



**AYF / AYC Sports Risk Management Program
for EL CENTRO TROJANS YOUTH FOOTBALL & CHEER**

Effective Date: June 1, 2019
Last Updated: August 8, 2019

DISCLAIMER

DISCLAIMER: THIS RISK MANAGEMENT PROGRAM IS NOT ALL ENCOMPASSING. THE SOLE PURPOSE OF THIS SPORTS RISK MANAGEMENT PROGRAM IS TO REDUCE THE RISK OF LIABILITY TO THE SPORTS ORGANIZATION, ITS ADMINISTRATORS AND VOLUNTEERS AS WELL AS RELATED INSURANCE CARRIERS. THIS PROGRAM IS BY NO MEANS A SAFETY PROGRAM AND DOES NOT GUARANTEE THE SAFETY OF SPECTATORS, PARTICIPANTS, OR OTHER THIRD PARTIES. THE STEPS OUTLINED IN THIS PROGRAM ARE VOLUNTARY GUIDELINES AND FAILURE TO IMPLEMENT ANY OF THESE STEPS IS NOT AN INDICATION OF NEGLIGENCE.

Appoint Risk Management Officer (RMO) and Risk Management Committee

Risk Management Officer

Risk Management Officer is Joey Imperial.

Work Phone: 760-970-4148

Cell Phone: 760-960-1486

Email: info@ivfootball.org

Our RMO is responsible for implementing, monitoring, and taking corrective action on all issues related to our risk management program. Our RMO answers to our Risk Management Committee and board of directors but is empowered to make all day to day decisions on issues related to hazards including the modification, suspension, or halting of practice or play, if necessary.

Our staff including administrators, coaches, assistant coaches, managers, etc. are an extension of the RMO through their presence at every practice, game, and other events and should be in close contact with the RMO should any problems arise such as physical hazards or unsafe acts.

Our RMO shall have at their disposable the following materials available under the risk management section at www.sadlersports.com :

Free section of website:

- Emergency Information / Medical Consent Form
- Image Release Form
- Sample Waiver / Release Form -- Minors
- Sample Waiver / Release Form -- Adults
- Are Waiver / Release Forms Worth The Paper They Are Written On?
- Before You Sign the Facility Lease Agreement
- Collect Certificates of Insurance from Vendors
- 15 Passenger Vans and 12 Passenger Vans
- Child Abuse / Molestation Handout for Parents
- Types of Criminal Background Checks
- Criminal Background Check Vendors
- Heat Illness: Avoidance and Prevention
- Lighting Safety
- How to Avoid the 7 Deadly Sins When Buying Sports Insurance
- Horror Stories about What Can Go Wrong
- Food Handling Checklist for Sports Concession Stands
- Video: How to Implement a Risk Management Plan for Your Sports Organization (Administrators Only)
- Video: How to Implement an Abuse / Molestation Risk Management Plan for Your Sports Organization (Administrators Only)

- Video: Risk Management Awareness Training For Sports Organizations (Administrators and Staff)
- Video: Sex Abuse / Molestation Awareness Training for Sports Administrators and Staff (Administrators and Staff)

Risk Management Committee

Our Risk Management Committee shall consist of the following persons:

Name	Office Phone
<u>Joey Imperial</u>	<u>760-970-4148</u>
<u>Steven Norwood</u>	<u>760-970-4148</u>
<u>Clarita Garcia</u>	<u>760-970-4148</u>

The Risk Management Committee shall meet during the pre season and post season and any other time a special meeting is required.

The duties of the Risk Management Committee are as follows:

- Long range planning to discuss all facility and equipment updating and budgeting.
- Monitor and study effectiveness of Risk Management Program.
- Recommend risk management changes to board of directors.

Insurance Policies

The following insurance policies should be in force prior to the start of the first activity of the season as evidenced by proof of coverage documents on file with the appropriate sports organization administrator:

- Accident \$100,000 minimum requirement
- General Liability \$1,000,000 minimum requirement
- Directors & Officers Liability
- Crime
- Equipment
- Workers' Compensation (optional: depending on if required by state law due to number of employees)
- Business Auto (optional: depending on if title held for vehicles)
- Property (optional: depending on if buildings are owned or if required under lease)

The Accident and General Liability policies must at least meet the minimum standards as specified by AYF / AYC.

See AYF / AYC endorsed insurance plan: www.sadlersports.com/ayf.

Also, see AYF Insurance Checklist under "Service for Current Clients" at www.sadlersports.com/ayf .

Contractual Transfer of Liability

Participant Registration Forms

The following participant registration forms found under the Risk Management section at www.sadlersports.com should be required of all registered participants prior to each registration period:

- **Waiver / Release of Liability**
 - To be maintained on file with RMO for at least 7 years or indefinitely if participant has significant injury.
 - See report: Why Waiver / Release Agreements are worth the paper they are written on.

- **Emergency Information and Medical Consent**
 - Copy to be maintained by RMO and original to travel with team coach or manager in locked trunk of auto.
 - Precautions must be taken to keep this information confidential with access to others on a "need to know" basis only.

- **Image Release**

Other Important AYF / AYC Forms

- Medical Clearance Form – see myayf.com
- Doctor's Resume Participation Consent Form – see myayf.com

Facilities Leased From Others

Whenever facilities are leased from others:

- Review article under Risk Management section at www.sadlersport.com entitled "Before You Sign the Sports Facility Lease Agreement".
- Consult with local attorney to review lease to make sure indemnification / hold harmless provision is fair per principles in above article.
- Consult with your insurance agent to make sure your insurance policies / coverages are in compliance with lease requirements.

Facilities Leased To Others

Whenever your facilities are leased to others:

- Consult with local attorney to draft written lease agreement.
- Agreement to have held harmless / indemnification provision in your favor per article under Risk Management section at www.sadlersport.com entitled "Before You Sign the Sports Facility Lease Agreement".

- Agreement to require lessee to provide evidence of in force General Liability insurance with an insurance carrier rated at least A-, VII by AM Best. Such policy shall have an each occurrence limit of at least \$1,000,000 and name your sports organization as "additional insured". Furthermore, such policy shall not include an exclusion for "Athletic Participants" if lease is for athletic events.
- Consult with your insurance agent to make sure that the particular type of lease does not void your own General Liability coverages.

Outside Teams Visit and Tournament Hosting

Whenever you invite teams from outside your sports organization to play at your facilities or host a tournament at your facilities:

- Consult with local attorney to draft a written tournament host agreement.
- Agreement to have hold harmless / indemnification provision in your favor where visiting team assumes all third party liability if they are partially or wholly negligent.
- Agreement to require visiting teams to provide evidence of the following in force policies with carriers rated at least A-, VII by AM Best:
 - Accident Insurance with a medical limit of at least \$25,000.
 - General Liability with an each occurrence limit of at least \$1,000,000 and to name your sports organization as "Additional Insured". Furthermore, such policy shall not include an exclusion for "Athletic Participants".
- Consult with your insurance agent to make sure that hosting a tournament does not void your own General Liability coverage.

Use of Service Providers or Vendors

Whenever you use service providers or vendors (ex: umpire, concession, field maintenance, security, etc.):

- Review article under Risk Management section of www.sadlersports.com entitled "Collect Certificates of Insurance from Vendors".
- Consult with local attorney to draft a written service provider or vendor agreement. Or, if the service provider or vendor provides the agreement form, have it reviewed by your attorney.
- Agreement should include a hold harmless / indemnification provision that is favorable to you where service provider or vendor assumes all third party liability if they are partially or wholly negligent.
- Agreement to require service providers or vendors to provide evidence of the following in force policies with carriers rated by AM Best of at least A-, VII:
 - General Liability with an each occurrence limit of at least \$1,000,000 and to name your sports organization as "Additional Insured".
 - Optional: Workers' Compensation insurance to comply with requirements under your state's Workers Compensation laws.

Abuse / Molestation Risk Management:

A. Criminal Background Check On All Staff with Access to Youth

We have selected protect youth sports as our criminal background check vendor.

All administrators and staff with access to youth including directors, officers, coaches, assistant coaches, managers, concession workers, field maintenance, etc. shall have their backgrounds checked for acceptability prior to initial assignment of duties. Thereafter, a subsequent background check will be run every year.

Our conduct official is Joey Imperial.

Our conduct official is responsible for implementing, monitoring, taking corrective action, disqualifying unfit candidates, and working with third party background check vendors on all issues related to our criminal background check program. The conduct official will maintain the confidentiality of all information to protect against possible claims of slander or libel. The conduct official will work with third party vendors for assistance in interpreting background check results and to protect against possible claims under the Fair Credit Reporting Act, First Offender Act, and all other state and federal laws protecting those who undergo criminal background checks.

Administration of Criminal Background Checks

1. Disqualification Criteria: In order to make sure that all staff are treated fairly and consistently, we will use the following disqualification criteria:

Individual staff members found to be guilty of the following crimes will be disqualified as a staff member as outlined below. Guilty means the applicant was found guilty following a trial, entered a guilty plea, entered a no contest plea accompanied by the court's finding of guilty, regardless of whether there was an adjudication of guilt (conviction) or a withholding of guilt. This policy does not apply if criminal charges resulted in acquittal, dismissal or in an entry of "nolle prosequi":

- a) Ever found to be guilty of:
 - All sex offenses including child molestation, rape, sexual assault, sexual battery, sodomy, prostitution, solicitation, indecent exposure, etc.
 - All felony violence including murder, manslaughter, aggravated assault, kidnapping, robbery, aggravated burglary, etc.

- b) Found to be guilty within the past 10 years of:
 - All felony offenses other than violence or sex including drug offenses, theft, embezzlement, fraud, child endangerment, etc.

- c) Found to be guilty within the past 7 years of:
 - o All misdemeanor violence offenses including simple assault, battery, domestic violence, hit & run, etc.
- d) Found to be guilty within the past 5 year or multiple offenses in the past 10 years of:
 - o Misdemeanor drug and alcohol offenses including driving under the influence, simple drug possession, drunk and disorderly, public intoxication, possession of drug paraphernalia, etc.
- e) Any other misdemeanor within the past 5 years that would be considered a potential danger to children or is directly related to the functions of the staff member including contributing to the delinquency of a minor, providing alcohol to a minor, theft- if volunteer is handling funds, etc.

Should any of the pending charges described above be uncovered, or should any of the above charges be brought against an applicant during the season, the applicant shall be suspended from serving until such time as the charges have been cleared or dropped and the Conduct Official has approved reinstatement.

(Note: This disqualification criteria was provided courtesy of Southeast Security Consultants, Inc. You may customize your own criteria to meet your specific needs. Another excellent, local source would be the disqualification criteria that is used by your school board.)

2. Staff Applications: Prior to the running of any criminal background check, the applicant must complete a staff application form giving his or her consent to the running of such check.

Our form will be provided by our third party vendor of criminal background checks.

The information obtained in the staff application / consent form as well as the results of criminal background checks must be held in strict confidence in order to protect the confidentiality of the information. It must be kept in a secure location with access by authorized staff only. Confidential information must not be disclosed outside of the sports organization and will only be shared within the sports organization with those on a "need to know" basis. However, under certain circumstances, the sports organization may have a legal duty to disclose certain types of information to government agencies or law enforcement.

3. Run Criminal Background Check: After collecting the staff application / consent forms, the Conduct Official will verify that they are complete and legible. Next, the applications or information therein will be forwarded to the selected criminal background vendor via fax, online entry, email, or other means.

4. Results: The results from the criminal background check vendor will be received by the Conduct Official. The Conduct Official may need the assistance of the vendor in interpreting the results against the pre determined disqualification criteria. In addition, the Conduct Official should ask the vendor about any first offender acts that may be applicable in a particular state that may disallow the use of the results in making a

disqualification decision. All applicants who are disqualified should be provided with the following documents: 1) Fair Credit Reporting Act -- Summary Of Rights, 2) letter of disqualification, and 3) copy of the criminal background check results. The vendor should advise if there are any other requirements under state or federal law.

5. Appeals Process: Staff candidates disqualified due to an unsatisfactory criminal background check will be given a right to appeal if they notify the Conduct Official in writing. Such appeals will be heard by a three person committee consisting of board members chosen by the board of directors. The appeals committee shall decide whether or not to uphold the decision of the Conduct Official. As a compromise, the appeals committee may decide to reassign the applicant to a more appropriate position or to place the candidate under a probationary period. The results of all criminal background checks and appeals shall be kept confidential.

B. Abuse / Molestation Policies

The following policies will help to reduce the risk of an incident:

- Physical, mental, verbal, or sexual abuse of any program participants is prohibited.
- Never be alone with a single, unrelated child where you cannot be observed by others.
- More than one adult shall be present at every activity.
- Avoid inappropriate touch of child. Limit touches to head or shoulders in appropriate situations.
- Administrators and staff should avoid socializing with participants outside of sponsored activities.
- Inappropriate comments, jokes, vulgarity, and profanity in the presence of children is prohibited.
- Pick up / take home policy establishes zero tolerance policy for late pickups by parents.
- Limit distribution of personal information on participants (ex: addresses, phone, email) to those on need to know basis
- Prohibit the printing of athlete names on uniforms.
- Prohibit athlete on athlete hazing and initiations.
- Administrators and staff are required to report known or suspected instances of child abuse and understand that failure to do so may be a violation of law.
- Administrators, staff, and parents should be required to report all violations of these policies to the Conduct Official.

C. Dealing with Abuse / Molestation Incidents and Policy Violations

Instruct all administrators, staff and parents to report all concerns, complaints, allegations, and policy violations to the conduct official. If the conduct official is the alleged abuser, the report should be made to the organization's president. The Conduct Official should immediately perform an investigation with the results brought to the attention of the board of directors. The investigation should include a gathering of all pertinent facts in a fair, respectful, and confidential manner including an interview with both the accuser and accused.

After the investigation, the conduct official should determine if the alleged acts were appropriate, but unappreciated; inappropriate, but not illegal; or illegal. If the conduct official has reasonable cause to believe that abuse has occurred, law enforcement should be immediately notified. At that point, the conduct official must immediately cease all investigation and let law enforcement do its job. The suspected staff member must be suspended pending the outcome of the investigation.

The Conduct Official and other staff members may be required by state law to report suspected cases of child abuse / molestation and may have criminal and civil liability for failure to do so. All persons reporting suspected cases will be given immunity from civil lawsuits if acting in good faith.

Short of an illegal act, the board must decide the appropriate action and can perform additional follow up investigation. Depending on the nature of the act, the board may decide to give an oral or written reprimand, suspend, or terminate the staff member.

Avoiding or Mitigating High Risk Activities

Our sports organization shall avoid and/or mitigate the following high risk activities:

- **Group Transportation of Participants:** (note: select and/or delete from the following options)
 - All group transportation of participants whether in a single vehicle or multiple vehicles is prohibited.
 - Any group transportation of participants whether in a single vehicle or multiple vehicles must be authorized in writing by the RMO.
 - Prior to authorizing group transportation, the RMO must get written consent from all drivers to run a motor vehicle record check with satisfactory results received.
 - Driver disqualification criteria will be as follows:
 - During past 5 years: Any one of the following major violations: DUI, hit and run accidents, failure to report an accident, operating a vehicle under a suspended or revoked license, homicide / assault / felony arising from operation of a vehicle, reckless driving / speed contest / racing.
 - Preceding 3 years: two or more at fault accidents, three or more moving violations, or combination of two moving violations and one at fault accident.
 - The use of 12 -15 passenger vans for group transportation is prohibited and approved vehicles include school busses, 7 passenger mini vans, and private passenger vehicles. (Note: SUV's should be avoided due to tip over propensity.)
 - If 12 -15 passenger vans are to be used despite the warnings, the risk can be mitigated by taking the following steps:
 - Use a trained, experienced driver who is at least 21 years of age and not a student.
 - Although a commercial drivers license (CDL) is not required to drive a 12 – 15 passenger van, it is preferable. If the driver does not have a CDL, he or she should be required to complete driver training which includes a road test.
 - All occupants including the driver must wear safety belts.
 - Limit night driving. Driver fatigue is the top cause of accidents.

- If possible, move passengers and cargo forward of the rear axle and never place loads on the roof.
 - Make driver aware that overcorrecting after running off the road is another leading cause of accidents.
 - Check tires before every trip for both excessive wear and proper inflation per vehicle placard or owner's manual. Many are surprised to learn that the typical recommended pressure for rear tires is much higher than front tires.
 - Authorized drivers driving school buses must comply with all required licensing and regulations including Commercial Drivers License.
 - The driver and all passengers must wear seat belts.
 - The use of cell phones or texting by the driver while driving is prohibited.
 - Only travel immediately "to and from" is permitted. Drivers are not permitted to run errands or make unnecessary stops while in route.
 - Proof of Auto insurance must be provided for all vehicles used for group transportation with liability limits of at least \$500,000 combined single limits or split limit equivalent.
 - The sports organization must carry Non Owned and Hired Auto Liability with a limit of at least \$1,000,000.
- **Individual Staff Provided Transportation of Participants:** (note: select and/or delete from the following options)
 - Staff provided transportation of participants is prohibited except under emergency situations.
 - Staff provided transportation of participants is not authorized by the sports organization and is a matter between the staff member and the parent / guardian. This policy will be communicated to all parents / guardians via written memo prior to the start of the season. It is recommended that the staff member get written permission from the parent / guardian before providing transportation.
 - Staff provided transportation of participants is authorized only to the extent that the staff member is designated an approved driver by the RMO pending suitable motor vehicle record check and proof of Personal Auto Liability coverage in the amount of at least \$500,000 combined single limits or its split limit equivalent. Drivers must provide written consent to have motor vehicle record run.
 - Driver disqualification criteria will be as follows:
 - During past 5 years: Any one of the following major violations: DUI, hit and run accidents, failure to report an accident, operating a vehicle under a suspended or revoked license, homicide / assault / felony arising from operation of a vehicle, reckless driving / speed contest / racing.
 - Preceding 3 years: two or more at fault accidents, three or more moving violations, or combination of two moving violations and one at fault accident.
 - The driver and all passengers must wear seat belts.
 - Cell phone usage or texting by the driver is not permitted while driving.
 - The sports organization must carry Non Owned And Hired Auto Liability with a limit of at least \$1,000,000.
- **Overnight Sleepovers:** (note: select and/or delete from the following options)
 - Staff is prohibited from conducting overnight sleepovers.
 - Overnight sleepovers are only allowed during out of town competitions with the following precautions taken:

- Parents are encouraged to attend with their children.
 - Each child must be supervised by at least two adults who are in each other's presence at all times.
 - Criminal background checks must be run on all staff sleeping on same premises as participants.
- **Serving Of or Use of Alcoholic Beverages:** The use of alcoholic beverages is prohibited at all sports organization events.
 - **Certain Fundraisers:** (note: select and/or delete from the following options)
 - Youth participants are prohibited from engaging in fundraising activities that are not adult supervised.
 - Dunk tanks, inflatables, and similar devices can only be provided and run by outside vendors that can show evidence of General Liability insurance with a limit of at least \$1,000,000 and naming the sports organization as "Additional Insured".
 - **Swimming Events:** (note: select and/or delete from the following options)
 - Swimming events sponsored by the sports organization are prohibited.
 - Swimming events sponsored by the sports organization are allowed only if conducted in the presence of a trained and certified life guard who is employed by an outside organization.
 - Swimming events at the home of staff are prohibited.

Awareness Training For Administrators and Staff

(Note: choose Option 1 or Option 2)

Awareness training can assist administrators and staff in recognizing physical hazards and unsafe acts as well as understanding the standards of care that are required under the law.

The awareness training videos and handouts are available under the Risk Management section at www.sadlersports.com.

Option 1:

All administrators and staff shall view the following web videos upon initial assignment of duties and every three years thereafter and shall sign a statement of completion:

1. Risk Management Awareness Training For Sports Organizations (For Administrators and Staff)
2. Abuse / Molestation Awareness Training For Sports Organizations (For Administrators and Staff)

Supervision

Liability risk can be reduced if the following guidelines are followed:

Stop Rowdiness: Participant rowdiness and roughhousing results in a great number of

senseless injuries in youth sports. Staff must recognize these activities and must put a stop to them through appropriate means.

Location of Supervisor: The location of the staff supervisor must be close enough to an activity to personally observe, instruct, correct, and supervise. This applies to both sports activities and non sports extracurricular activities such as team trip to ice cream parlor or back yard cookout.

Ratios Of Supervisors To Participants: The appropriate number of staff supervisors must be present at all times to adequately observe, instruct, correct, and supervise. Make sure that arrangements are made up front so that team staff is not shorthanded at any practice or game.

Selection of Size, Age, And Skill of Participants: Participants of various sizes, ages, and skill levels should not be mixed. This is accomplished at the sports organization level by restricting age range categories and by prohibiting play against outside competition where participants fall outside of such categories. On the team level, staff should not match up players of different skill levels or sizes in dangerous drills and staff must be careful not to personally injure participants during practice instruction.

Instruction

Liability risk can be reduced if the following guidelines are followed:

Sport Specific Techniques:

- Coaches to follow accepted practices for teaching sport related techniques.
- Coaches to receive continuing education on latest techniques as follows:
 - Pre season coaches workshop
 - Recommended Videos:
- Special emphasis on the following more hazardous areas of the sport:
 - Tackling technique
 - Concussion recognition and return to play policy

Review of Safety Rules and Procedures:

- Required by governing / sanctioning body or sports organization specific
- Review all rule changes during pre season with administrators and staff
- Review the following rules with players before every practice and game:

AYF / AYC Coach Training / Certification

- All AYF / AYC head coaches should be certified prior to start of duties and must retain updated certification.
- Certification should be obtained through AYFcoaching.com online course.
- This certification course will provide specialized training on concussion identification / response as well as sex abuse / molestation risk management.
- All coaches should take and pass the free National Alliance for Youth Sports online concussion training course. See section on concussions.

Selected AYF / AYC Safety Rules

Follow your state's version of national Federation of State high school Association (NFHS) rules.

Follow AYF rules and regulations as specified in manual.

Selected AYF safety rules:

Practice time:

Team practice can't commence until the fourth Monday in July with the first week being dedicated to 10 hours of conditioning only, before full contact is allowed.

Preseason practice can be on a daily basis until Labor Day, but must not exceed 10 hours a week, and two hours in duration. Mandatory 10 minute break after each hour of practice is required.

After Labor Day, all practices may not exceed the maximum of eight hours per week with a maximum of two hours duration per day. Mandatory breaks are still required.

All players, regardless of when they join the team, must have at least one week of conditioning before they are allowed to have a lot of contact. Even if a player joins the team after the start of regular season schedule, 10 hours of conditioning requirement must be met.

Practice staff requirements:

At least one coach must be present during every practice.

Each and every coach must have a background check performed and reviewed/approved by the process established by the association/conference.

There should be at least one person holding a redcross card, or a similar equivalent, present at all practices. This coach could be a coach or any volunteer approved by the Association.

There shall be no inter-team practice or games between teams/divisions. This requirement is so that teams will not compete outside of their own age group during full contact practice or games.

Practice restrictions:

The following drills and warm-up exercises were banned from all AYF activities: leg lifts, neck bridges, neck rolls, bull in the ring, barrel rolls, any and all drills and exercises not generally accepted as safe and that may not be reflective of actions that would normally occur during the course of a football game.

The National Federation of State High School Association and National Collegiate Athletic Association rulebooks contain strong language on blocking and tackling. AYF coaches must

be fully informed and abide by all such rules of their state's governing body. AYF coaches are also responsible to review these rules every year. In addition to other specific prohibitions, but blocking, chop blocking, face tackling or spearing techniques are strictly prohibited.

Game requirements:

Football games are to be scheduled no more than one game per week with a minimum of 48 hours between games.

Medical requirements:

In the absence of a physician and/or ambulance on site, the minimum requirement will be the presence of an individual who is EMT certified, is currently certified in Red Cross community first aid and safety or its equivalent.

Coaches must have Emergency Medical Release forms in their possession at all times.

The emergency medical evaluation plan must be reviewed with visiting team to include ambulance access to field, directions to facility, emergency medical services phone numbers, and local police and fire phone numbers.

Once an injured participant is removed from the game, they may not reenter the game unless first approved by the emergency medical personnel covering the game. If a participant is transported off the field to a medical facility or for any reason seeks medical attention whether from an injury sustained during a game or practice, they may not resume participation without the written consent from the examining medical personnel. See AYF Doctors Resume Participation Consent form in myayf.com.

Medical clearance: all AYF participants must deliver to their local association proof of a medical clearance before participating in AYF programs. This includes but is not limited to preseason practice. The exact wording of the medical clearance can be found in the AYF Rules and Regulations manual and the form can be found in myayf.com.

Coach requirements:

Head coaches must be at least 21 years old. The coaching staff will be under his/her direction and supervision.

Assistant coaches must be at least 18 years old and have graduated from high school or hold a GED certificate. They must have a general knowledge of the game of football.

Coach trainees must be a minimum of 16 years old and may only carry out the instructions of the head or assistant coaches.

Each team must have a coach or volunteer that is the holder of a current Red Cross certificate in community CPR and first aid or its equivalent.

All administrators, coaches, and volunteers will abide by a standard of conduct which includes the provisions as outlined in the AYF Rules and Regulations manual.

Coach training and certification:

All head coaches shall be certified and updated using AYFcoaching.com online course. This course will provide education on being a better communicator, administering sports first aid, planning your season and practices, and teaching safe fundamentals such as concussion risk management.

AYC Rules

The general football rules as stated in the official rules and regulations which apply to football players will also apply to cheerleaders, with the exception of weight or weight ins, and, of course, the rules of contact, except superseded by the official cheer rules and regulations. Coaches and coordinators responsible to comprehend and comply with all cheer/dance/step age division requirements, AYC general safety rules, NFHS safety rules, and/or routine guidelines pertaining to the competing division.

See an AYC Rules and Regulations manual for a listing of all prohibited (Stocks in both the red and blue divisions).

Coach requirements:

Student demonstrators should be 14 years of age or older; however, if the student demonstrator is attending high school, they may be 13 years old. Student demonstrators may only carry out the instructions of the head or assistant coaches. Student demonstrators may not conduct a practice. Coaches may be required to be skilled through any available training program available to their Association/conference. The Association/conference may also make this a requirement of assistant coaches. It is highly recommended that all coaches attend at a minimum, a cheerleading safety program, such as AACCN (American Association of Cheerleading Coaches & Administrators).

Practice length:

Preseason practice can be on a daily basis until Labor Day, but must not exceed ten hours per week, and 2 1/2 hours in duration per day. A mandatory ten minute break after each hour of practice is required. Mandatory breaks do not count against the hours per week or the maximum hours per day.

After Labor Day, all practices may not exceed a maximum of eight hours per week, with a maximum of 2 1/2 hours per day. Mandatory breaks are still required. All players, regardless of when they joined the team, must have at least one week of conditioning (at least 10 hours) before they are allowed to engage in regular practice. This requirement must be met even if a cheerleader joins the team after the start of the regular season schedule. Conditioning is defined as basic warm-up exercises; conditioning for jumps & tumbling (not tumbling); arm motion drills; and basic stunting at prep level; and learning of cheers and chants.

Level Division Guidelines:

Each of the age divisions is to be divided into two skills levels-red and blue.

These levels have created in the interest of providing safety and convenience for teams that may perform a different skill levels. Coaches must consider tumbling and stunning abilities when choosing a level in which their team will compete. Team should choose to compete in the level that accurately matches the overall ability level of their team.

Teams will be required to comply with NFHS Spirit Rules, as well as the skill restrictions that correspond to the level division that they choose. Any team that violates a safety guideline performs a skill not permitted in the level will be subject to penalty.

Risk Warning and Informed Consent

Liability risk can be reduced by providing our participants with a risk warning and by obtaining their informed consent to be subjected to such risks.

Our mandatory participant waiver / release form includes a risk warning and informed consent provision which satisfies this legal requirement and may be used as evidence to trigger an assumption of risk defense. It is critical that your minor participants sign this document in addition to their parents.

Sports Injury Care

Injury Prevention

Liability risk can be reduced by implementing the following guidelines:

Serious Injuries: Head, neck, and back injuries; fractures; and injuries that caused the player to lose consciousness are among a class of injuries that you cannot and should not try to treat yourself. If you suspect that a player has received an injurious blow to the head, no matter how mild symptoms, you should view it as a serious injury. If the player only has mild symptoms, such as a headache, call the parents and have them take the player to a doctor immediately. You should alert EMS immediately if the player has lost consciousness or has impaired memory, dizziness, ringing in the ears, blood or fluid draining from the nose or ears, or blurry vision. If you suspect that a player has a spine injury, joint location, or bone fracture, do not remove any of the player's equipment unless you have to do so to provide life-saving CPR.

Pre Participation Screening: Prior to participation, all players must submit our approved Medical Clearance Form (see myayf.com) that is fully completed and signed by a medical doctor. In order to participate, all players must be cleared by their medical doctor for full participation in the sport without restrictions.

Flexibility: All coaches will require the team to engage in standard flexibility and stretching exercises prior to all practices and games.

Conditioning: Coaches are encouraged to instruct on and implement a reasonable and age appropriate conditioning program.

Strength Training: Coaches are encouraged to instruct on and implement a reasonable

and age appropriate strength training program. (Note: strength training with weights is normally not encouraged until players reach age 12.)

Pre Injury Planning

Emergency Phone List:

EMS 911
Police 911
Fire 911

Site Map: See attached in Appendix. (Note: should include a detailed map of all fields, parking areas, buildings, streets, as well as symbols for emergency access points for EMS, first aid stations, AED's, fire extinguishers, and utility disconnect or shut off points. The exact name and address of the facility should be listed as well as the names of the closest roads and intersections. The site map should be kept with all first aid kits.)

First Aid Kit:

Each Coach will be supplied with a first aid kit, and is required to have it for all team/squad functions.

Ice or Cold Packs:

The closest access to ice or cold packs shall be with the association paramedic bag.

First Aid and CPR Training:

In the absence of a physician and or ambulance on site for practice or game, the minimum requirement will be the presence of an individual who is EMT Certified, is currently certified in Red Cross Community First Aid and Safety or its equivalent.

Emergency Information and Medical Consent Forms:

Each coach shall keep the original Emergency Information and Medical Consent Forms for each player in their vehicle.

Post Injury

Assess Injury And Treat Accordingly: Staff members must assess each injury and treat accordingly.

First Aid: When administering first aid, the staff member must not exceed the scope of his or her training. The purpose of first aid is to merely stabilize the situation by preventing it from becoming worse. Once the situation has been stabilized, all other treatment should be provided by a medical professional.

Medical Emergency: In the event of a medical emergency, EMS 911 should be called if immediate attention is necessary. The site map should be referenced when speaking to EMS so that clear instructions can be provided about the location of the facility and the best access point.

Emergency Information and Medical Consent Form: This form should be given to EMS upon arrival so that they will be aware of any pre existing medical conditions and allergies.

Notification of Parents: Parents should be notified immediately if there is a treatable injury.

Notification of Risk Management Officer: The RMO should be notified of all injuries so that he / she can document the injury and provide Accident insurance claim form to parent or guardian.

Return to Play: Once a player has suffered an injury that requires medical treatment by a doctor, the decision regarding the appropriate time to return to play should be made by the doctor. The coach should not put pressure on the player to return too early and the instructions of the doctor should be honored. See AYF / AYC rules for form entitled AYF Doctor's Resume Participation Consent Form (myayf.com).

Emergency Weather Plan:

In the event of lightning, the 30/30 lightning rule will be followed. All outdoor play must be suspended with appropriate evacuation whenever the lightning strike to thunder clap count is under 30 seconds. Furthermore, play can't resume until thunder has not been present for 30 consecutive minutes. On site evacuation is only permitted in fully enclosed buildings. If such building is not available, all players must evacuate to vehicles. (Note: see website article entitled "Lightning Safety" for more details.)

In the event of tornado warning, all outdoor play must be suspended with appropriate evacuation and shelter instructions as follows: Pursuant to red cross and/or appropriate government authority instructions.

Avoiding Heat Illness:

- Educate all staff on aspects of heat illness (Note: website article entitled "Avoiding Heat Illness" can satisfy this requirement)
- Educate players on the importance of pre activity hydration.
- Practices or games may need to be postponed and rescheduled to avoid peak temperatures.
- Practices may be modified to shorten their duration, intensity, and equipment usage.
- Mandatory fluid breaks should be scheduled during practice and games.
- Water and/or sports drinks should be readily available.
- Game rules can be modified to allow unlimited substitutions.
- Emergency action plan for EMS access to emersion tub.

Concussions/Brain Injury

The sports organization should adopt and implement the Brain Injury Risk Management program for Youth Football and Cheer (see www.sadlersports.com/riskmanagement as part of the overall Risk Management Program).

Owned / Leased Facilities

Liability risk can be reduced by implementing the following guidelines for all fields that are either owned or controlled under long term lease (use of fields under short term permit requires fewer duties):

Design and Layout: Facilities must be in compliance with all local and state building codes, sports governing body requirements, and standards set by sports facility architects.

Adequate and Appropriate: Facilities must be adequate and appropriate for their usage in terms of size, configuration, and quality.

Controlled Access: Facilities must control access to eliminate or limit the usage by unauthorized persons and trespassers. Our facility will implement the following protections:

- Fencing with gates locked during off season.
- Post signage that states: "Unauthorized Use Prohibited. Violators Will Be Prosecuted"
- Periodic staff patrols will be made before hours and after hours and during off season. Upon detection of unauthorized use, police will be notified and violators will be prosecuted.

Inspection, Maintenance, and Repair:

The following schedules will be maintained by the designated parties:

Daily During Season:

- Rest Rooms (to be performed by designated staff)
 - sweeping, mopping, surface cleaning, and general sanitation
 - replacement of supplies such as toilet tissue and soap
 - verify that all toilets, urinals, and sinks operate properly
- Concession Areas (to be performed by concession staff)
 - sweeping, mopping, surface cleaning, trash removal, and general sanitation
- Parking and Spectator Areas And Routes To And From (to be performed by board, coaches, and managers)
 - police and remove trash, glass, rocks, hypodermic needles, fallen tree branches, etc.
 - police and verify bleachers are in good condition
 - police and verify safety railings in good condition
 - police and verify safety fencing and netting in good condition
 - police and correct any holes or depressions
 - police and correct any raised areas or cracks in sidewalks

- Outdoor Fields (to be performed by referees, coaches, and managers)
 - verify all lighting is operating properly and correct any burned out bulbs or misdirected lights.
 - police and correct for trash, glass, rocks, hypodermic needles, fallen tree branches, etc.
 - police and correct all fences for damaged posts, holes, protruding points, etc.
 - police and correct any holes or depressions on field
 - police and correct all sprinkler heads for breakage, settling, or raised elevation.
 - police and verify that all field lines have been clearly marked
 - gates should be opened for emergency access to fields
 - No equipment should be left on ground close to playing field. Helmets on ground are the cause of numerous injuries.
 - The edge of the playing field must be at least 6 feet from trees, walls, fences, and cars.
 - Storage sheds and facilities are locked.
 - The playground area, including ground surface and equipment, is in good condition.

Weekly During Season:

- Fields (to be performed by designated staff)
 - mow fields
 - restore lines as needed

Seasonal: (to be performed by safety committee and board of directors)

During the off season, planning and completion of necessary modifications, repairs, and maintenance to field surfaces, parking surfaces, spectator area surfaces, bleachers, fencing, lights, electrical systems, etc.

Responsibility and Documentation:

After the inspection, maintenance, and repair schedules have been completed, individual responsibilities will be clearly communicated to administrators, staff, and any independent contractors. The RMO will be responsible for monitoring and quality control. When hazards are discovered, they will be immediately reported to the RMO and addressed. The RMO will keep records documenting all maintenance and repairs.

Equipment

Liability risk can be reduced by implementing the following guidelines:

Purchase and Use of Equipment: When purchasing new equipment and using existing equipment, keep in mind that it must be used for its intended purpose as prescribed by the manufacturer. Review all manufacturer specs on intended use, appropriate age group, capabilities, and limitations. Equipment must comply with all standards of governing body, sports organization, and NOCSAE.

Equipment Modification: Never modify equipment as this may void the manufacturer's warranty and shift liability to our sports organization. As a general rule, only the manufacturer's representative should modify equipment. However, some equipment was

meant to be modified to meet certain needs such as fitting. In these circumstances, only modify according to the original manufacturer's instructions.

Inspection: The sports organization equipment manager should inventory and inspect all equipment in the preseason and replace all equipment on an as needed basis. The equipment manager will issue required equipment to all teams. Athletes and coaches should inspect all equipment prior to each practice and game. Upon discovery of defect, equipment should be taken out of service. If repairs are not possible, a spare should be available.

All equipment, whether team or player provided, should be inspected prior to each game for condition and/or fit.

Required Football Equipment:

- **Shoulder pads:** Body padding should not extend beyond the tip of the shoulder; the pads should fit snugly in the neck area when the arms are extended overhead.
- **Helmet:** The helmet must fit snugly around the head and in the jaw section; the head should be in contact with the crown suspension when the front edge is approximately 1 inch (2.5cm) above the eyebrow.
- **Clothing:** The jersey should fit close to the body and should always be tucked into the pants to hold the shoulder pads in place; the pants should hug the body to keep the thigh and knee guards in place.
- **Mouth guard:** The mouth guard should fit properly.
- **Girdle pads:** The hip pads must cover the point of the hip and give proper protection to the lower spine.
- **Thigh and kneepads:** Thigh and kneepads must be the proper size and must be inserted.
- **Shoes:** Cleats should be inspected regularly to ensure even wear and stability; proper width is very important; the upper should never overrun the outsole.
- **Fitting Of Equipment:** Coaches and managers are responsible for making sure that all equipment fits properly. Improperly fitting equipment or improper modification can result in liability.
- **Maintenance and Repair:** Maintenance and repair of equipment must be undertaken on a routine basis. Maintenance is defined as the ordinary upkeep of equipment such as cleaning and tightening screws. Repair is defined as the replacement of worn or broken parts or correcting major problems. Maintenance and repair should only be undertaken by a properly qualified person who follows the written guidelines and specifications of the manufacturer. Whenever in doubt, it's best to transfer the liability risk to a manufacturer's representative.

Reconditioning: Reconditioning is an attempt to restore equipment to its like new condition. It is always safest to transfer the liability risk of reconditioning to a reputable reconditioning business that is approved by the manufacturer. Reconditioning of football helmets requires

NOCSAE recertification and the appropriate NOCSAE seal affixed by the reconditioners inside the helmet. Currently, only 21 equipment reconditioners and 4 helmet manufacturers are licensed by NOCSAE to recertify to NOCSAE standard.

Replacement: Equipment should be replaced per manufacturer's guidelines. Such replacements should be planned and budgeted for well in advance. A certain percentage of equipment should be replaced each year in a regular cycle to avoid wide variations in the age and quality of equipment. All football helmets 10 years old or older should be replaced.

Record Keeping: Written documentation should be maintained for all repairs and reconditioning for each piece of equipment.

Autos

See the following sections for more information:

- Avoiding or Mitigating High Risk Activities
- Mandatory Staff Meeting to Review Basic Risk Management Instructions.

Crime

Crime is defined as administrator / staff embezzlement, charging of personal expenses to sports organization account, and theft of cash / equipment.

To follow are precautions:

- Avoid having multiple board members and/or officers who are closely related as this provides an opportunity for collusion.
- Require joint signature of all checks.
- Bank accounts must be reconciled monthly by someone who is not authorized to deposit or withdraw.
- Credit card statements must be reviewed monthly by someone not authorized to use such credit cards.
- Conduct an annual inventory of all equipment.
- Collect checks instead of cash during fundraisers if possible.
- For gate receipts always use tickets or a counter and verify numbers against cash intake.
- For concession operations, always take a beginning and ending inventory prior to each event.

- Create an audit committee to review all financial records, account statements, and equipment inventories on an annual basis.

Of course, Crime insurance should be purchased as some people will steal no matter what precautions are taken.

Summary of Basic Risk Management Duties:

Review the following instructions in mandatory meeting:

- Physical, mental, verbal, or sexual abuse of any program participants is prohibited.
- Never be alone with a single, unrelated child where you cannot be observed by others.
- More than one adult shall be present at every activity.
- Avoid inappropriate touch of child. Limit touches to head or shoulders in appropriate situations.
- Administrators and staff should avoid socializing with participants outside of sponsored activities.
- Inappropriate comments, jokes, vulgarity, and profanity in the presence of children are prohibited.
- Administrators and staff are required to report known or suspected instances of child abuse to law enforcement and understand that failure to do so may be a violation of law.
- Smoking or the use of tobacco products in the presence of children is prohibited.
- Using, possessing, or being under the influence of alcohol, illegal drugs, or unauthorized prescription drugs during any sports organization activity is prohibited.
- Transportation of participants is prohibited except under emergency situations.
- Staff provided transportation of participants is not authorized by the sports organization and is a matter between the staff member and parent / guardian. This policy is to be communicated to all parents / guardians via written memo prior to the start of the season. It's recommended that staff members get written permission from the parent / guardian before providing any transportation.
- Staff provided transportation of participants is authorized only to the extent that the staff member is designated an approved driver pending suitable motor vehicle record check and proof of Personal Auto Liability insurance in the amount of at least \$500,000 combined single limits or the split limit equivalent.
- Use of 15 passenger vans and 12 passenger vans for transportation is prohibited.
- Never leave a child unattended or unsupervised before, during, or after a practice, game, or any other activity.
- Never release children to anyone other than an authorized parent or guardian or other authorized adult (with written permission on file with sports organization.)
- Have a cell phone for 911 and access to first aid kit.
- Immediately report all injuries to RMO.
- Immediately report all complaints to appropriate supervisor.
- Inspect facilities / equipment prior to each practice and game.
- Immediately inform RMO of all physical hazards and unsafe acts.
- Modify or halt practice or game if necessary to work around physical hazards.

- Observe the lightning safety 30/30 rule
- Observe all rules as regards heat illness.
- Closely supervise children.
- Always follow all sports organization rules.
- Provide other sport and facility specific instructions.

Distribution

A copy of this risk management program shall be posted in the EC Trojans website for mass viewing. The association will inform all parties that are part of the association such as coaches, volunteers, and parents. Each must sign a form indicating that they have been informed and know where they go and retrieve it.