

PLAYERS HEALTH

EXPERT PLAYBOOK

ON ATHLETE SAFETY AND RISK MANAGEMENT





OUR MISSION IS TO

**CREATE THE SAFEST
& MOST ACCESSIBLE
ENVIRONMENTS POSSIBLE
FOR ATHLETES TO PLAY THE
SPORTS THEY LOVE.**

THIS PLAYBOOK HAS BEEN PUT TOGETHER SO YOU CAN JOIN US IN
CREATING THE BEST ENVIRONMENT FOR YOUR ATHLETES TO THRIVE.

THE RIPPLE EFFECT: **A MESSAGE FROM TYRRE**

EVERYTHING THAT WE DO MATTERS

If we recognize that everything we do matters, or has a ripple effect, then we're going to think about it in a dramatically different way. Actions have meaning. The actions we take to create safe sport environments matter. How we treat those in our organization matters. When everyone is treated as if they matter, there's a chain reaction that impacts the world. Building safe and positive environments where all participants in your organization feel they matter creates a ripple effect. Think about the ripple effect in sports as a transaction. If we make positive deposits in kids' social-emotional bank accounts through sport participation, the withdrawals they can make from that account down the road (the ripples) are incalculable.

Deposits from Sport Participation

Inspiration
Team Building
Leadership
Problem Solving
Confidence
Motivation

Withdrawals for Life

Inspiration
Team Building
Leadership
Problem Solving
Confidence
Motivation

95% of Fortune 500 CEO's played sports. Fortune 500 companies represents \$16 trillion in value. *

If we want positive, motivating, inspirational leaders in this world, it starts with sports. Whatever we teach our players, whatever positive or negative experiences they have, they are going to impact how today's athletes show up in the next generation.

So, what's at stake? The impact we have on our kids and sports culture and the role that we play in their experience will have a lasting impact on our society.

That's the opportunity and responsibility we have.



Tyrre Burks, CEO and Founder, Players Health

June 8, 2023

**Note: While only 6 percent of Fortune 500 CEOs are women, the proportion of women CEOs who were athletes is similar—90 percent of them played sports at some point, and 54 percent played sports at the university level.*



BUILD YOUR PLAYBOOK TO KEEP YOUR ATHLETES, COACHES, ADMINISTRATORS AND ORGANIZATIONS SAFE

Play 1: Your Team	5
Play 2: Sound Financial Practices.....	6
Play 3: Transfer Risk - Insurance	8
Audible: Foundational Athlete Safety	9
Timeout: Defining Prohibited Conduct	10
Play 4: Compliance.....	12
Handoff: Incident Reporting and Investigations	14
Man to Man Coverage: Public Disclosure	15
Play 5: Reviewing Losses (Loss Runs)	17
Run a Zone: Annual Review	18
Expert Playbook Planning Tool	20

PLAY 1: YOUR TEAM

"PEOPLE ARE NOT YOUR MOST IMPORTANT ASSET. THE RIGHT PEOPLE ARE."

– Jim Collins

Organizations are simply a group of people working toward a common goal. Having the right leaders, personnel, board members, volunteers and coaches on your team is essential to building the culture of safety, integrity, and excellence you want.

CULTURE=THE WAY WE DO THINGS HERE

Do you know what the culture of safety you strive for looks like?

What type of people do you want allied with your organization?

Common traits among those who will commit to athlete safety and positive culture include the following:

Integrity - Those involved in your program should be honest. They do what they say they are going to do and are trustworthy.

Impeccable background or learned experience - Learned experience can offer participants a new or different perspective on overcoming life challenges.

Institutional sport knowledge or different sport exposure - Knowledge of the sport or another sport provides value to the participants.

Service to minor athletes – Those in your program need to be in it for the children, not themselves. Coaching is not about the coach. This is a lesson most coaches must learn early in their tenure, but once they do and they are committed to enriching the lives of minors, it can be a transformative experience for those athletes.

Commitment to well-being -Those involved in your programming should be committed to the holistic well-being of your minor athletes. That includes ensuring the athletes are given space and support to be well-rounded individuals – in sport, in academics, in relationships, and other endeavors.

START WITH THE PEOPLE.

PLAY 2: SOUND FINANCIAL PRACTICES

THE DOS AND DON'TS

Do set up your organization with the appropriate legal structure.

For-profit or non-profit? Establish what's appropriate for your organization. Read more about what legal entity makes sense for your organization here: nilanjohnson.com/you-run-a-youth-sports-organization-should-you-set-up-a-501c3-or-an-llc

Don't forget the by-laws (if applicable).

If you are a non-profit organization, the by-laws spell out how the organization is run.

Do have a Board of Directors with a designated Treasurer.

Your organization must have a treasurer with some kind of background in finance or accounting. If not a professional, find someone who is good at balancing their own checkbook and managing their finances.

Don't forget to review your insurance needs – including crime insurance.

Ensure you have coverage that addresses all of your financial risks.

Do institute a two-signature rule for any bank accounts.

Two signatures must be required for signing physical checks or initiating electronic fund transfers.

Don't cut corners on an accounting system.

- Ensure there are accounts receivable and accounts payable processes in place.
- Use consistent charts of accounts from the top of the organization down to individual teams within larger organizations.
- More than one person should have visibility into the system or tools used to track financials, whether that is software like QuickBooks or shared spreadsheets.

Do create an annual budget.

- A budget is a clear guide for how funds are collected and are to be spent.
- The budget provides transparency for your organization on how you allocate your funds.
- The same budget template should be followed by all leagues/clubs/teams within the larger organization.

PLAY 2: SOUND FINANCIAL PRACTICES

Don't skip an audit of financials or annual tax forms.

- If your organization is a non-profit, file the annual 990 tax form.
- If you are a large organization, pay for an official audit; sometimes by-laws will require it.
- If resources are limited, tap into your network and see if a CPA might be willing to do a quick audit, compilation, or review of all the financials.

Do provide an annual report for membership.

Providing visibility into your financials for your membership is a great way to let them know where you're spending your money. An annual report is easy for your constituents to understand and also provides transparency about your business practices. This tells your members what the organization accomplished throughout the previous year.

YOU ARE A STEWARD. BE WISE AND RESPONSIBLE.

PLAY 3: TRANSFER RISK – INSURANCE

TOP 5 INSURANCE COVERAGES ORGANIZATIONS NEED TO HAVE

- General Liability
- Accident Insurance
- Directors and Officers Insurance
- Crime Insurance
- Equipment Insurance

WAIVERS OF LIABILITY

- Waivers are worth far more than just the paper they're written on.
- Waivers are important to get right.
- We encourage you to work with an attorney to make sure that there's proper language around liability waivers within your program.

TYPES OF CLAIMS TO INSURE FOR

- Top areas of claims
- Spectator Injury
- Participant Injury

COVERAGE

- General Liability
- Participant Accident

MANAGING RISK = GETTING AHEAD OF WHAT COULD HAPPEN

- Policies in place
- Protocols are followed
- Did you do everything that could have been done?

If you have questions about your insurance coverage, contact your broker to review your policy.

**THE #1 WAY TO DECREASE INSURANCE COSTS IS TO MANAGE THE RISK AND
LIMIT CLAIMS.**

AUDIBLE: ESTABLISH FOUNDATIONAL POLICIES & PROCEDURES

WE'RE CALLING A DIFFERENT PLAY ON ATHLETE SAFETY THAN WHAT'S BEEN DRAWN UP IN THE PAST.

The standard of care has changed. Unacceptable behavior can no longer be excused. Things need to be done differently now.

QUESTION: How do you BEST protect athletes every time they come to your program?

ANSWER: Establish your key athlete safety policies and procedures.

First, define who participates in your program and who is subject to your athlete safety policies. Also define any exceptions. This becomes your Adult Participant, Minor Participant and Exceptions policy.

Next, you should have the following policies in place:

- Prohibited conduct
- Mandatory reporting
- Background checks
- Education and training
- One-on-one interactions
- Disciplinary and appeals
- Concussion return-to-play
- Cardiac arrest
- Severe weather
- Heat index and management
- Facilities safety

Finally, all policies should be available on your organization's website and communicated to all stakeholders.

Make sure how to report prohibited conduct as outlined in your policies is explained on your organization's website and a mechanism to report is available.

THE GREATEST RISK IN A SPORT PROGRAM IS THE SAFETY OF ITS ATHLETES. PRIORITIZE SAFETY STANDARDS WITH POLICY AND PROCEDURE.

TIMEOUT

DEFINING PROHIBITED CONDUCT

Harassment - repeated and/or severe conduct that causes fear, humiliation, or annoyance, offends or degrades, creates a hostile environment, or reflects discriminatory bias in an attempt to establish dominance, superiority or power over an individual or group based on age, race, ethnicity, culture, religion, national origin, or mental or physical disability; or any act or conduct described as harassment under federal or state law.

Sexual Harassment - any unwelcome sexual advance, request for sexual favors, or other unwanted conduct of a sexual nature, whether verbal, non-verbal, graphic, physical, or otherwise. Sexual harassment can also include harassment related to gender, sexual orientation, gender identity, or gender expression, which may include acts of aggression, intimidation, or hostility, whether verbal or non-verbal, graphic, physical, or otherwise, even if the acts do not involve conduct of a sexual nature.

Racial, Religious or National Origin Harassment - includes any verbal, written or physical act in which race, religion, or national origin is used or implied in a manner which makes a reasonable person uncomfortable in the environment. Examples include but are not limited to: jokes, which include reference to race, religion or national origin; the display of objects or pictures which adversely reflect on a person's race, religion or national origin; or use of pejorative or demeaning language regarding a person's race, religion or national origin.

Child Sexual Abuse - any sexual activity with a child is prohibited. This includes sexual contact with a child that is accomplished by deception, manipulation, force or threat of force, regardless of the age of the participants, and all sexual interactions between an adult and a child, regardless of whether there is deception, or the child understands the sexual nature of the activity.

Sexual Misconduct - any sexual interaction between an athlete and an individual with evaluative, direct, or indirect authority is prohibited. Such relationships involve an imbalance of power and are likely to impair judgment or be exploitative. This section does not apply to a pre-existing relationship between two spouses or life partners.

Emotional Misconduct - a pattern of deliberate, non-contact behavior that has the potential to cause emotional or psychological harm to another person. Non-contact behaviors include verbal acts, physical acts, or acts that deny attention or support; or any act or conduct described as emotional abuse or misconduct under federal or state law (e.g. child abuse, child neglect). Emotional misconduct does not include professionally accepted coaching methods of skill enhancement, physical conditioning, team building, appropriate discipline or improving athletic performance.

TIMEOUT

DEFINING PROHIBITED CONDUCT

Physical Misconduct - is defined as contact or non-contact conduct that results in, or reasonably threatens to, cause physical harm to another person; or any act or conduct described as physical abuse or misconduct under federal or state law (e.g. child abuse, child neglect, assault). Physical misconduct does not include professionally accepted coaching methods of skill enhancement, physical conditioning, team building, appropriate discipline or improving athletic performance. For example, hitting and punching are well-regulated forms of contact in combat sports but have no place in [our sport or program].

Bullying - intentional, persistent and repeated pattern of committing or willfully tolerating physical and non- physical behaviors that are intended, or have the reasonable potential, to cause fear, humiliation or physical harm in an attempt to socially exclude, diminish or isolate the targeted athlete(s), as a condition of membership are prohibited. Bullying does not include group or team behaviors that (a) are meant to establish normative team behaviors, or (b) promote team cohesion.

Hazing - coercing, requiring, forcing, or willfully tolerating any humiliating, unwelcome or dangerous activity that serves as a condition for (a) joining a group, or (b) being socially accepted by a group's members are prohibited. Hazing does not include group or team activities that (a) are meant to establish normative team behaviors, or (b) promote team cohesion.



PLAY 4: COMPLIANCE

COMPLIANCE (DEF)-ACTING IN ACCORDANCE WITH A COMMAND.

EVERYONE, AS OUTLINED IN YOUR POLICIES, MUST COMPLETE THEIR COMPLIANCE REQUIREMENTS.

Compliance that is required by law = education and training + background checks.

Compliance, which in its essence means tracking everyone's completion of required activities, will always be one of the more time consuming duties necessary to keep your athletes safe.

Typically required trainings will include:

- Abuse Prevention Training
- Concussion Awareness Training
- State-law specific trainings – i.e. Cardiac Arrest, Lindsay's Law-Ohio

Background checks should ensure that the organization is seeing the full picture of criminal history.

- Not all background checks are created equal.
- Do your research on the right background check package for your organization.
- Don't overlook the importance of a county level check; this is where most convictions will be found.
- In most cases only doing a national criminal database check and a national sex offender registry check is not enough.

Tracking and reporting:

- Do it.
- It will be hard to manage (this is why compliance is the most difficult task at times).
- Find a system that works for you; whether it's a software solution or Excel documents.
- Keep records as outlined by your document retention policy.

PLAY 4: COMPLIANCE

What is an acceptable level of compliance?

It will be nearly impossible to have 100% compliance. Organizations should aim for 70-75% compliance amongst their population. Organizations should do spot audits on the local level. Pick a team, look at the individuals who work directly with minor athletes on that team, and ensure that they have completed all required trainings and have a current background check with no disqualifying factors.

Access the Players Health state-by-state guide to concussion, cardiac arrest, and background check laws at playershealth.com/guidebooks.

HOLD PARTICIPANTS ACCOUNTABLE FOR DOING WHAT THEY NEED TO DO.



HANDOFF: INCIDENT REPORTING & INVESTIGATIONS

IF THERE IS ONE FUNCTION IN YOUR SPORT ORGANIZATION TO OUTSOURCE, OR HANDOFF, IT IS YOUR INCIDENT REPORTING AND INVESTIGATIONS.

Having a third-party manage this for your organization ensures all incidents are handled as outlined by the established protocols. Sometimes, however, this is not always possible.

If your organization cannot use a 3rd party, here are the best practices to follow:

Ensure there is at least one mechanism to receive reports (text, call, email, online form).

Each incident must be promptly triaged. Once the report comes in, it is reviewed. If it is determined to be potentially prohibited conduct, there must be a pathway for where the report goes next.

Follow the established protocols systematically (the same way) each time. Have these protocols in written and visual form to show anyone who inquires about them.

The protocols should include informing the appropriate agencies, such as law enforcement, the US Center for SafeSport (where applicable) and social services.

Ensure there is independence in the process and the investigation from those involved. Meaning, if you're not using a third-party, make sure those involved the case do not have a conflict of interest. If Susie is the Respondent (individual named in the report), her best friend, Joanne, should not be performing the interviews for the investigation.

Make sure that each case has written findings and recommendations and that the recommendations are implemented.

Using the best practices described above allows your organization to make informed decisions for a better and safer culture.

YOUR CULTURE IS DEFINED BY THE ACTIONS YOU TAKE AND HOW YOU RESPOND TO REPORTS OF PROHIBITED CONDUCT.

MAN-TO-MAN COVERAGE: PUBLIC DISCLOSURE

THE MOST DANGEROUS PLAYER ON THE SPORTS FIELD IS THE PLAYER LEFT UNCOVERED IN A MAN-TO-MAN DEFENSIVE SCHEME.

One blown coverage can leave the offensive player wide open to receive the ball or score. If you're on the defensive team, this can be a disaster.

Unfortunately, sport organizations often dismiss bad actors from their program but keep the information about these individuals internal to the organization. By doing so, the organization "blows their coverage" and leaves bad actors "wide open" to continue their destructive conduct in other programs.

When there is not a public-facing list of individuals who are no longer eligible to participate in your organization's programming, more minor athletes are put at risk. These individuals can go work for other organizations and potentially harm minor athletes there.

What can be done?

THERE CAN BE A PUBLIC LIST WHERE INDIVIDUALS ARE NAMED AS "NOT ELIGIBLE" FOR PARTICIPATION IN YOUR PROGRAMMING.

Why:

- Deters movement by bad actors from organization to organization.
- Provides parent/guardian visibility when they are looking up an individual – that person's name may display in a simple Google search.
- Provides transparency in your processes for removing bad actors from your programming.

How:

- Set, describe, and stick to criteria for ineligibility.
- This provides consistency in how individuals are placed on the list, and how and when they are removed.
- Define the general ways someone can be placed on the list (failed background check, listed on the US Center for SafeSport's Centralized Disciplinary Database, criminal conviction (such as an automatic disqualifying factor)) found in the media.
- The list doesn't necessarily need to detail the specific reason an individual was placed on the list, but rather should outline all of the potential reasons someone could end up on the list.

MAN-TO-MAN COVERAGE: PUBLIC DISCLOSURE

- Document and track timelines/periods - keep detailed records of why and when someone was placed on the list. Ensure that if there is an expiration to their time on the list that it is documented, and that the individual is removed on time.

DON'T MAKE IT EASY FOR BAD ACTORS TO KEEP USING THE SAME PLAYBOOK SOMEWHERE ELSE.



PLAY 5: LOSS RUNS & PAID CLAIMS

Loss Runs = A review of your organization's insurance claims over time.

REVIEWING CLAIMS:

Incidents or claims over time compared to the size of your membership tells a story.

Types of claims can help identify where changes need to happen to make the organization and participation safer.

Average incurred loss (dollar value) is also something to evaluate.

This can impact deductibles, or the amount the organization has to pay before insurance kicks in.

Annually work with your broker to review claims and identify areas of improvement within your organization.

BE PROACTIVE. PREVENT INCIDENTS THAT COULD LEAD TO CLAIMS BY PRIORITIZING SAFETY.



RUN A ZONE: ANNUAL REVIEW

Zones break a field up into quadrants and players are responsible for their respective section. In the same way, your organization should annually review each of your operational “zones” so you can evaluate how effective each area is, what is working, and what can be improved.

EVERY YEAR RUN THIS ZONE:

Annual report - Create an annual report for your membership. Let them see where the money comes in and goes out. Walk through your programming – league play, tournament play, etc. Highlight new and exciting advancements in the organization. The more you share with your constituents about how the organization is run, the more trust they will have in the integrity of the organization.

Financials - If an annual report cannot be created, at minimum the financial statements of the organization should be available publicly on the website or if someone requests to see them. These statements demonstrate the financial health of the organization and should be a tool for obtaining and maintaining membership.

Insurance coverage review - Each year an organization should review programming and ensure they have the correct insurance coverages. This review should be done with the insurance broker and the broker should ensure that they know everything about the organization to understand if it is fully covered from a liability standpoint.

Mandated policy updates – As governing bodies change policy requirements, the law changes, or if policies just are not working for an organization, Athlete Safety policies should be reviewed and updated annually. Changes should be communicated to all individuals within the organization.

Compliance rates – If compliance rates are below 70%, an organization should consider why. Is the way individuals access the requirements difficult or not a good user experience? Is there a better system that can be used? Simpler and easier to use systems can bring compliance rates up.

Adverse action – If the organization did not make any adverse decisions related to convictions found on a background check that year, they should consider seriously if they have the right background check package in place. Criminal convictions are mostly found on the county level, so if the organization did not turn away any individuals from working in the organization, there are a few things that could potentially be going on:

One, there may need to be a deeper background check that hits the county level in some capacity. Typically, a 5-year county search is recommended, but at minimum, the check should review the current county of the individual in question.

Two, perhaps the list of disqualifying factors needs to be reviewed. Crimes against children, violent crimes and crimes sexual nature should be automatic disqualifiers.

RUN A ZONE: ANNUAL REVIEW

Incidents reported – Reviewing what types of incidents came under review can tell one a lot about what is going on in the programming, especially if there are common patterns in the reports. For example, if 90% of the incidents reported are emotional misconduct, there may be work to do around the culture of the organization.

Investigations performed – How many incidents reported resulted in an investigation? What can be learned about this data point?

Insurance claims/loss run reviews - Are there recurring themes in the claims coming through? Is there a high number of ACL tears all from one particular field? What can be learned by looking at a loss run? If there is a high number of injuries, should preventive programming such as ACL prevention programs be put in place?



EXPERT PLAYBOOK PLANNING TOOL

Review the content in the Playbook for each play. Evaluate how your program is doing based on the recommendations. Develop a plan for how you want to improve.

PLAY

GRADE: HOW ARE WE DOING?

ACTION PLAN: WHAT DO WE WANT TO IMPROVE?

Play 1: Your Team

Play 2: Sound Financial
Practices

Play 3: Transfer Risk -
Insurance

Audible: Foundational
Athlete Safety

Play 4: Compliance

Handoff: Incident Reporting
& Investigations

Man-to-Man Coverage:
Public Disclosure

Play 5: Reviewing Losses
(Loss Runs)

Run a Zone: Annual Review

RESOURCES

RESOURCE LIBRARY

clientlibrary-playershealth.talentlms.com

- Policy templates
- Policy video tutorials

GUIDEBOOKS

www.playershealth.com/guidebooks

- State Law Guide
- Abuse Prevention Guide
- Active Shooter in Sport Guide

COURSES LIBRARY

www.playershealth.com/courses

Your organization may already be eligible for discounted courses or a custom portal.*

EXPERTS' PLAYBOOK WEBINAR – COMPANION TO THIS DOCUMENT

www.playershealth.com/resources

**Does not apply to Athlete Safety Platform [Protect] users.*



© Players Health 2023

Playershealth.com

Playershealth.ca