

Risk Management Program For Sports Organizations

**Sadler &
Company**

IMPORTANT

1. **CUSTOMIZATION** -- IT IS STRONGLY RECOMMENDED THAT EACH ORGANIZATION SHOULD CUSTOMIZE ITS OWN RISK MANAGEMENT PROGRAM TO MET ITS OWN UNIQUE NEEDS.
2. **WARNING** -- AN ATTORNEY IN YOUR STATE SHOULD BE CONSULTED PRIOR TO IMPLEMENTING THIS RISK MANAGEMENT PROGRAM. THE LAWS PERTAINING TO SPORTS RISK MANAGEMENT VARY FROM STATE TO STATE AND ARE UNDERGOING CONSTANT CHANGE.
3. **DISCLAIMER** -- SADLER & COMPANY, INC. DISCLAIMS ANY AND ALL LIABILITY RESULTING FROM THE IMPLEMENTATION OF THIS RISK MANAGEMENT PROGRAM.

1. Purpose

The purpose of this program is to protect the sports organization and its directors, officers, employees, and volunteers (collectively referred to as “people”) against lawsuits resulting from injuries to spectators and sports participants.

This is a “nuts and bolts” program that assumes that the sports organization and its key “people” already understand the basics of sports liability and sports insurance. For a review of these topics, please contact Sadler & Company and request the following publications:

- 1) Lawsuit Protection Kit
- 2) Liability, Safety, Insurance & Risk Management

This program is basic, but can be effective if implemented in its entirety. The format is that of both specific checklists and general concepts that must be adhered to by the designated “people”. With minimal effort, this program will result in an enhanced “peace of mind” for those volunteers who risk everything in a lawsuit, not to mention a safer environment for the youth participants.

The informed sports administrator does not hide from the risk of injury and lawsuit, instead he effectively manages risk through risk management.

2. Key People

An effective risk management program requires a team effort on the part of the sports organization’s directors & officers, Risk Management Officer (RMO), coaches, umpires, and maintenance staff.

The sports organization should appoint a Risk Management Officer (RMO) who is responsible for implementing (along with the directors & officers) the majority of the steps required by this program. Along with this responsibility, the RMO is empowered as the chief and final decision maker on all matters related to safety. The RMO has the authority to halt practice or play if the safety concerns of the sports participants or spectators are not being met. The decisions of the RMO can only be overruled by the league officers or board of directors.

The RMO should preferably have a background in risk management while working for a larger industrial or construction firm where the appropriate training has been given. The RMO should briefly survey all practice and playing facilities on at least a weekly basis during the season. Also, the RMO should be readily available on a moments notice should his attention be required.

Each head coach should act as an extension of the RMO by being present at every game and practice and by accessing all new hazards on a daily basis. The coaches are answerable to the RMO and must carry out his directives on a daily basis. The coaches must carefully study and apply all of the concepts and requirements that are outlined in this program. Each head coach should be given a copy of this program for his review and sign a statement that it has been reviewed and that the coach will carry out his responsibilities and the concepts that are outlined in the program.

Every year or every several years, the directors & officers of the sports organization should appoint a special risk management committee to study the effectiveness of this program and to make recommendations for change, if any.

3. Incorporation

The sports organization should consult with local legal counsel to find out if incorporation can provide an additional layer of protection to the “people” involved in running the organization. In many states, incorporation can “shield” the

personal assets of the “people” who were not personally involved with a particular injury to a sports participant or spectator.

If the attorney recommends incorporation, the directors & officers are responsible for making sure that all the paperwork and filing requirements of the state are being complied with on an ongoing basis. Examples include taking corporate minutes of all meetings, annual tax filings, etc. The protection offered by incorporation is a privilege of the state which can be lost if the technical requirements are not being met. It is not uncommon for a plaintiff’s attorney representing an injured party to attempt to “pierce the corporate veil” by alleging that the paperwork has not been properly handled, thus subjecting the “people” to losing their personal assets.

4. Participant Registration Forms

The sports organization will require that all three of the following forms will be signed by both the sports participant and/or parent prior to the start of each season before the participant will be allowed to participate in any way:

- 1) Waiver / Release Of Liability
- 2) Emergency Information & Consent
- 3) Image Release

All three of these forms can be found in the exhibits section at the end of this program. The RMO is responsible for making sure that all legal forms have been collected at registration. The coaches must fully cooperate and make sure that no one steps on the field without 100% compliance.

5. Attorney Review Of Leases

A local attorney must review and approve all lease agreements for the use of facilities before being signed by the sports organization. The attorney must pay special attention to the following provisions that are commonly found within facility lease agreements:

- Make sure that all hold harmless and indemnification clauses requiring the sports organization to assume the liability of the facility owner are fair. For example, it would not be fair for the sports organization to assume liability for a bleacher collapse if the bleachers were built and maintained by the facility owner.
- Clarify whether or not the lease makes the sports organization responsible for what happens at the facility just during official league events or for the entire year (365 days a year - 24 hours per day)? If the sports organization is responsible for 24 hour exposure, special arrangements must be made with the General Liability insurance carrier to add this coverage for an additional premium charge.

The RMO is responsible for making sure that all facility lease agreements have been reviewed as outlined above by local legal counsel.

6. Insurance

The sports organization must carry the following policies:

- 1) Excess Accident Insurance At least \$25,000 Maximum Medical Limit
- 2) General Liability Insurance \$1,000,000 CSL For Bodily Injury & Property Damage
- 3) Directors & Officers Liability \$1,000,000 per claim
- 4) Crime (Employee Dishonesty) At least \$10,000

Furthermore, these policies must at least meet the minimum requirement specifications as set forth in the exhibits at the end of this program.

Depending on the circumstances, the sports organization may also need to purchase Property Insurance to cover real property and personal property, Workers' Compensation, Business Auto, etc.

The RMO is responsible for making sure that the requirements of this section are met.

7. Supervision

Definition - Supervision is overseeing the activities of the sports program including recognizing potential hazards, implementing safety measures, and monitoring for compliance. Supervision is often characterized as general or specific. **General supervision** is applicable to the sports administrator (RMO) who must oversee the big picture and direct subordinates in carrying out the directives of the sports organization in terms of supervision. On the other hand, **specific supervision** is direct contact between a coach and a participant or a small group of participants in an activity.

Litigation - The vast majority of all youth sports lawsuits arise out of lack of supervision or inadequate supervision. All adult personnel who are in the vicinity of an injury to a player are usually "shot-gunned" in a lawsuit.

Duty to Stop Rowdiness - Participant rowdiness results in a great number of senseless injuries in youth sports. Juvenile roughhousing and pranks have resulted in a number of serious injuries such as eyes being put out by throwing rocks and falls off bleachers.

Location of Supervisor - The supervisor must be close enough to an activity to personally observe, instruct, correct and supervise. This concept applies in all situations including instruction during a batting practice and when crossing the street to go to the closest fast-food establishment. Quite simply, when youth are involved, the law requires almost constant supervision in close proximity to all activities.

Competency of Supervisor - The sports organization is responsible for selecting and training competent sports administrators, coaches, managers, etc. Many state laws require that coaches be trained to guard the safety and health of athletes. Even if state law does not require training, a jury would look favorably on any sports organization that cared enough to do so. The training of sports administrators and coaches through a certification program such as NYSCA is a valuable component of a risk management program.

Ratios of Supervisors to Participants - An appropriate number of supervisors should be present at all times to adequately observe, instruct, correct, and supervise. In some sports such as basketball, one supervisor per team may be enough. On the other hand, one Supervisor per team may not be enough for a football team. Also, the proper ratio is dependent on the age of the participants. Generally, the lower the age the greater the required ratio of supervisors to participants.

Selection of Size, Age and Skill of Players - Numerous court cases have arisen out of the failure of a sports organization to appropriately match the size, age and skill of sports participants. Obviously, when players of greater size, age, and skill are matched with those of lesser size, age, and skill, it is much more likely that injuries and lawsuits will result.

8. Instruction

Sports administrators and coaches are responsible for instructing participants on sport-specific techniques and skills, game rules, and safety rules.

Sport Specific Techniques - Coaches should always follow the accepted practices for teaching sport specific techniques. Certain drills and other methods that are standard for each sport should be followed. Coaches should be involved in continuing education to learn about the advances of teaching techniques. It is especially important that instructions key in on the more hazardous areas of a particular sport such as avoiding a wild pitch, tackling techniques, etc.

Safety Rules and Procedures - Safety rules and procedures should be reviewed before and during every practice and game. They require constant reinforcement with special emphasis on the purpose and intent of the rules and the types of injuries they are meant to prevent. Any rule changes dealing with safety should be reviewed with all coaches during the pre-season with an emphasis on the types of injuries they are meant to prevent.

9. Sports Injury Care

Sports injury care consists of two basic elements - prevention and recognition/treatment. Youth sports administrators (RMO's and Coaches) must understand the importance of both elements.

1) **Prevention** - Consists of pre-participation screening, strength training, conditioning, and awareness of the nature, cause, and mechanism of sport specific injuries.

2) **Recognition and Treatment** - Once the coach realizes that the injury has occurred, the magnitude must be assessed and appropriate care initiated.

Consent to Treatment - Health care providers can't lawfully render treatment to a patient without consent. When a minor is involved, consent must be obtained from a parent or legal guardian. In life threatening situations, the law assumes that consent is given. However, once the patient has stabilized, consent must be obtained for further care. Having a "consent form" on file may provide some protection against a parent's claim that emergency care was not authorized and can help to overcome apprehensions of health care providers about rendering treatment before lawful consent is obtained. Also, such consent forms should list if the athlete is allergic to any medications and should specify who should be notified in the event of an emergency.

First Aid and CPR - All coaches should be certified in basic first aid and in CPR. The coach should not exceed the scope of his training in administering first aid. The purpose of first aid is merely to stabilize the situation by preventing it from worsening. Once the situation has been stabilized, all other treatment should be provided by a doctor.

Emergency Medical Plan - Should be developed with the assistance of local doctors, hospitals, and EMS. The Emergency Medical Plan must be tailored differently for each community because of differing availability, response times, etc. Coaches should be specifically trained how to activate the Emergency Medical Plan.

The plan should be in writing and readily available and should cover the following elements:

- Who calls EMS?
- Who stays with injured athlete?
- Where is nearest phone?
- What phone number to call?
- Where is the nearest treatment facility?
- Where is the 'consent to treat' form?
- Does the athlete have any medicine allergies?
- How to notify parents?
- How to initiate crowd control?

- Who meets EMS and the guides them to the injured athlete?
- Who accompanies the injured athlete for treatment?
- Who supervises the team?
- Who provides proof of insurance?

An alternative Emergency Medical Plan should be formulated when traveling to other facilities.

Return To Play - Once an athlete has suffered an injury, the decision regarding the appropriate time to return to play should be made by a doctor. The coach should not put pressure on an athlete to return too early and the instructions of the doctor should always be honored.

10. Facilities

Legal Basis for Facility Related Lawsuits - Lawsuits most commonly arise out of facilities due to improper design or construction; lack of daily, weekly, or seasonal repair or maintenance; and uses for which the facility were not designed. Facility owners, operators, and users are almost always named in all lawsuits arising out of these areas.

Design and Layout - The design and layout of the facility should meet all current standards, regulations, codes, and guidelines as prescribed by local building codes, the governing body of the sport, and by facility design architects. Whenever necessary, facilities must be redesigned, refurbished, or abandoned if they do not meet the prescribed codes and regulations.

Some examples of design and layout hazards:

- Spectators areas in baseball that have no protection against an overthrown ball to first base.
- Four - foot fences that represent a danger to youth hitting their heads on the top rail (same for six - foot fences in adult play)
- Crowded basketball gyms where walls or other obstacles are too close to boundary lines.
- Football fields with obstructions too close to boundaries like paved tracks or runways.

Adequate and Appropriate - Facilities should be adequate and appropriate for their usage in terms of size, configuration and quality for the activity.

Some examples of inadequate and/or inappropriate usage include:

- Having a 15 or 16 year old baseball team conduct practice on a field used by t-ball players.
- Conducting batting practice in a gym while a basketball team practice at the other end.
- Having a basketball team that is used to playing in a spacious gym conduct a full court scrimmage on a short court with a wall mounted goal.
- Wrestling team practicing in a dance facility with mirrored walls.

NOTE: In the above examples, it is possible that certain changes could be made in terms of safety equipment or activity modification that could still allow for safe and productive practice sessions.

Controlled Access - Facility owners/operators can be sued as a result of injuries to unauthorized trespassers and even vandals. In order to protect against this, the following steps should be taken:

- Use fences, walls, locked gates, doors, and security fences whenever possible.
- Post signs warning of the prohibited uses; however, do not solely rely on them in lieu of fences, gates, etc.
- Whenever unauthorized users come to your attention, take immediate action to enforce your rules or prosecute, otherwise, you may have waived some of your legal defenses.

Inspection, Maintenance, and Repair - Systematic inspection, maintenance, and repair is the most important elements in preventing facilities related injuries and lawsuits. Due to continuous use of facilities and exposure to weather, the condition of the facilities are subject to constant change. The dynamics of this changing environment require a written

facilities maintenance program that must be customized for the unique nature of each facility. The recognition of all hazards and the corrective action planned or taken should always be documented in writing by the RMO. This not only helps the responsible party to verify elimination of the hazard, but also provides legal evidence of your care in correcting the unsafe condition.

The elements of an effective written maintenance program include the following points:

- A checklist must be developed for the inspection, maintenance and repair of items on a daily, weekly and seasonal basis.
 - The maintenance plan must be effectively communicated and implemented to the crews and custodians. Monitoring and quality control must be performed by the RMO. Records should be kept documenting all maintenance and repairs.
 - Inspection and maintenance plans must be effectively communicated to all coaches, responsibility rests with coaches, managers and officials, it is important that players are a part of this process and alerted to hazards.
 - When hazards are detected, they should be addressed immediately and appropriately. It does no good it identify hazards if they will be simply ignored.
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Daily Inspection, Maintenance and Repair Examples:

- Sweeping, mopping, and surface cleaning of all facilities used by the public.
- Sanitary facilities such as bathrooms and locker rooms should be checked on a periodic basis (for example hourly or two times per day) and cleaned as necessary.
- Check to make sure all equipment, including safety equipment is operating properly.
- On outdoor fields:
 - Police and correct playing fields, out of bounds areas, players benches, spectator areas, parking lots, and all routes to and from for glass, rocks, trash, roots, hypodermic needles, and other objects.
 - Police and correct all fences from protruding points, missing or disconnected links, and damaged posts.
 - Police and correct home plate and pitcher's rubber for raised or torn edges protruding anchors, or spikes.
 - Police and correct all lighting fixtures that are burned out, missing or misdirected.
 - Police and correct spectator areas for placement behind fencing whenever appropriate.
 - Fill in all holes and depressions on the playing field(s).
 - Police and correct all irrigation heads for breakage, settling, or elevations.
- During inclement weather, if the playing field can't be readied, it should not be opened. Standing water or muddy areas should be corrected before play begins.

Weekly Inspection, Maintenance, Repair Examples:

- On ball-fields:
 - Restore outfield lines as needed or field markings for football and soccer.
 - Edge infields and baselines to keep proper widths of base paths.
 - Check and remove the build-up where the infield meets the turf line of the outfield.
 - Add additional clay/sand mixture to areas forming low spots in the infield and topsoil to low spots in grassy areas.
- Where necessary, wax or use specific cleaning agents on floors and playing surfaces in community centers and gymnasiums.
- Mow fields used during season to 1 to 1.5" length and 2 to 3" in off-season.

Seasonal Inspections, Maintenance, Repair Examples:

- During the off season is the time for planning and completing necessary modifications, repairs, and maintenance to floors, field surfaces, light systems, renovating fields, replacing equipment, etc.

11. Equipment

Definition - Any item worn or carried by a participant when taking part in a sporting event or activity. Equipment includes personal protective gear (for example mouthpiece, football shoulder pads), team protective gear (for example baseball-batting helmet, catcher's mask) and participating equipment (ex: baseballs, bats).

Legal Basis for Equipment Related Lawsuits - Manufactures, distributors, sports organizations, administrators, and coaches can be sued based on faulty design, improper fitting, lack of maintenance and care, and noncompliance with standards, accepted practices, and rules.

Long Range Planning - Advance planning on equipment issues is required due to the need to set budgets well in advance. Also, equipment repair and refurbishing can be a lengthy process that should be started immediately after the end of the season.

Appropriate For Use - All equipment should be used only for its intended purpose as prescribed by the manufacturer. Sports administrators and coaches are responsible for collecting instructional materials from the manufacturer that contains information about the intended use, age group, capabilities, and limitations. The equipment must comply with applicable standards including governing body, sports organization, and NOCSAE specifications.

Equipment Modification - Modification of equipment should be avoided as this can result in the manufacturer's warranty being voided and in additional liability being transferred to the sports organization. However, some equipment is designed to be modified to meet certain needs, usually fitting. Such methods of modification are included in the manufacturer's instructional materials. Absent such instructions - never modify, always require all modifications to be made by the manufacturer's representative.

Selection - Prior to purchasing equipment, the sports administrator should obtain complete information such as governing body or sports organization equipment requirements including minimum specifications, NOCSAE requirements for certain equipment such as baseball and football helmets, and manufacturer's guidelines concerning design purpose, intended use, and quality. Equipment must be age use appropriate. Never purchase less expensive equipment that looks similar to more expensive equipment if the less expensive equipment was not designed for an older age group.

Inspection - The condition of equipment is constantly changing due to misuse, collisions, wear and tear, and other environmental factors. For these reason, athletes should be instructed to inspect their equipment on a daily basis and after any occurrence that results in a change in condition or fit - such as an unusually hard collision or use by another athlete. Coaches should reinforce the inspection habits of athletes by inspecting the athlete's equipment once per week. Tools or replacement parts used to repair damaged equipment as well as an adult qualified to make repairs should be available for immediate correction. In addition, spare equipment should be available in the event that an immediate repair can't be made.

Fitting - Coaches are responsible for making sure that all equipment fits properly. Equipment that is too large, small, tight or loose presents an increased exposure to injury. Also, improperly fitting equipment creates a problem when athletes try to make their own modifications such as taking protective padding out of a helmet. Coaches are also responsible for making sure that athlete provided equipment fits properly. Coaches should instruct athletes to bring fitting problems to their attention so that immediate corrections can be made.

Maintenance, Repair, and Conditioning - **Maintenance** is the ordinary upkeep of equipment - cleaning, tightening screws, restoring air pressure, etc. **Repair** is replacement of worn or broken parts, or correcting major problems.

Responsibility for these tasks must be assigned to a properly qualified person - preferably a trained equipment manager or other designated adult. Such individuals must follow the guidelines and specifications of the equipment manufacturer that can be obtained from literature, bulletins, or discussions with the manufacturer's representative. Whenever in doubt about a repair to a piece of protective equipment, it is best to transfer this liability to an authorized manufacturer's representative.

Reconditioning is an attempt to restore equipment to its like new condition. While it is possible that some reconditioning can be performed by the trained equipment manager, it is usually best to send the equipment to a reputable reconditioning business. Exercise particular caution when dealing with protective products. Whenever in doubt it is best to transfer the liability for reconditioning to another party. Whether reconditioning your own equipment or contracting out to a re-conditioner, be aware that NOCSAE may require recertification. Be sure to strictly adhere to these requirements.

Certain cleaning chemicals and paints can damage equipment resulting in an increased liability risk. Always check the manufacturer's literature before using chemicals or paints and never allow your athletes to paint their own equipment or to wash it with anything other than water.

Replacement - Manufacturer's guidelines should be followed in determining the useful life of equipment. It is best to be conservative and to replace equipment prior to the end of its useful life rather than to place an athlete at risk. Such replacements should be planned well in advance of new sports season. In larger sports organizations, a certain percentage of equipment units should be replaced each year in a regular cycle to avoid wide variations in the age and quality of products.

Record Keeping - Written records are critical in protecting against an equipment related lawsuit.

The following information should be **documented** for each piece of equipment:

- Each piece should be assigned a permanent inventory number that is readily visible on the equipment for ID purposes.
- An inventory record should be kept for each piece documenting the following - Inventory Number, Manufacturer, Distributor, and Date of Purchase.
- For each year - name of athlete to whom issued including verification of return.
- Keep written notes regarding maintenance problems, repairs, and reconditioning.

If an athlete suffers from an injury that could result in a lawsuit, the equipment and its record should be put aside in a safe place until the possibility of litigation has passed.

Athlete Supplied Equipment - In many sports, there is an increasing trend of athletes providing their own equipment. This may result from budget restrictions or when an athlete has special needs or desires that can't be met by the equipment issued by the organization.

Athletes should be allowed to provide their own equipment only if there is a sound reason to do so. The equipment should be comparable in quality and meet all standards as set by the sports organization.

The responsibilities of the RMO and coaches does not change in terms that the athlete provided equipment must be appropriate, properly fitted, meets standards, maintained, and repaired. The same reconditioning and replacement policies must apply. Obviously, these responsibilities will be even more difficult to comply with because of problems in receiving manufacturer's literature and other record keeping.

12. Automobiles

Sports organizations often use automobiles, vans, and buses to provide for group travel to and from events. Also, even though it is strongly discouraged, coaches often give rides to participants on a more informal basis. In addition, other

employees and volunteers run numerous errands on behalf of the sports organization. In the event of an automobile accident where injury results to either the passengers or other members of the public, the sports organization may be named in the lawsuit along with the driver and the owner of the vehicle. The sports organization can be sued for negligence in failure to screen out drivers with poor driving records.

Motor Vehicle Record Checks (MVR's) - MVR's should be run on an annual basis on at least all personnel who will be transporting passengers whether in their own vehicles or in vehicles owned by or leased to the sports organization. A driver with an unacceptable MVR should be put on non-driver status and prohibited from transporting passengers (formerly or informally) or running errands on behalf of the organization.

MVR's can be obtained inexpensively from the state highway department upon presentation of the driver's full legal name, date of birth, and state driver's license number. Objective criteria should be set in determining what constitutes an unacceptable driving record. For example, the following violations should result in driver disqualification:

- MVR contains a total of more than 3 minor violations or accidents over the past 3 years.
- MVR shows two at fault accidents within a 3-year time period.
- MVR shows any serious violation within the past 3 years such as DUI, Reckless driving, or speeding 20mph over the limit.

13. Safety Rules

The sports organization should follow the rules of their governing body or franchising organization. If the sports organization is not affiliated with a franchising organization, then the sports organization should adopt the rulebook of one of the better franchising organizations such as ASA, Dixie, Dizzy Dean, Khoury, Little League, Babe Ruth, Pony, Pop Warner, American Youth Football, etc.

Also, it may be prudent to mandate or recommend certain safety equipment even if such would exceed the requirements of the franchising organization, if any. Examples of new safety equipment that has proven to be effective in baseball/softball include batter's faceguard, safety bases, fielder's mouthpieces, fielder's goggles, and safety balls.

REFERENCES

Risk Management Manual, Draft prepared by South Carolina Recreation and Parks Association, 1992.

Sports Injury Risk Management and the Keys to Safety, Produced by Coalition of Americans to Protect Sports (CAPS) in conjunction with Richard T. Ball.

RELEASE OF LIABILITY FOR MINOR PARTICIPANTS -- READ BEFORE SIGNING

IN CONSIDERATION OF _____, my minor child/ward ("my child"), being allowed
(name)
to participate in any way in the _____ program, related events and
(Name of Organization)
activities, the undersigned acknowledges, appreciates, and agrees that:

1. The risk of injury to my child from the activities involved in these programs is significant, including the potential for permanent disability and death, and while particular rules, equipment, and personal discipline may reduce this risk, the risk of serious injury does exist; and,
2. FOR MYSELF, SPOUSE, AND CHILD, I KNOWINGLY AND FREELY ASSUME ALL SUCH RISKS, both known and unknown, EVEN IF ARISING FROM THE NEGLIGENCE OF THE RELEASEES or others, and assume full responsibility for my child's participation; and,
3. I willingly agree to comply with the program's stated and customary terms and conditions for participation. If I observe any unusual significant concern in my child's readiness for participation and/or in the program itself, I will remove my child from the participation and bring such attention of the nearest official immediately; and,
4. I myself, my spouse, my child, and on behalf of my/our heirs, assigns, personal representatives and next of kin, HEREBY RELEASE THE other participants, sponsoring agencies, sponsors, advertisers, and if applicable, owners and lessors of premises used to conduct the event ("Releasees"), WITH RESPECT TO ANY AND ALL INJURY, DISABILITY, DEATH, or loss or damage to person or property incident to my child's involvement or participation in these programs, WHETHER ARISING FROM THE NEGLIGENCE OF THE RELEASEES OR OTHERWISE, to the fullest extent permitted by law.
5. I, for myself, my spouse, my child, and on behalf of my/our heirs, assigns, personal representatives and next of kin, HEREBY INDEMNIFY AND HOLD HARMLESS all the above Releasees from any and all liabilities incident to my involvement or participation in these programs, EVEN IF ARISING FROM THEIR NEGLIGENCE, to the fullest extent permitted by law.

I HAVE READ THIS RELEASE OF LIABILITY AND ASSUMPTION OF RISK AGREEMENT, FULLY UNDERSTAND ITS TERMS, UNDERSTAND THAT I HAVE GIVEN UP SUBSTANTIAL RIGHTS BY SIGNING IT, AND SIGN IT FREELY AND VOLUNTARILY WITHOUT ANY INDUCEMENT.

X _____ Date Signed: _____
(PARENT/GUARDIAN SIGNATURE) (PRINT NAME)

UNDERSTANDING OR RISK

I understand the seriousness of the risks involved in participating in this program, my personal responsibilities for adhering to rules and regulation, and accept them as a participant.

X _____ Date Signed: _____
(PARTICIPANT SIGNATURE) (PRINT NAME)

NOTE: This is a SAMPLE WAIVER FORM only. Final wording should be as directed by the insured's counsel, but must observe the principles represented within the above. This form provided courtesy of K&K insurance Group.

EMERGENCY INFORMATION & CONSENT (One For Each Athlete)

Athlete's Name _____ Nickname _____

Address _____

Phone _____

Father's Name _____

Address _____

Employer _____

Home Phone _____ Work Phone _____

Mother's Name _____

Address _____

Employer _____

Home Phone _____ Work Phone _____

Family Medical Insurance:

Carrier _____ Group _____
Policy# _____ Group# _____ ID# _____

Family Physician Name _____

Address _____

Phone _____ Alt.# _____

Allergies (list): _____

Serious Medical Condition _____

I/we hereby grant consent to any and all health care providers designated by _____

(sports organization name)

to provide my child _____ any necessary medical care as a result of any injury/illness.

(name)

This consent includes First Aid and transportation to/from health care providers.

Date

Father's Signature

Date

Mother's Signature

IMAGE RELEASE

In consideration of _____, my minor child/ward being allowed to participate in any

(name)

way in the _____ Program, related events and activities, the undersigned agrees that

(sports organization)

such participants likeness may be photographed or videotaped and that such image may be published in an outlet used to promote or publicize the sports program.

X _____
(Parent/Guardian Signature)

(Print Name)

Date

X _____
(Parent/Guardian Signature)

(Print Name)

Date