



Risk Management Precautions

Based on information from Bollinger and Pullen Insurance, Centers for Disease Control, Education.com

Most Expensive Claims

The most expensive insurance claims are Goal Post Injuries and Sexual Molestation.

Goal Post Injuries:

- Buy you goals from reputable manufacturers – do not use homemade goals
- Anchor your used & unused goals according to the goal manufacturers instructions
- Label your goals with safety stickers that include warnings like:
 - * Unanchored goals may cause death or serious injury!
 - * Never hang or climb on goals!
- DO NOT allow any player to carry, move, transport goals, climb and/or hang on goals
- Check the goals, nets, and fields for safety and do not start a soccer event if the fields and nets are unsafe, if the used or unused goals are not anchored properly and/or if the goals are not labeled with safety stickers
- Educate your coaches, parents, administrators about goal safety
- Educate your coaches, parents, administrators to inspect goals every time they go on a field
- Have your referees, coaches & administrators report any potential goal safety problems
- When possible, give your goals to the municipality, school, etc where they are located

Sexual Molestation:

- Conduct background checks on all coaches, administrators, managers, board members, anyone 18 years of age or older that would be with the children
- Create and promote professional behavior and communication between adults and youth by text, cell phone, email or on the web
- Publish your policies to coaches, administrators, parents and players
- Educate the parents about the dangers of posted rosters, public team sites, unmonitored computer/cell phone use
- No individual texting to players - use broadcast texts to the entire team and parents or use a texting service
- No private emails to players - use group/team emails and include the parents
- No phone calls to players – phone communication should include the parents
- Do not post rosters, pictures with names, practice schedules or anything that can identify a player on a public site – use password protected or private sites
- Google and do a Facebook search for your organization and see what's out there
- Never allow a coach to be alone with a player that is not his/her child
- Review Illinois Youth Soccer's Coaches Do & Don't List

Concussion Awareness

- Educate your coaches, parents, administrators about the signs of a concussion
- Take injuries to the head, neck and back seriously
- Have your coaches and parents review and take the concussion test on the Centers of Disease Control website www.cdc.gov/ConcussionInYouthSports/
- Review and use the Illinois Youth Soccer's Concussion Notification Form. This form has been reviewed by the University of Miami's Concussion Program and approved by Bollinger Insurance.

Injury Prevention

- Pay attention to field conditions
- Review FIFA 11+ program for proper warm-up exercises
- Do fitness exercises under the supervision of a licensed athletic trainer
- Promote proper stretching
- Obtain a written release from a medical doctor before allowing an injured or ill player to return to return to play/practice
- Summon medical assistance for an injured or ill player
- Pay attention to weather & temperature conditions
- Remove players to safety at first signs of severe weather and lightning

Bullying Awareness

More than half of all children are, at least on occasion, directly involved in bullying as a perpetrator, victim, or both. Many not directly involved witness others being bullied on a regular basis.

- Educate your coaches, parents, administrators about the signs of bullying
- Review Illinois Youth Soccer's Kindness Campaign
- Start your own Kindness Campaign

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