site

US Lacrosse's number one concern is the safety of its members. As such, it is important to communicate this risk management information to the entire lacrosse community. All of the topics in this article are covered in greater detail on the US Lacrosse web site at www.lacrosse.org. At the main menu, click on "Insurance", and then go to the "Risk Management" section.

By formalizing risk management procedures, making safety a priority and educating the your members on these important issues, you can greatly help us all reduce the potential for injury and losses associated with the play of lacrosse.

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