

Risk Management

FOR CAMPUS RECREATION

VOL 1 | ISSUE 4 | DECEMBER 2006 | ISSN # 1718-4606

This Issue, Of the 'Risk Management Newsletter' focuses on **Sport Clubs**

Across North America, Sport Clubs continue to be a major 'sweaty palm' issue for most Campus Recreation departments. Student-run Clubs can provide an excellent learning environment for student leaders. However, from the administrator's perspective, too many Clubs are just 'doing their own thing' with few controls in place to minimize problems. Hence it is all about finding that balance between freedom and control.

This Newsletter focuses on perhaps the biggest area of concern - Sport Club travel.

My special thanks to Tom Roberts, University of Richmond, for his assistance in putting together this issue!

Dr. Ian McGregor, Publisher

'Safety in Student Transportation: A Resource Guide for Colleges and Universities'

Ian McGregor, Ph.D.
Ian McGregor & Associates Inc.

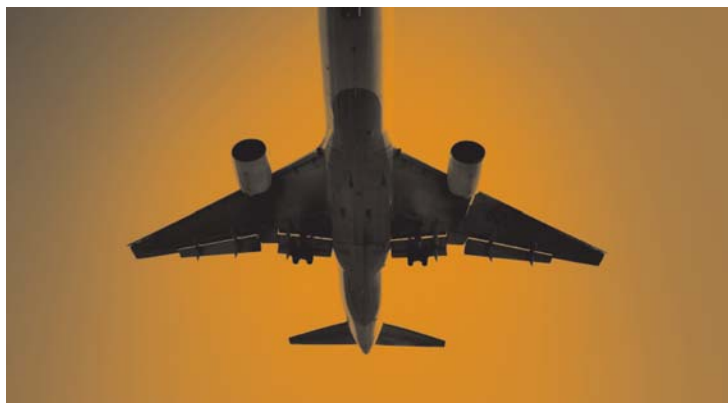
Campus Recreation departments routinely have to make travel decisions weighing factors such as **risk, convenience, and cost**. While the lowest risk option (and best case scenario) involves the use of buses, trains and planes, this is clearly the costliest option, and few Sport Clubs can afford these modes of transport. Hence the use of vans and private vehicles becomes the only real alternative.

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'Safety in Student Transportation: A Resource Guide for Colleges and Universities' *continued*

Travel decisions weigh key factors such as risk, convenience, and cost.

A new transportation resource '**Safety in Student Transportation**' is the outcome of a joint project of the American Council on Education (ACE), the National Collegiate Athletic Association (NCAA) and United Educators Insurance (UE). This resource guide looks at transportation issues from all angles, and is a must read for those Campus Recreation professionals directly or indirectly involved in overseeing transportation. While the manual addresses a wide range of transportation issues, author Ann H. Franke zeros in on the two most common causes of vehicle accidents:

- (a) poor vehicle maintenance or
 - (b) driver error
- (or both)

From a policy perspective, focusing on these two areas becomes critical. On the **vehicle maintenance** issue, the author weighs the advantages of van rentals vs. motor pool/ department owned vehicles, and also discusses the use of tracking devices to monitor the condition of vehicles (also refer to the article on the 'CarChip' program featured in Issue #2 of this Newsletter).

A significant section of the manual is devoted to **driver error** - which typically results from inexperience, fatigue, speeding, eating/drinking/radio, lack of seat

belt use (and enforcement), and not being used to driving big vans or towing trailers.

Hence the author focuses on critical driver-related policies:

- Drivers License and/or commercial license requirements
- Minimum driving experience and/or minimum # years driving
- Checking DMV records
- Driver training
- Establishing Limits: driver's age; distance traveled; hours traveled; # passengers
- Conditions for use of personal vehicles (e.g. insurance minimums)

To access this important transportation resource, go to http://www.ncaa.org/sports_sciences/safety_in_student_transportation.pdf



International Travel: Recognize and Minimize Risk and Liability

Tom Roberts, Director, Campus Recreation and Wellness
University of Richmond


Traveling internationally for Sport Clubs can be an exciting adventure but also creates many unpredictable risks and potential liabilities. From a liability standpoint, institutions might choose not to assist with arrangements for international travel because of high risk concerns. Ironically, this is exactly the kind of situation where Sport Clubs would benefit from the assistance and guidance of the administration. There are a number of conflicting concerns in deciding whether to assist with international travel arrangements for students, and fear of legal liability should not necessarily govern this decision.

Sport Club administrators need to anticipate a Club's request for international travel and be proactive and recognize that this request may pose some new and distinct challenges that need to be considered and addressed. Language barriers, currency conversion, and time differences are just some issues that can make international travel complicated. It's important to identify and understand these areas of concern and to take steps to minimize the risk to ensure student safety and awareness.

Some suggestions for Sport Club administrators include:

- Consult with university legal counsel and/or your institutional risk manager
- Consult with and collaborate with International Education and Study Abroad Programs within your university.
- Develop international travel policies and procedures.
- Advise clubs on health care issues, obtaining adequate health insurance, and how to access local medical care.
- For travel outside North America, access information specific to the country being visited (e.g. political situation) and communicate this information to the Club involved.
- Monitor travel plans and organized activities, and develop procedures which allow supervisors to intervene effectively when necessary.
- Develop emergency action plans for student injury and illness including provisions for medical care and specifying notification and communication with Sport Club administrators and family members.

One of the most serious and justified concerns is the risk of injury or illness in a foreign country. Unfamiliarity with a different culture and medical system can be daunting for Sport Club members seeking medical care, not to mention the associated costs. Most traditional medical insurance plans are not designed for international travel and may not provide coverage for some international travel. At the very minimum, Sport Club administrators need to ensure that all members traveling have proper insurance coverage. The following are some tips to consider with international travel and insurance coverage. (Gagne, Kathleen.. 'International Travel Medical Insurance' [2006]
<http://www.articleinsider.com/article/129474>)

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- Make sure the policy covers usual, reasonable, and customary charges at the very least.
 - Find out what the deductibles and coinsurance will cost you and whether you can choose the deductible amount.
 - Make sure the policy covers both hospital care, intensive care rooms as needed, and ambulance expenses.
 - A good plan will also cover emergency dental care.
 - If you plan to engage in sports that might be considered dangerous, make sure those sports are covered before you purchase a policy.
 - Consider additional accidental and death benefits if they are offered.
 - Look for a plan that gives you the options you want, and compare it to your domestic plan.

In summary, Sport Club administrators need to anticipate a Club's request to travel internationally. It is therefore important to identify areas of liability and concern and develop policies and procedures which emphasize communication and prevention, rather than damage control.

Sport Club administrators need to anticipate a Club's request to travel internationally

Sport Club Travel (Without Advisors)

Alan Glick, Assistant Director of Recreational Sports
Virginia Tech

Many college and university Recreational Sports departments do not have the staffing resources or the desire to require a staff member or Advisor to travel with their Sport Clubs. At such institutions, it then becomes imperative for the Sport Club staff to do everything in their power to ensure the safety of their students as they prepare to get behind the wheel to travel hundreds and sometimes thousands of miles to compete in their sports.

There are a number of pro-active steps that Sport Club staff can take to help students deal with the responsibilities and inherent risks associated with traveling on their own:

1. Essential resources and programs should be made available to Sport Club members:

- a) A Sport Club handbook detailing the institution's travel policies and guidelines and expectations regarding student conduct and behavior while traveling.
- b) An annual Sport Club officer workshop to discuss related travel issues
- c) Implementing a driver-training program to familiarize students with safety-related issues associated with operating passenger cars and especially vans.

2. Procedures and steps to follow:

- a) Reviewing emergency procedures in the event of an accident. Provide club officers with staff and other important telephone numbers they might need while on the road.
- b) Reviewing motor pool or vehicle rental agency guidelines for dealing with accidents, vehicle breakdowns or other road emergencies.
- c) Requiring all potential drivers to complete and sign a "Student Driver Agreement" form that reinforces your institution's expectations for student behavior and responsibilities when traveling and competing.
- d) Requiring clubs to complete a "Pre-Competition" form that includes detailed information such as the club's travel itinerary, hotel/housing arrangements and cell phone numbers for club officers.
- e) Restricting clubs from driving during the potentially dangerous overnight hours of approximately 1 AM to 6 AM. Requiring clubs to stop at hotels to get a good night's sleep instead of being on the road when the risk of accidents due to a number of factors is relatively high.
- f) Requiring clubs to change drivers every 2-3 hours to prevent or minimize the risk of driver fatigue. If possible, require clubs to have their older, more experienced drivers to do most if not all of the driving on longer trips.
- g) Reminding students about the consequences, both legal and otherwise, of being in the possession of alcohol and illegal drugs while traveling and representing the institution.

Once a Sport Club leaves campus to travel to compete at another location, there is really no way for us to know definitively if our students will follow or even remember all of our advice and guidelines. As we work to prepare students for this important responsibility, the overriding message we need to emphasize with them is that we deeply care about their welfare and their safety. If students understand our motivation for establishing guidelines and expectations for their behavior and actions while traveling, they will be more likely to take our message seriously and will conduct themselves accordingly. They will also be better prepared to respond appropriately to unforeseen situations they may encounter while on the road.

Being involved in a Sport Club should be an enjoyable and valuable experience for our students. Preparing them to travel safely should be a high priority for a Sport Club staff.

Many universities do not require an Advisor to travel with a Sport Club



Sport Club Travel (With Advisors)

Rob DeFazio, Director of Campus Recreation
St. Bonaventure University

Chaperone, babysitter, Advisor, figure head, just along for the ride? Volunteer, or paid? Assigned or chosen? Does it matter when it comes to the safety of our students?

When a Club Team travels there are greater concerns than if everyone brought their cleats for the game. Who is driving, what are they driving, and who is capable of driving? Many clubs operate on limited budgets and leave it to students to arrange game, travel, and hotel accommodations. No matter where you live, traveling can be an adventure with a Club Sport Team. Club Teams will travel many distances and endure many different types of weather, and deal with many different personalities along the way. This is where the Advisor comes into play.

The Advisor position can vary from school to school, but the main idea is to provide the team with someone they can look up to and lean on in critical situations. The Advisor is someone who has experienced hospital visits, traveling issues, or sudden and unexpected life altering events. Advisors should be professionals that the students can rely on:- individuals that hold a position on campus that allows them to relate to students - but not be a student. This is generally an Administrator, Faculty, Staff Member or even a Nun or Priest depending on your College or University. It is not easy finding good Advisors, especially if it is a non-paying position. The effort to find advisors, however, is worth it to provide our students with the support they need.

The Advisor can take the pressure off students. He or she is there to listen to the students and lend advice whether on the road or leading up to a trip. The Advisor is the liaison between the team and the Director of Sport Clubs.

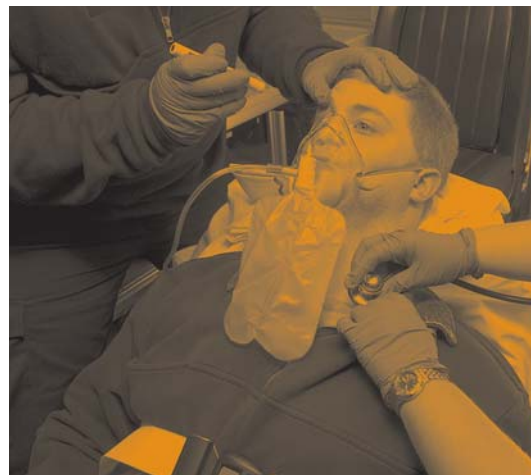
The University should explain its expectations of Advisors who accompany a Club team on a trip. These expectations typically include:

- Driving a University vehicle
- Quick response to serious situations such as emergencies
- Accompanying the injured player to a hospital and communicate with the doctors
- Being a presence to discourage drinking or non acceptable behavior
- Reporting back to the Director of Club Sports how the trip actually went
- Tracking who is eligible to play
- Being a positive influence themselves
- Mediating and diffusing tension amongst teammates

Some Advisors take their role more seriously than others. At St. Bonaventure University, one of our professors takes the Advisor role very seriously, and has created a binder for every game. This binder consists of:

- Players emergency contact names and phone numbers
- A list of who is eligible to play
- Copies of insurance information for all players
- A directory of all players home addresses
- Contact information for all important university personnel
- Hospital treatment sheets
- Injury reports
- Other pertinent information that arises through the year.

To maximize the effectiveness of Advisors, it is important to invest time in their recruitment and training. Conducting an 'Advisor Training Workshop' at the beginning of each year to outline roles and expectations can have a significant impact and go a long way to ensure safe travels for Sport Clubs.



The University should explain its expectations of Advisors who accompany a Club team on a trip.

Lightning Detection or Prediction Systems

Tim Stoecklein, Assistant Director
Recreational Services
Kansas State University



Do your homework to see which option could be best for your programs!

It has been said that the weather is the most popular topic of conversation across the world, and if you think about it, this is probably a fairly accurate statement. To play or not to play is often the question we face when it comes to our recreational programs. Typically decisions focus on rain, snow, wind, or lightning. Sometimes it can be a combination of several as once I had to cancel a softball game due to snow AND lightning! Of all the elements served up by the environment, lightning is the second most deadly, behind floods.

Making the call to halt activities due to lightning, or when to resume, can be one of the most challenging because of the nature of the beast. Lightning is most random in its behavior, and statistically speaking it cannot be ignored.



- Lightning strikes the ground approximately 25 million times each year in the U.S. (National Weather Service)
- It can travel 1,000 ft in a millionth of a second (National Lightning Safety Institute)
- Each bolt will average 25,000 amps with a voltage in the hundreds of millions (National Lightning Safety Institute).

Many institutions have turned to technology to assist them with these decisions by purchasing equipment in the form of lightning detectors or predictors. Each of the systems mentioned have their advantages and disadvantages.

Lightning detectors, like those used by many recreation programs, determine lightning strikes have occurred through the detection of electromagnetic emissions or low frequency radio signals (think of the static crashes on your AM radio). The direction and/or distance is calculated using a direction-finding antenna and the strength of the signal received. The data is processed within the unit and the results are displayed, often in terms of a set range. Manufacturers such as BOLTEK and SkyScan have created user-friendly units that can be used in many applications. Some units act as a stand-alone device that can be used in a portable application, while others require computer hardware and software.

Another option is lightning prediction. Systems such as THOR GUARD are designed to predict lightning within a set parameter **before** it occurs rather than

measuring the presence and distance once a strike has occurred. The THOR GUARD system does this by measuring and analyzing the electrostatic field in the atmosphere. Once the processor detects parameters conducive to a strike, an alarm is sounded in varying fashions. This system is more elaborate, requiring more fixed hardware.

Each system has a long list of references, and they can be researched on the internet or over the phone. Do your homework to see which option could be best for your programs!

What is a proper distance at which to suspend activities, and equally important, at what point is it safe to resume activity? The National Lightning Safety Institute (NLSI), the (NWS), and the National Federation of State High School Associations (NFHS) all recommend the "30-30 Rule". The 30-30 Rule states that when you see lightning, count the time until you hear thunder. If this time is 30 seconds or less, go immediately to a safer place. If you cannot see the lightning but hear thunder, the thunder alone means the lightning is likely within striking range. Wait at least 30 minutes or more after the last thunder or lightning before resuming activity.

Many people may think that 30 minutes is a long time to wait after a storm has passed. The NLSI reports that, statistically, more lightning originates from the backside of a storm than the front side. The use of lightning detection or prediction devices should help you determine at what point a threatening storm has breached or exited a safe distance from the event venue. However, the 30-30 rule can help you determine the possible settings for your device. The NLSI and NWS both suggest a safe distance of six to eight miles, which is concurrent with their 30-30 rule. Keep in mind that storm velocity and other atmospheric elements can alter the results of the 30-30 rule in relation to actual distance of the threat, and should also be considered when determining your device settings.

As your program shapes its policies with regards to the weather, and more specifically lightning, one should investigate the equipment and information thoroughly as it applies to your situation. Keep in mind that while your local weather agency will issue watches and warnings for thunderstorms, tornadoes, and flooding, they do not have such indicators for lightning.



For more information on lightning safety, check the following links:

NWS - <http://www.lightningsafety.noaa.gov/more.htm>

NLSI - <http://www.lightningsafety.com/>

THOR GUARD - <http://www.thorguard.com/>

SkyScan - <http://www.skyscanusa.com/>

Many institutions have turned to technology to assist them making the call when to halt (or resume) activities due to lightning

To assist in the decision, here are a few comments from other recreation professionals who utilize either the SkyScan or THOR GUARD system:

THOR GUARD

Pros:

- Almost no false reports, very accurate warning
- Automated system that takes the decision-making out the hands of the employees
- Warning tones and strobes provide a clear cut and consistent indication of when to clear the venue
- Produces an "all clear" signal
- Can be networked and displayed with computer software
- Warnings can be issued via computer network in addition to on-site signals

Cons:

- No estimate on time before storm arrival or warning
- Cost

SKYSCAN

Pros:

- Ease of use
- Mobility, ability to use at multiple venues
- Cost
- Durability
- Accurate enough to confirm proximity of the storm

Cons:

- Likely to produce false reports depending on proximity to surroundings
- Requires personnel to make the call to clear or determine "all clear"

Contributors included:

THOR GUARD

- Lance Freeman, Senior Associate Director - Operations, Colorado State University
- Brian Stillman, Assistant Facility Coordinator, University of Texas at Austin

SkyScan

- Jason Adamowicz, Associate Director, Ball State University
- Scott Wagner, Intramural Recreational Sports Director, Truman State University



The Ball is in Your COURT: 'Goalpost Safety: Some Lessons Learned'

Katharine M. Nohr, Esq., Miyagi Nohr & Myhre, Honolulu

If your organization uses goalposts in football, soccer, or any other sport, you should make yourself familiar with an Indiana case that is hot, well may be, warm off the press, *Bourne v. Gillman*, 452 F.3d 632 (7th Cir., June 20, 2006). If you've read this opinion, you are probably wondering what a products liability case in which an injured fan sued the manufacturer of the goalpost has to do with you. A look at the history of the case as described by the court will reveal some startling facts that might be relevant to your organization.

In October of 2001, 21 year old Andrew Bourne, a student at Ball State attended a football game. Near the end of the fourth quarter of the game, Ball State actually invited the fans to tear down the aluminum, sling-shot style goalpost. "The goalpost looks lonely" was flashed on the scoreboard, which led to a crowd storming the field to celebrate Ball State's imminent victory. Among those fans was Plaintiff Bourne, who jumped up and tried to grab the goalpost. He missed, and while he was walking away, he heard a snap. The goalpost fell on his back, rendering him a paraplegic.



Three Risk Management Lessons

The first risk management lesson that one should glean from this story is obvious: **do not encourage fans (or players) to tear down goal posts**. Ball State benefited from Indiana tort reform and was able to settle the case for "a paltry \$300,000" as the court described it. Obviously, a paraplegic case would be valued at a significantly higher amount. Imagine the millions of dollars that might have been paid out if such an award had been allowed?

The second risk management lesson here is that **security should be provided in order to prevent such incidents**. In this case, Ball State felt that controlling the crowd might be more dangerous than letting

fans tear down the goal posts. This plan backfired. Providing reasonable security where spectators and others might become unruly is a better choice.

The third risk management lesson is that **your organization should not encourage any riotous, unruly behavior that could result in injury**. Is your organization turning its back on out of control players, fans, or parents? Could the behavior lead to injury? Might a jury conclude that by ignoring the behavior, you are condoning it? This possibility should at least be considered.

Top 10 Risk Management Tips Regarding Goal Posts

Wherever you have goal posts, you are going to have injuries. Kids and players like to hang from them, fans tear them down, they fall on people and body parts tend to get scraped and mangled by loose screws and splinters. As a risk manager, is there anything you can do about this?

1. When purchasing goal posts, research your options and select the safest goal posts that are affordable.
2. Install the goal posts according to the manufacturer's recommendations.
3. Maintain the goal posts in accordance with the manufacturer's recommendations.
4. Make sure that the goal posts are sturdy and well anchored.
5. When not in use, take measures to prevent access to the goal posts.
6. Regularly inspect the goalposts for defects and correct any defects before continued use.
7. Document all inspections, repairs and maintenance.
8. Warn against misuse of the goal posts.
9. Prevent misuse of the goal posts.
10. Do not invite misuse of goal posts.

How the Case Was Decided

Since Ball State settled out of court, you are probably wondering what happened to Defendant Gilman Gear, the company that manufactured the goal post that injured Plaintiff. The court determined "that the goalpost was not unreasonably dangerous as a matter of law". Indiana manufacturers do not have to protect all users and consumers of the product from themselves and so Gilman Gear prevailed.

Letters to the Editor

Reading the October issue of 'Risk Management' stirred some interesting thoughts for me. At Colorado State University we utilize all three "Training Strategies" featured in Ryan Lahne's article. I have to agree with the editorial remark and Ryan..... these training strategies really do still work!

At CSU we utilize a student leadership model that puts the student staff in charge of activating, implementing and coordinating our emergency response plan. Our students are identified as "in charge" so that at all times they know how to respond in an emergency without professional staff telling them what to do. We initiated this leadership model and training protocol because there are many times when no professional staff are available or even in the facility (late night, early morning, weekends).

The fact that our students are in charge of handling all emergencies requires that they be well versed in not only emergency procedures but also in making good decisions and taking charge. Safety audits, mock emergencies and table top exercises assist us in reaching our goals in emergency response training for our student employees.

Lari Bangert
Associate Director Operations
Colorado State University



What could be worse than operating at risk?
Not knowing that you are.

As an administrator, you have a moral responsibility to do everything possible to ensure your risk exposure is minimized. There may be risk factors in facets of your operation that you're not even aware of. But there's an easy way to find out.

Online Risk Assessment Survey

Our exclusive online Risk Assessment Survey uncovers critical gaps in your risk management plan by identifying your highest risk exposure areas. Here's what the analysis of your survey includes:

- Department and unit percentile scores—risk profiles graphically highlighted
- Graphic comparison of scores with other universities provides a benchmark
- Internal comparisons between program units highlight gaps
- Detailed analysis and breakdown of department and program unit scores
- Problem areas and inconsistencies highlighted
- Strategies for immediate action based on five "Key Risk Areas."
- Top five priorities identified for risk control
- 10 program surveys completed online (Aquatics; Challenge Course; Climbing Wall; Fitness/Wellness; Instruction; Intramurals; Outdoor Program; Summer Camps; Sport Clubs; Weight Room)



Don't risk it. Go to www.StudentLifeRisk.com today!

Using Technology to Manage Sport Clubs Travel

Brian A. Kile, Assistant Director-Sport Clubs
University of Maryland

From a risk management perspective, the use of technology to help manage Sport Clubs at Maryland has resulted in improved efficiency and better tracking and control

While Sport Club policies on travel play in an important role in managing one of the largest areas of risk in Sport Clubs, they are not effective unless consistently monitored and enforced. With an increase in club travel and overall participation, the University of Maryland turned to technology to increase efficiency and help ensure that their risk management requirements were being met.

In Spring 2005 the Sport Club staff at Maryland began a project with the department's IT staff to develop Sport Club software called Sport Tool. After months of development and testing, Sport Tool was introduced to all club officers in Fall 2005.

Initial response to Sport Tool from the club officers was mixed. Some clubs found that Sport Tool not only assisted them in meeting the expectations of the department and University, but gave them a means to hold members of their club accountable. Other clubs found the program confining to 'their ways' of managing their club, but they still valued the University's efforts to "modernize" the program.

While there were some initial struggles and resistance from disorganized clubs, Maryland's staff could not have been happier with the end product. A year and a half after introduction, Sport Tool is being used by Maryland's with great proficiency to manage rosters, submit activity reports, monitor budgets, and receive important messages from the Sport Club staff. However, Sport Tool has had no greater impact than in the area of risk management, specifically its use in Sport Club travel management.

Like all Sport Club programs, proper management of travel requires proper participant information, and the following provides a glimpse as to how the Sport Tool Travel Report feature works.

Member Roster (must first be established)

- Prospective members enter required contact information, including university ID, online.
- Waivers/informed consent forms are submitted manually to Sport Club staff (these 'sport-specific' waivers are available online). Once a year, these forms are matched to the information submitted by the students.
- Once an individual's information is matched to their waiver/informed consent form they are officially recognized as a member of the Club by Campus Recreation Services (CRS).
- Name of member appears under appropriate Sport Club title on CRS website
- Log-in access through use of university ID/email account
- View limited information of other members (of their Club only)
- Eligible to appear on travel itineraries.
- Sport Tool also allows Sport Club staff to monitor member status and privileges.
- Officer access level with additional information
- Driver eligibility (see Travel Report below)
- CPR/AED and first aid certifications





Travel Itinerary Report

- Club members log-in to Sport Tool and complete five sections of information which include the following information.
 - **General**
 - > Location
 - > Directions
 - > Departure/arrival times
 - **Trip Leader**
 - > Scroll selection of eligible members (Member Roster)
 - > Specific information required for University reimbursement
 - **Event**
 - > Host school and director
 - > EMT coverage
 - > Registration cost/payment methods
 - **Transportation**
 - > Trip Leaders select from vehicle options (e.g. if they select 'Enterprise', a drop-down menu appears and asks key questions concerning this rental)
 - > Trip Leaders place eligible (Member Roster) drivers and passengers in vehicles
 - **Lodging**
 - > Address/phone of the hotel
 - > Confirmation numbers
 - > Costs/payment methods
- The Travel Report verifies other Maryland policies when the form is submitted. The form will not allow the Club to submit unless specific policies are met (example - two CPR/AED certified members will be on the trip or EMTs onsite).

- Once the Travel Report is submitted, an email (sent to both the Trip Leader and the Sport Club staff) confirms that the Travel Report has been submitted and that the Trip Leader must attend a pre-scheduled travel meeting prior to departure.
- Sport Club staff review the Travel Report and make any necessary arrangements and notes in preparation for the travel meeting.
- At the travel meeting the Trip Leader is asked to review and sign copy the final Travel Report in addition to being provided additional travel materials and instructions.
- Sport Club staff approves the Travel Report online which then automatically sends an email to the Trip Leader, Sport Club staff, and Associate Director-Programs.
- In addition to online copies available to club members, Sport Club staff, and the Associate Director-Programs, hard copies of the signed Travel Reports are made available to the entire Maryland staff in the event of an emergency.

From a risk management perspective, the use of technology to help manage Sport Clubs at Maryland has resulted in improved efficiency and better tracking and control around transportation. While significant development time (and working with IT) was involved, it was well worth the effort!

(To access the University of Maryland Sport Clubs website, go to:
http://www.crs.umd.edu/programs/sport_clubs/SportClubs.html. While general access to information is limited, you'll be able to view various screens and get a better idea of how the Sport Tool program works.)

NEW! Risk Management Blog

(Available only to Newsletter Subscribers)

Go to www.studentliferisk.com
Click 'Member Log In'
User Name: riskblog
Password: risk

BLOG

Pass this Access Code along to all staff!

Athletic Trainers in Sport Clubs

Ian McGregor, Ph.D.
Ian McGregor & Associates Inc.

Here's a typical situation I've run into on many campuses I've visited:

Women's Rugby is a Varsity Sport

Men's Rugby is a Sport Club

(or vice versa, or instead of rugby substitute any 'high-risk' sport)

In the above example, the women's rugby (varsity) team has access to Athletic Trainers (and other medical services), while men's rugby does not - or has to pay for a Trainer from Club funds - which they likely have to raise themselves.

The point is that **Varsity Teams** have access to Trainers, while **Sport Clubs** do not - irrespective of how 'high-risk' these Clubs are. Make sense? During my consulting trips to (many) campuses, I invariably recommend that Athletic Trainer services be provided based on the risk profile of the sport, and **not** on the sport's status (i.e. whether it is varsity or not).

Experience tells me that the above scenario is the norm on most campuses across North America. However if your department funds Athletic Therapists for Sport Clubs or has a different model or if you have an opinion on all of this - please let everyone know! Go to the risk blog site <http://www.studentliferisk.com> (username 'riskblog' and password 'risk') and share your experiences!

Online Course: Spring 2007! 'Risk Management for Recreation Professionals'

The new Online Course 'Risk Management for Recreation Professionals' attracted 15 participants in October, 2006.

Spring 2007 Course information:

When: March 12 to April 6 (4 weeks)

Class Limit: 16 participants

REGISTER NOW by going to:
<http://www.studentliferisk.com/course/index.php>

Here's what this year's course participants had to say:

I was pleasantly surprised at how much I enjoyed this online risk management course. Ian has a way of teaching to your specific needs/concerns, depending on your recreational facility/programs...I learned through collaboration with other online colleagues from across the nation how negligence can affect our programs and how to protect ourselves...I highly recommend the course to all recreation professionals regardless if you're new or experienced. All will learn something valuable!

Jan Henry
Director, Recreational Sports
Humboldt State University

Five staff members from the University of Alabama participated in this unique online learning experience. Ian McGregor's stepwise process resulted in a better understanding of negligence - and provided an excellent grounding in the principles of risk management. This course provided an opportunity for us to focus on and discuss our risk management practices and make immediate changes that will enhance our programs, facilities and services. In addition, Ian's course provides a wonderful opportunity for networking with other recreation professionals.

Jill Beville
Associate Director, University Recreation
University of Alabama

Sport Clubs Medical Insurance

Everyone Has Questions but Nobody Has Answers

Matt Gaden, Recreation and Fitness Coordinator
University of Colorado at Colorado Springs

Recreational sports professionals never want to see a participant injured while taking part in a programmed activity or competition, but injuries to players are an inevitable part of any Sport Club program. Every university and state has different rules and laws that pertain to risk management, medical insurance requirements, and the university's responsibility in the event of an injury. This has led to a variety of different medical insurance requirements which varies from one school to the next.

A quick, unscientific survey consisting of 14 schools of various sizes from across the country illustrates the inconsistencies:

- 71% of the schools require participants to submit proof of personal medical insurance prior to participation.
- 28% of schools require students or clubs to purchase additional medical insurance for high risk activities.
- 43% of schools purchase a blanket medical insurance policy that covers all participants in the Sport Clubs programs.

Since there are no national guidelines or standards for dealing with medical insurance among Sport Clubs participants, recreation departments are left to develop their own policies and procedures on how the payment for treatment of an injury is handled. So how do Sport Club managers evaluate Sport Clubs insurance coverage needs? In developing an institutional policy, input should be sought from the Director of the department and/or the institutional Risk Manager, and a number of factors should be considered:

- **Risk Level of Club:** Not all clubs carry the same risk factors or potential for injury, so insurance requirements may be different for a high risk club like rugby than for a low risk club like table tennis. Some criteria to consider when placing clubs into risk categories:
 - **Frequency of Injuries** - How often do participants get injured?
 - **Severity of Injuries** - Does the activity tend to lend itself to injuries that are more severe?
 - **Amount, duration and type of travel** - How often do teams travel, how far are the trips, and how are they getting there (flying, driving in vans, driving in personal vehicles)?
 - **Level and frequency of competition** - The more and higher level the competition the higher the likelihood that injuries will occur.



- **Availability of Insurance** - Some higher risk clubs may not be eligible to be covered under a blanket policy. It will be up to the club sports administrator to discuss with campus officials (as well as the insurance provider) and determine what will render a club ineligible to be covered under the policy. A decision will then have to be made to either allow the Club(s) to find their own insurance provider, or to not allow them to be recognized as a Club by the school.
- **Available Budget:** A blanket policy for all clubs will vary depending on the size of the program, and can cost several thousand dollars. Can the department absorb this cost from its annual budget or, if the cost is transferred to the Clubs, do these Clubs have the financial ability to pay the premium costs?
- **State Laws and University Policy** - Consult with campus risk management professionals and legal counsel to ensure that the departmental plan falls within guidelines that may already exist at the state or university level.
- **Paperwork Submission** - If Clubs are applying for their own insurance, they will need appropriate lead time to get quotes for the additional coverage. How much lead time will be required to submit the application and does that fit in with the typical planning schedule of clubs?

Assessing Sport Clubs' risk and developing guidelines or standards is a complex and challenging process. Since there is no national standard for medical insurance requirements for Sport Clubs programs, it is important that departments evaluate their specific situation and develop appropriate policies. Recreational professionals must also find an acceptable balance between ensuring Sport Club participants receive appropriate medical care in the event of an injury, and keeping the process of running a Club manageable and affordable for the participating students. The best risk management practices in the world don't do any good if the process is so complicated or the cost so expensive that it discourages students from participation.

Equipment or Weapon?

Developing Policies for Use of Martial Arts and Other Sports Weapons

Tamsen K. Burke, Associate Professor, Asst. Chair
University of Chicago

In 2004, a student entered a university athletic facility with a 'kama' intending to practice the weapon in an area which was identified as the dance/martial arts room. If you are unfamiliar with a kama, it is a weapon of Okinawan origin that resembles a traditional harvesting sickle. The student was stopped at the facility entrance and questioned about his affiliation with a recognized martial art club. Having no such affiliation, the student explained that he wanted to use the room to practice with the weapon. He was denied access and the campus police were contacted to escort him from the premises. The weapon was confiscated and the student was arrested for carrying a dangerous weapon on university property.

With the risks associated with potential litigation, and a lack of congruity between governing university policies, state laws and the sport/art mastery utilizing weapons, there is a need to establish guidelines for the use of weapons within the framework of sport club administration.

In September 2006, this author conducted research to identify the validity of the equipment and weapon definitions on college campuses. Three hundred and fifty one NIRSA institutions of varying size, region, and student populations were examined with a goal of identifying the existence and nature of institutional policies that govern the use of weapons on campus. Not surprisingly, 100% of the institutions researched have written policies that clearly defined weapons within the context of on-campus sport clubs and student organizations. Moreover, of the 351 NIRSA institutions researched, 87% had recognized fencing, archery, paintball/gun related, and martial art sport clubs within the institutions.

Despite the pervasive existence of weapons policies in institutions of higher education, this research discovered a remarkable diversity in the substance of those policies, many of which were designed to address the use of weapons in a variety of contexts, including theatrical performance organizations and sports clubs. Structurally, the policies share a common framework, which include:

1. Purpose for the policy;
2. Definition of weapon; dangerous or deadly;
3. Identification of equipment considered weapons (hand gun, rifle, brass knuckles, knives, archery; bows and arrows, sabers, any martial art weapons or electronic defense weapons);
4. Explanation of policy and procedure for implementation, and discipline; and
5. Identification of authorized personnel.

In recognition of the complexity of weapons policies on campuses, and the wide variations found in existing policies, it would seem prudent to devise a substantive framework for weapons policies that is consistent and practical, and can adequately govern sport club weapon registration, inventory, inspections, and storage. The policies should also take into consideration the guidelines established by governing organizations, such as U.S. Fencing, U.S. Archery, and several martial arts organizations for weapon registration, inventory, inspections, safety, instruction, security, and storage.

The following are general guidelines that will assist administrators, coaches, and instructors in developing a weapons policy. You should consult with an attorney for compliance with your State and Federal law.



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All equipment designated as a weapon must adhere to the following policies and procedures:

1. All weapons must be used only for the approved recognized program(s).
2. All equipment and weapons must be:
 - a. Registered, providing a detailed description of the weapon(s) with serial number, and ammunition;
 - b. Inspected by an approved agent or representative of the club;
 - c. Secured in an approved locked cabinet.
3. The owner or possessor of the weapon should be issued an "authorization to possess weapon" card.
4. The owner or possessor of the weapon must sign the weapon in and out through the equipment safety officer of the club.
5. Broken or damaged weapons should be discarded in accordance with university policies and procedures.
6. The possession or storage of any weapon or ammunition, including disassembled or display weapons, are prohibited in campus residential housing property.
7. Weapons may not be used outside of the recognized sport club approved practice times in the athletic facilities or competitions without prior notification and approval by the responsible agent (sport club administrator).
8. Weapons may not be used without instruction and supervision by sport club officers, instructors or coaches.
9. It is recommended that weapons be of wood, rubber or approved metal composite.
10. Personal weapons, to be used by approved members, brought to university facilities for the purpose of club participation must be transported in approved locked containers in accordance with applicable State and Federal law. Upon arrival, the above weapons procedures shall be followed.

Hopefully, establishing a policy for weapons similar to the one described above will allow students to freely practice martial arts, fencing, archery and other similar sports, without the threat of being arrested by campus police as in the above example. With proper planning and foresight, weapons can be used safely while allowing students to master the skill of their sports.

Hazing

Hazing/ initiation continues to be a serious problem on many campuses - despite numerous high profile incidents reported recently. NIRSA recently collaborated on a special project taking place at the University of Maine. Coordinated by the National Research Institute for College Recreational Sports & Wellness, the study involved 1,789 students answering a 70-question web-based survey. Some of the preliminary findings of Phase I of the study may (or may not) surprise you:

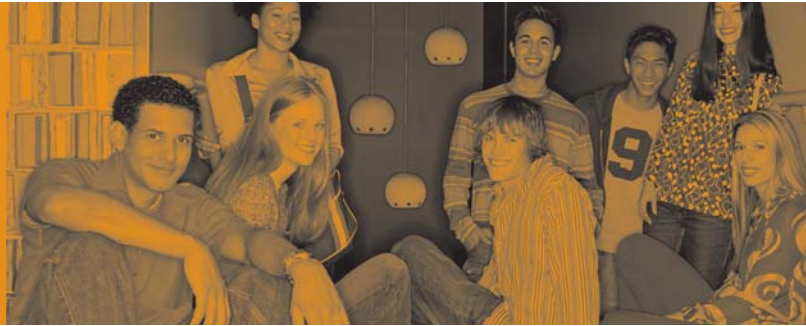
- **1 in 20 students indicated they had been hazed at their current institution**
- **hazing was reported across many types of teams and student organizations**
- **60% of varsity athletes indicated they engaged in hazing behavior**
- **students indicated that coaches and advisors are aware of hazing activity.**

Perhaps the most significant implication for Sport Clubs was the finding that 22% of respondents indicated that their coach or advisor actually took part in the hazing ritual.

To learn more about the study, go to the NIRSA website or see www.hazingstudy.com

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Publishing Information

The 'Risk Management Newsletter for Campus Recreation' (ISSN # 1718-4606)

is published 4 times a year by Ian McGregor & Associates Inc., P.O. Box 561, Blaine, WA 98231-0561. Phone: 604.689.4833
The Subscription Rate is \$39.95; single copy price is \$15.00.

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(March/ April)

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