

RISK MANAGEMENT AND INSURANCE



What is Risk Management?

Risk management is a method for identifying risks and developing and implementing programs to protect the organization and prevent loss. An effective risk management program consists of four basic steps that are part of a continuing process. As you engage in new activities and plan different events, continue to use these four steps to help protect against the new exposures that arise:

- Assess - identify, analyze and prioritize potential risks.
- Select methods to prevent loss.
- Implement the best methods.
- Monitor the results and revise as necessary.

Risk Management Responsibilities

Coaches have the ultimate responsibility to reduce the risks of participation for athletes involved in the sport that they are coaching.

Conducting a Safe Program: Field of Play

The field of play should be checked before and after all practices and events for any obstacles. An indoor court should be clear of any obstacles or obstructions surrounding the out-of-bounds areas. The actual playing surface should be clear, safe and dry. All lines should be clearly visible. Any indoor facility must have proper ventilation, especially in warm climates.

Outdoor facilities should be checked for uneven playing surfaces, including holes, uneven grade, or moisture. The playing area should be also checked for additional obstacles. Out-of-bounds areas should be clear of obstructions. All boundaries should be clearly marked.

Other areas being used by players, such as locker rooms and showers, should be reviewed for safety and accessibility. Floors should be properly drained and have non-slip surfaces.

Areas utilized by spectators, families and other nonparticipating players should be assessed for safety and accessibility.

Equipment (Also see Equipment Requirements on page H-21)

Athletes need to have the proper equipment for each sport, and if equipment must be worn, it should fit properly. The following areas should be addressed:

- Adequate amount of equipment - all necessary equipment should be available for all practices and events. Athletes should be able to use the equipment for warm-up and participation.
- Well-maintained equipment - all equipment should be checked prior to the start of practice or competition. Equipment that is routinely or occasionally used should be maintained and checked before each use.
- Proper use of equipment - manufacturers develop equipment for specific uses. The coaching staff should instruct their players in the correct use of the equipment. Improper use is not only unsafe but may invalidate the warranty.
- Proper size of equipment - equipment should adhere to the standard specifications designated by the sport.
- Proper fit of equipment - any equipment used in the context of a sport should be properly fitted to each athlete.
- Proper warranty and safety criteria - review of the safety criteria and appropriate use is recommended.



Traveling

The coaching staff is responsible for all their athletes when traveling to play and compete. The coach should review any special instructions for each player with the parents or guardian. Written instructions for any medications should be reviewed and taken on the trip.

Transportation should be adequate for all players. The mode of transportation should be safe, as should any drivers. Weather conditions should be reviewed before leaving for any competition.

The coach should contact the opposing team's coach to review arrangements for supplies, such as water, emergency management plans and locker room space. Important telephone numbers should be recorded and available.

If the trip involves overnight lodging, safe and accessible accommodations should be secured. Contact information should be given to all parents. Special dietary concerns should be clarified with parents and arrangements made to address them.

Parents/guardians need to be advised when and where to pick up their athlete upon return. A plan for a "telephone tree" should be developed in case of an alteration of plans.

Supervisory Planning

The coach needs to provide appropriate supervision for all practices and events. Any other personnel or volunteers should be properly trained and supervised in their work with the athletes. Suitable credentials are recommended for those who are involved, such as Special Olympics Texas and National Governing Body (NGB) coaching credentials, and CPR and First Aid certification.

We recommend that practices and games are covered by medical personnel, including physicians, athletic trainers, physical therapists, and emergency personnel.

Prevention of Injury

Many factors contribute to the prevention of injury or the reduction of risk for injury.

- Appropriate assessment of athlete readiness and skill - the coaching staff should determine a starting point for each athlete based on his readiness and skill. Motivation, interest, and physical skill all contribute to development of a plan of action.
- Training program for year-round fitness - the coach should work with each athlete and family/guardian to develop and encourage compliance with a year-round fitness and nutrition plan to foster and develop positive health behaviors, as well as physical preparation for activity.
- Sport-specific training plan - the coach should work with the athlete and family/guardian to develop an individualized sports training plan for development of the appropriate skills and conditioning for sport.
- Availability and completion of medical forms and special medical instructions are recommended for all practices and games.
- First aid kits should be available at all practices and games.
- Acclimatization to the environment is recommended.
- Heat - athletes should gradually adjust to exercising in the heat over a two-week period. Initially, they should exercise in light clothing during the cooler portions of the day. Gradually expose athletes to short periods of exercise during the hotter part of the day, similar to the time of competition. If the sport involves heavy clothing and equipment, they should first adjust to wearing their uniforms, and then adjust to wearing the uniform in the heat. Hydration should be maintained at all practices and games.
- Cold - athletes should adjust to the cold over a period of several days. They should learn to layer their clothing so they can adjust attire for the temperature. Hats and gloves should be worn if necessary.
- Altitude - athletes who are not accustomed to exercising at high altitudes should adjust gradually over a period of 10 to 14 days. Exercise should be gradually increased in length and intensity. Altitude sickness, consisting of nausea, dizziness, shortness of breath, and flu-like symptoms are common without gradual adjustment.



- Sun or snow blindness - to prevent both sun and snow blindness, athletes are required to wear dark glasses with lateral shields during outdoor activities. Glasses should have ultraviolet blocking.
- Sunburn - visors or long-sleeve shirts should be worn if athletes will be exposed to the sun during their activities. Sunscreen with a minimum SPF 15 should be used on all exposed body parts, including the nose, ears, face, lips and any bald spots on the scalp.
- Wind - wind can cause an increase in chills, dry skin and eye irritation. Glasses will provide some protection, as will eye drops or artificial tears. Lip balm maintains moisture of the lips. Proper clothing will provide protection from skin irritation and chilling.

Special Considerations for Special Olympics Athletes

Developing an Emergency Management Plan

- Develop an Emergency Management Team.
- Ideally, a physician, an athletic trainer, or a physical therapist knowledgeable in the triage and immediate management of athletic injuries should cover practices and games.
- The coach should provide the athletes' medical forms and any special instructions to medical personnel.
- An emergency medical technician (EMT) and ambulance should be available immediately upon calling.
- The coaching staff should be educated and skilled in immediate management designed to contain the extent of the illness/injury until appropriate medical personnel are available.
- The coach and all personnel should be certified in cardiopulmonary resuscitation (CPR) and first aid.

Each coach is responsible for activating an Emergency Management Plan.

1. The coach should assess the situation as quickly as possible after an incident has occurred.
2. The coach should assess the incident right where it occurred to determine whether the athlete can be safely moved.
3. The coach should know the athlete and his/her personality to best assess injury versus reaction.
4. The coach should remain calm, which will also serve to keep the athlete and others calm.
5. The coach should listen to the athlete describe what happened.
6. The coach should ask simple, clarifying questions.
7. The coach should observe the athlete's face and eyes while talking.
8. The coach should observe for any asymmetry, trauma, general body alignment and functional abilities.
9. The coach should survey the area where the injury occurred for any unsafe articles or terrain.
10. The coach should evaluate the criticality of the situation, and then institute action based on the evaluation of the situation.
 - The primary survey of the athlete evaluates airway, breathing, circulation and consciousness.
 - The secondary survey of the athlete evaluates the seriousness of all other injuries once it is determined that the athlete is breathing and alert, with good cardiac function.
 - If no medical personnel are available, the coach should respond based on his/her assessment of the criticality of the situation.
 - When in doubt, do not put the athlete back into play.
 - Always refer to a health care professional for additional follow up.



Crisis Communication Plan (also reference Crisis Plan on page U-12)

Special Olympics Texas has adopted a crisis communication plan that is to be followed at all times. During local and regional trainings and competitions, the following are recommendations:

- All activities should be calmly and simply explained to the athlete.
- A telephone or cellular phone should be immediately available in case of an emergency situation.
- Plans for access to emergency transportation and early notification of a physician or emergency room are recommended.
- Your Special Olympics Texas area director should be immediately notified if emergency transportation is necessary.
- Parents/guardians should be immediately notified not only for information but also for planning of immediate or follow-up care.
- All illnesses and injuries should be thoroughly documented on the First Report of Accident/ Incident Form (see page H-30). The completed form should be forwarded to your Special Olympics Texas area director.
- The coach should obtain a report from the medical personnel who handle an incident.
- This report should also indicate changes in risk or future participation.

Immediate Care Skills

Certain immediate care skills are necessary for triage and containment of injury.

- Cardiac or respiratory dysfunction or arrest - follow the tenets of CPR.
- Abrasions or Contusions - clean the area with either soap and water or hydrogen peroxide. Keep the area clean and dry. Bandage the area securely while exercising, but expose it to air whenever possible.
- Blisters - do not cut the skin off a blistered area. Use a foam or felt pad to keep pressure off the area. Only break the blister if it impedes activity. When puncturing a blister, use a sterile pin to make an entrance on two sides of the blister. Place a pressure bandage or second skin on the blister to allow the covering skin to re-adhere to the skin below.
- Heat Cramps - heat cramps normally accompany strenuous activity in which there is profuse sweating. These cramps are not usually serious and will respond to gentle stretching and hydration.
- Heat Exhaustion - this is the result of exercise in hot weather. The athlete will sweat profusely and have cool, clammy skin. The athlete will complain of a slight headache, dizziness, nausea or fatigue. The athlete should be taken out of the heat (and sun) and the uniform or equipment removed. The athlete should lie down with his/her feet elevated, and be cooled by drinking cool water and/or being sponged. If the athlete does not respond in a short period of time, he/she should be sent for immediate referral.
- Immediate care for sprains, strains, and contusions (RICE):
 - R - rest; stop any activity that causes pain.
 - I - ice for 24-48 hours after the injury.
 - C - compression with an elastic bandage to contain the swelling.
 - E - elevate the injured area to control swelling.

All other injuries or illnesses should be evaluated by an appropriate health care professional for management and advice. The coach should communicate with the health care personnel for information and instructions regarding future care and return to sport.

Special Olympics Corporate Insurance Program (SOCIP)



Special Olympics Texas has insurance through the Special Olympics Corporate Insurance Program (SOCIP). SOCIP is a customized Special Olympics insurance program that provides certain common coverages for all U.S. Programs and Special Olympics, Inc. in accordance with Special Olympics Official General Rules. The SOCIP brochure is outlined below for your information and review. If you have any questions or need additional information, please contact your area/program director or development director.

SOCIP Brochure Content

Description

The SOCIP brochure provides a summary of the Special Olympics Corporate Insurance Program (SOCIP). SOCIP is the customized Special Olympics insurance program that provides certain common coverages for all U.S. Programs and SOI in accordance with Special Olympics Official General Rules Section 9.09. Detailed terms and conditions of coverage are contained in each respective policy, which can be obtained through American Specialty Insurance & Risk Services, Inc. ("American Specialty").

Named Insureds

- Special Olympics, Inc.
- All Special Olympics Accredited U.S. Programs

For the purposes of this brochure, "Registered Volunteer" and "Registered Class A Volunteer" are both defined as a volunteer who is registered in accordance with the Special Olympics General Rules or other Special Olympics policies in effect during the policy period.

Commercial General Liability (GL)

Description of Coverage: The general liability coverage protects insured Special Olympics organizations, athletes, and registered volunteers from third-party claims of bodily injury, property damage, and personal and advertising injury due to alleged negligence arising from the conduct by Special Olympics during a Special Olympics activity. Under the policy, the insurer has a "duty to defend" until such time as legal liability has been established, and therefore, defense costs associated with the aforementioned general liability claims are paid regardless of legal liability.

In addition, the general liability policy has been endorsed to provide coverage for losses resulting from damage to property in the care, custody, or control of Special Olympics, excluding watercraft, aircraft, autos, and Special Olympics owned property. The loss must occur during a Special Olympics conducted/sponsored event and Special Olympics must be found legally liable for the loss. The limit of liability is \$100,000, subject to a \$2,500 deductible per claim, for such property losses.

Additional Insureds: Entities with an insurable interest will be named as an Additional Insured, but only with respect to liability resulting from the negligent acts or omissions of Special Olympics, as requested and approved by American Specialty on behalf of Philadelphia Indemnity Insurance Company.

NOTE: Only American Specialty may issue certificates of insurance on behalf of Philadelphia Indemnity Insurance Company - no authority is granted to any other entity.



General Liability Coverage and Limits:

Each Occurrence	\$1,000,000
General Aggregate (other than products and completed operations)	\$5,000,000
Sexual Abuse and Molestation per-occurrence (included in policy limits, but subject to a \$100,000 self-insured retention)	\$1,000,000 \$2,000,000 agg.
Products-Completed Operations	\$1,000,000
Participant Legal Liability	Included
Personal and Advertising Injury	\$1,000,000
Damage to Premises Rented to You	\$1,000,000
Medical Payments	Excluded

NOTE: If alcohol is being served/sold at your event, please contact your area/program director or development director (regardless of whether or not a Program is selling alcohol). If it is determined that liquor liability coverage is needed, an application must be completed by the U.S. Program and approved by American Specialty and Philadelphia Indemnity Insurance Company. The minimum premium is \$200.

The following fundraising activities are EXCLUDED from the SOCIP General Liability policy and may only be deemed eligible for coverage if certain underwriting requirements are met and the activity is approved by the Insurer prior to the event. Please contact area/program director or development director immediately if you are aware of a fundraising activity involving any of the following activities:

- Golf Ball Drops
- Rodeo
- Animals
- Fundraising events with greater than 5,000 people at any one time (other than a Polar Plunge® winter fundraising event)
- Firearms
- Political Rallies
- Fundraising activities lasting more than 7 consecutive days
- Aircraft (other than airplane pulls)
- Over the Edge events

The following exclusions and requirements apply with respect to all Special Olympics events, fundraising or otherwise. Please contact your area/program director or development director if any of your activities involve the following:

- Hot Air Balloons
- Fireworks
- Rock Climbing Walls
- Mechanical Amusement Rides
- Inflatables
- Skydiving
- Aircraft
- Construction Activities
- Watercraft (longer than 75 feet)

Non-Owned and Hired Automobile Liability (NOHA)

Description of Coverage: This policy provides protection to Special Olympics for liability claims arising as a direct result of the use of a non-owned or hired automobile. For coverage to be effective, the vehicle must be used for Special Olympics' business with the permission of Special Olympics and driven by an employee or a registered volunteer of Special Olympics.

Restrictions: Non-owned and hired auto liability coverage applies excess of any other valid and collectible insurance.

NOTE: Excess coverage is provided to Registered Class A Volunteers of Special Olympics who are using their personal vehicles on behalf of and with the permission of Special Olympics, and have a valid driver's license and proof of insurance with at least the state minimum requirements.

Additionally, employees of Special Olympics are insured while using their own vehicles for Special Olympics business.



Covered Autos:

- Hired Autos - Special Olympics' autos that are leased, hired, rented (e.g., rental vehicles), or borrowed for less than one month by your Program, which are used in your business.

- Non-Owned Autos - Special Olympics' autos that are not leased, hired, rented, or borrowed that are used in your business (e.g., autos owned by employees or by volunteers).

Coverage and Limits:

Any One Accident \$1,000,000

NOTE: No coverage is provided for losses caused by an uninsured/underinsured motorist to non-owned vehicles; however, uninsured/underinsured motorists' coverage is afforded for vehicles that are commercially rented by an insured. The uninsured/underinsured motorist limit is \$55,000 (combined single limit) or increased to meet the statutory limits required by a particular state.

Hired Auto Physical Damage

Description of Coverage: Coverage is provided for physical damage claims arising as a direct result of the use of a "commercially rented" vehicle by a Special Olympics' employee, or registered volunteer for Special Olympics' business with Special Olympics' permission.

A vehicle is considered "commercially rented" if it is:

- (a) obtained from an entity whose primary commercial purpose is renting vehicles for profit;
- (b) a specific rental charge is made; and
- (c) a rental contract is executed between the rental establishment and Special Olympics with respect to the particular vehicle.

The policy is subject to the limit and deductible shown below.

Deductible and Limits:

Hired Auto Physical Damage (per vehicle) \$55,000

Deductible (per accident) collision \$1,000

Deductible (per accident) other than collision \$100

Excess Liability

Description of Coverage: These policies provide insurance coverage in excess of scheduled underlying SOCIP policies for all Special Olympics Accredited U.S. Programs and Special Olympics, Inc. Contact American Specialty to determine if your policies (other than certain SOCIP policies) qualify to be scheduled for coverage under the excess policies.

Excess (10X1) Coverage and Limits:

Policy Aggregate \$10,000,000

Each Occurrence \$10,000,000

Sexual Abuse and Molestation Included

Self-Insured Retention \$10,000

Excess (10 part of 20 excess of 10 excess of underlying) Coverage and Limits:

General Aggregate \$10,000,000

Each Occurrence \$10,000,000

Products/Completed Operations Agg. \$10,000,000

Sexual Abuse and Molestation Included



Participant Accident Medical

Description of Coverage: This policy responds when injuries resulting from an accident occur during a Covered Event or during Covered Travel. This is an accident medical policy, not a sickness or illness medical policy. For example, it may cover the medical expenses caused by a broken leg, but not those caused by appendicitis. An accident must occur in order for coverage to apply.

The accident medical insurance policy is excess of any other valid and collectible insurance or medical plan applicable to the injured participant.

Injuries are defined as accidental bodily injuries received while insured under this coverage and resulting independently of sickness and all other causes. A covered loss, for purposes of this insurance, will include: a) the repair or replacement of existing prosthetic devices such as artificial limbs, glass eyes, and artificial dental work; and b) bodily injuries arising as a result of a seizure (including epileptic seizures). To be covered, the Injury must occur while:

(a) participating in activities sponsored and supervised by Special Olympics; or

(b) traveling to, during, or after such activities as a member of a group in transportation furnished or arranged by Special Olympics.

Covered Event is defined as any scheduled activity authorized, organized, and supervised by Special Olympics. With respect to competition activities, this includes pre-competition activities and practice sessions.

Covered Event also includes activities authorized by Special Olympics that are Directly Supervised by Registered Class A Volunteers, but only when participation is part of the Special Olympics athlete's overall sports training for Special Olympics, or for the purposes of qualifying for Special Olympics competition.

Directly Supervised is defined as supervised in person by a Registered Class A Volunteer.

Registered Class A Volunteer is defined as an individual currently registered in accordance with the Special Olympics Official General Rules (July 1997 edition, and as amended from time to time) or other Special Olympics policies in effect during the policy period.

Covered Travel is defined as travel that is traveling to, during, or after such activities as a member of a group in transportation furnished or arranged by Special Olympics.

Insured Persons are defined as U.S. Special Olympics athletes (including Young Athletes), Unified partners, managers, coaches, officials, chaperones, supervisors, fundraising participants, and other volunteers, whose names are on file with Special Olympics, while participating in a Covered Event.

Participant Accident Coverage and Limits:

Excess Accident Medical/	\$10,000
Dental Limit*	

Accidental Death Limit	\$5,000
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Dismemberment:	
Both hands or feet	\$5,000

Both eyes	\$5,000
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Speech and hearing (both ears)	\$5,000
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One hand or one foot or speech or hearing	\$2,500
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Thumb and index finger of the same hand	\$1,250
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Only one of the amounts above (the largest applicable) will be paid.

* Dental includes sound and natural teeth and repair and replacement of existing artificial dental work.

NOTE: Please see the policy wording for a listing of all coverage exclusions.



Volunteer Medical Malpractice

Description of Coverage: This policy provides insurance coverage for medical malpractice claims for medical services rendered at Special Olympics events by state-registered medical/health professionals who are registered Special Olympics volunteers, other than doctors, acting in the capacity of a Special Olympics Registered Volunteer. Coverage is not provided for doctors. Commercial medical service firms volunteering the services of their paid employees are not covered. However, should any of these employees volunteer their services on a personal basis, separate from their employment status, coverage would be extended, provided such person is not a doctor and is a Special Olympics Registered Volunteer in accordance with the Special Olympics Official General Rules or other Special Olympics policies in effect during the policy period.

Medical Malpractice Coverage and Limits:

Each Claim	\$1,000,000
Aggregate	\$3,000,000
Deductible - each claim	\$2,500

NOTE: Medical Malpractice coverage for Healthy Athletes physicians is provided under a separate policy, which is paid for by Special Olympics, Inc. Please contact area/program director or development director for further information.

Crime

Description of Coverage: This policy provides insurance coverage to Special Olympics Accredited U.S. Programs against fraudulent, dishonest, or criminal acts committed by a Special Olympics' employee, volunteer, or board member acting alone, or in collaboration with others, and causing Special Olympics to suffer a loss of money, securities, or property.

This policy provides world-wide coverage.

This policy also includes coverage for losses sustained by an ERISA plan.

Crime Coverage and Limits:

Employee Dishonesty policy limit	\$500,000
Retention (per occurrence)	\$100,000

Directors & Officers Liability (D&O)

Description of Coverage: Each U.S. Program and Special Olympics, Inc. has bound D&O coverage through Philadelphia Indemnity Insurance Company. The D&O policy provides protection against liability caused by the wrongful acts of directors, officers, trustees, employees, and volunteers of Special Olympics, including employment-related practices. The policy does not cover bodily injury losses or breach of contract. Directors, officers, trustees, employees, volunteers, or the entity itself must be named in a lawsuit in order for coverage to respond. The limits, retention, and premium that apply to each U.S. Program will vary, depending on whether or not the U.S. Program has sustained losses in the past or its desired limit of liability. The minimum limit is \$1,000,000 per claim/annual aggregate.



Summary of Key SOCIP Points

We want to stress that there are fundraising activities that are EXCLUDED from the SOCIP Commercial General Liability (GL) policy and may only be deemed eligible for coverage if certain underwriting requirements are met and the activity is approved by your area/program director, development director or the Vice President of Shared Services prior to the event. Those fundraising activities are:

- Golf Ball Drops
- Rodeos
- Animals
- Firearms
- Aircraft (other than airplane pulls)
- Over the Edge events
- Political Rallies
- Fundraising activities lasting more than 7 consecutive days

- Fundraising events with greater than 5,000 people at any one time (other than a Polar Plunge® winter fundraising event)

The following exclusions and requirements apply with respect to all Special Olympics Texas events, fundraising or otherwise. Please contact your area/program director or development director or the Vice President of Shared Services if any of your activities involve the following:

- Hot Air Balloons
- Skydiving
- Fireworks
- Aircraft
- Rock Climbing Walls
- Construction Activities
- Mechanical Amusement Rides
- Inflatables
- Watercraft (longer than 75 feet)

Frequently Asked Questions Relating to Risk Management

What risk management responsibilities do I have as a coach?

As a leader within the Special Olympics Texas organization, you must take the steps necessary to protect yourself and the program. Your goals would include the following:

- To maximize safety of athletes, volunteers and spectators.
- To protect assets and reputation.
- To transfer risk of financial loss through contracts and a quality insurance program.
- To proactively report accidents/incidents to the SOTX area director to achieve fair resolutions.

As a coach, what supervisory planning am I responsible for?

Each coach needs to create a supervisory plan that includes assignments for assistant coaches and chaperones. The head coach should review each plan and provide clarification of responsibilities as needed. Some of the responsibilities of a coach include the following:

- Providing appropriate training time, instruction, conditioning and competition experiences.
- Being familiar with trends in the sport.
- Ensuring an appropriate venue: walk through the venue to become familiar with the medical support, rules compliance, etc.
- Familiarizing athletes with the venue surroundings and features.
- Understanding athletes' specific and unique health issues such as medications, illnesses, sensitivities or intolerances.



- Coordinating transportation to and from training or competition.
- Securing an on-site clothing change area that separates men and women.
- Monitoring the physical and emotional condition of athletes.
- Assisting with life skills for overnight situations.
- Monitoring weather conditions that may affect athlete training, competition and travel to and from events.
- Chaperoning special events such as dances and Opening or Closing Ceremonies.
- Understanding Special Olympics and international governing bodies sport-specific rules.

What risk management issues do I need to be aware of concerning the field of play (FOP)?

Using the four basic risk management steps, you would:

1. Assess the FOP to determine whether it provides a safe environment conducive to accomplishing Special Olympics Texas' objectives and allows for an appropriate response to an emergency.
2. Once exposures are identified, select alternatives that will remove the exposure. There may be several different ways to accomplish the same goal.
3. Implement the best method that will most effectively minimize the exposure.
4. Continuously monitor and revise the situation as sometimes new exposures are created.

How do I assess the field of play?

Many tools are available to you. Use checklists provided at the end of this section, to determine the suitability of the FOP. Draw upon the experience of veteran Special Olympics personnel. Identify potential risks by inspecting the area well before the competition starts.

As an example - considerations for outdoor playing surfaces:

- Look for and address such hazards as rocks, glass, uneven surfaces, uncovered drains, holes, above ground sockets and excessive wet spots.
- If a baseball or softball field is enclosed by an outfield fence, it is preferable that the field contain a warning area that is both visible and clearly identifiable adjacent to the fence.
- Examine the areas immediately adjacent to the playing field for hazards (e.g., light posts, guy wires, and holes) that might be encountered by a player whose momentum carries him/her out of bounds.
- Be sure there is adequate separation (e.g., distance, fencing and netting) between the spectators and the playing field.

Considerations for indoor playing surfaces:

- Ensure that all clocks, lights and windows are properly guarded and there is adequate lighting.
- There needs to be sufficient space between the boundary of an activity or playing surface and the location of team benches, bleachers, walls, dividers, other activities and objects.
- With regard to basketball courts, make sure that there are no unprotected glass doors, windows or unpadded walls directly behind the basketball backboard.
- If temporary 24/45-second clocks have to be stationed at each end of the court, an effort should be made to place them as far away from the playing area as possible, while still permitting easy visibility to the players.
- Make sure the playing surface is even, with no boards or nails protruding.



Which loss prevention methods do I select to protect against the exposures I have identified?

Many options may exist - choose the method that will maximize the safety of athletes, volunteers and spectators. Work with your local Special Olympics Texas area director to determine which choices might be better than others. Additional resources are the Sport Specific Competition Guides, which contain sport specific information.

Am I done with risk management after I implement the best method?

No way! It is a continuous process. Keep monitoring the FOP and make necessary revisions to minimize exposures.

What risk management issues do I need to be aware of concerning traveling?

To protect against the risks associated with driving while you are volunteering as a Special Olympics Texas coach, the following topics are discussed:

- Transportation Safety Program
- Safety First
- Driving Responsibly
- Guidelines for Vehicle Use
- DWI Restrictive Disqualifiers
- Traffic Violation Restrictive Disqualifiers
- Accident Procedures
- Borrowed Vehicles
- Rented Vehicles
- Transportation Company
- Insurance
- 15-Passenger Van Transportation Notice

Transportation Safety Program

Some of the most devastating losses for non-profit organizations involve motor vehicle accidents. This is a result of the high-risk nature of driving, and the large number of employees and volunteers who drive on behalf of these organizations. Damages associated with auto accidents can be extensive, from physical damage to the car to the liability for injuries that may result. Special Olympics Texas faces many transportation-related risks arising from the use of:

1. Vehicles owned by employees, registered volunteers, or athletes (or an athlete's family) and used on behalf of Special Olympics Texas.
2. Rented or leased vehicles.
3. Vehicles donated by a separate organization (e.g., school district or church) with or without a driver.
4. Vehicles provided with a driver by a transportation company under contract with Special Olympics Texas.

Safety First

The primary goal of Special Olympics Texas' transportation safety program is to protect the safety of individuals driving or riding in any vehicle being used to further the mission of Special Olympics Texas and to encourage individuals to drive responsibly to ensure the safety of others on the road.



Driving Responsibly

Driving duties are classified by the extent of driving required and the level of risk involved. The following classifications are used:

1. Incidental errands, limited business travel, infrequent transport of passengers.
2. Frequent travel, sometimes involving passengers; may drive larger vehicles, like trucks or vans, or vehicles with special equipment.
3. Frequent driving with passengers; often drive larger vehicles, like trucks or vans, or vehicles with special equipment.

Guidelines for Vehicle Use

Special Olympics Texas has adopted general driver safety rules:

- Obey all traffic laws.
- Wear and require passengers to wear seat belts.
- Do not exceed intended passenger capacity.
- Keep doors locked.
- Avoid driving when tired or taking medications that may impair your driving abilities.
- Never drink and drive.

DWI Restrictive Disqualifiers – Refer to Section C.

Traffic Violation Restrictive Disqualifiers

If the criminal background check or motor vehicle record check discloses convictions for three or more moving violations within the three years immediately preceding the record check, the volunteer applicant shall automatically be disqualified from driving on behalf of SOTX and will receive a certified letter as notification of this restriction.

Accident Procedures

The prompt reporting of any accidents or incidents is critical. Please report all accidents or incidents to the Vice President of Shared Services at 512.491.2933. Never admit liability or imply that Special Olympics Texas will “take care of everything” to either the driver’s passenger or anyone else. Do not discuss liability or responsibility as this will be handled by the insurer.

Borrowed Vehicles

Special Olympics Texas volunteers may borrow a bus or van from a church or another non-profit organization. There are risks to Special Olympics Texas with respect to borrowed vehicles, and therefore each should be diligent in its borrowing practices.

If the vehicle is borrowed from a school district or municipality, confirm that the county or municipality’s insurance covers the vehicle while being used by Special Olympics Texas. Also, make sure the vehicle is properly maintained and safe. If questionable, ask to see the vehicle maintenance and inspection records. If the donor provides a driver, ask about driver training, qualifications, and driving record. If a special license is required, confirm that the driver possesses a valid license. Finally, request a Certificate of Insurance showing the terms and limits of the donor’s current policy.

Rented Vehicles

Rented vehicles present unique insurance issues. Most rental agreements provide very limited liability limits for the rental company and make the driver responsible for any losses in excess of the rental agency’s coverage. The rental agreement usually makes the driver responsible for any physical damage to the rental car including loss of use (the loss of rental income because the agency cannot rent a damaged car).



Renting a car or other vehicle can place both Special Olympics Texas and the driver's assets at risk. Therefore, whenever a volunteer or employee is renting a vehicle on behalf of Special Olympics Texas, that person should sign the rental agreement with their name and "for Special Olympics Texas". This helps the driver avoid personal liability for incidents that may occur, and strengthens the position that Special Olympics Texas' hired auto insurance coverage, rather than the driver's policy, should respond to a liability claim. Please note that when using this phrase, the use of the rental vehicle must be exclusively for Special Olympics Texas business.

Each person should review his or her personal auto policy for coverage for rented vehicles including liability and physical damage. Some credit card companies offer insurance for physical damage for rental cars but make sure the driver understands the scope and limitations of this coverage, as it is often inadequate. The Special Olympics Corporate Insurance Program (SOCIP) policy provides hired auto insurance coverage for physical damage coverage for commercially rented vehicles, but if the value of the vehicle is worth more than the policy limit the renter should purchase the collision damage waiver coverage through the rental company. It is advisable to rent only from reputable rental agencies.

Transportation Company

The selection of a transportation service is extremely important since Special Olympics Texas can be deemed negligent if due diligence is not conducted in selecting a company and an accident occurs. It is important to investigate prospective companies thoroughly, including verification of the company's operating authority and history of compliance (or lack thereof) with the state department of motor vehicles or federal regulators. This includes asking about the company's driver training and qualifications, drivers' motor vehicle reports, vehicle inspection procedures, and insurance information. It might also include checking references from the company's existing and former clients and/or checking with the local Better Business Bureau. The selection process for choosing a particular company should be documented.

Insurance

Insurance provides an essential protection against transportation-related risks. Despite Special Olympics Texas' best efforts in carrying out the objectives outlined above, there is always the chance that an accident will occur. Insurance provides financial protection to certain parties who may be affected by an auto accident.

There are three general classifications for the vehicles that may be used on behalf of Special Olympics Texas. These classifications are non-owned, hired, and owned vehicles and are defined on the next page. SOCIP provides coverage with respect to non-owned and hired vehicles, but does not provide coverage for vehicles owned by Special Olympics Texas. The following presents information on coverage for the three vehicle classifications.

Non-owned and Hired Automobile Insurance

SOCIP provides liability coverage for non-owned and hired automobiles as follows:

1. Non-Owned Auto Coverage – provides \$1,000,000 per occurrence excess liability coverage for Special Olympics organizations, athletes, employees, and registered volunteers for liability claims arising as a direct result of the use of a non-owned automobile.

Non-owned automobiles are those autos used in connection with Special Olympics Texas business that Special Olympics Texas does not own, lease, hire, rent, or borrow. These include autos owned by employees, registered volunteers, and athletes when used to conduct Special Olympics Texas business.

No coverage applies for physical damage to a non-owned auto driven on behalf of Special Olympics Texas.



2. **Hired Auto Coverage** – provides \$1,000,000 primary liability coverage for Special Olympics organizations, athletes, and registered volunteers for liability claims arising as a direct result of the use of a hired auto for specific Special Olympics business purposes.

Hired automobiles are autos you lease (less than 30 days), hire, rent, or borrow. This does not include any auto you lease, hire, rent, or borrow from any employee, volunteer, or athlete. Examples of hired autos are: rental agency vehicles, vehicles loaned by a local school system or an auto dealer. A vehicle provided under a long term lease is considered an owned automobile, so this coverage would not be applicable.

Uninsured/underinsured motorists coverage also applies with respect to hired autos (\$50,000 combined single limit (CSL) or statutory limits). This provides coverage in the event an accident is caused by the negligence of another driver who is uninsured or underinsured.

Hired Automobile Physical Damage provides physical damage coverage for those vehicles which are commonly rented by Special Olympics. This coverage is limited to \$50,000 per vehicle and is subject to a \$1,000 deductible for each loss. If a vehicle is hired by a SOTX delegation, the delegation is responsible for the deductible. An auto is considered commercially rented if it is: a) obtained from an entity whose commercial purpose is the renting of vehicles for profit; b) a specific rental charge is made; and c) a rental contract is executed between the rental establishment and Special Olympics Texas with respect to the particular vehicle. For example, when Special Olympics Texas rents a van to transport athletes to a Special Olympics Texas event.

Please note that SOCIP coverage is for non-owned and hired automobiles only. Liability coverage for hired autos is provided on a primary basis. Liability coverage for non-owned autos is provided on an excess basis of any valid and collectible insurance (e.g., your personal auto coverage).

Personal Insurance

An individual's personal automobile insurance policy's coverage responds first to a liability claim if that person is driving:

- His or her own car.
- A rented vehicle that replaces the individual's primary vehicle (in other words, the individual rented the car as a temporary replacement for an owned vehicle, not specifically for Special Olympics Texas purposes).

Personal insurance is primary in these cases because these autos are considered "non-owned autos" for Special Olympics Texas, and coverage is excess with respect to "non-owned autos."

The SOCIP Non-owned Automobile Liability Coverage is excess for Special Olympics [excess of any valid and collectible insurance, (e.g., your personal auto coverage)]; the limit is \$1,000,000 combined single limit. The owner of the vehicle is responsible for his or her own automobile insurance (e.g., liability, physical damage, uninsured/underinsured motorist coverage).

Owned Auto Insurance

Any vehicle that is owned, titled, and registered to Special Olympics Texas must be insured by Special Olympics Texas through a Business Automobile Insurance Policy with owned automobile insurance coverage. The SOCIP Business Automobile Insurance Policy does not provide insurance coverage for any owned automobile, only those automobiles that are not hired or owned by Special Olympics. If you have questions or need additional information, please contact Special Olympics Texas' Vice President of Shared Services.



EXAMPLES

The below examples illustrate the application of some of the risk management techniques outlined above.

Example 1: Use of Vehicle Owned by Employee, Registered Volunteer, or Athlete (not owned by SOTX)

When Special Olympics Texas employees, registered volunteers, or athletes are using their own vehicles to drive athletes to and/or from a Special Olympics Texas sponsored event, it is required that:

- The vehicle is insured at or above the minimum standard as required by the state in which the vehicle is licensed and registered.
- The driver of the vehicle is a registered Class A volunteer.
- The driver has a valid driver license.
- The driver will make sure that he or she and all vehicle occupants use safety belts, follow passenger safety procedures and obey all traffic laws.

Example 2: Hired Buses

A local bus company wants to donate, or has been hired by Special Olympics Texas to provide the use of its buses and drivers to transport athletes to the Special Olympics State Games.

It is required that the bus company:

- Verify and provide proof of Charter Automobile Liability Insurance. This should be done through a current and valid certificate of insurance that shows coverage is in effect at or above the minimum standard required by the state in which the vehicle(s) is (are) licensed.
- Verify and provide proof, evidenced by a valid certificate of insurance that all statutory workers' compensation coverages are in effect for drivers provided by the bus company.
- Verify that the certificate of insurance is current and validated by signature. The certificate of insurance should be "issued" to Special Olympics Texas. Special Olympics, Inc. and Special Olympics Texas should be the "Certificate Holder" and "Additional Insured".
- Verify that each driver holds a valid driver license for the type of vehicle to be driven.

Example 3: Vehicle Rental

An employee, athlete, or registered volunteer (with approval from Special Olympics Texas) rents a vehicle from a vehicle rental agency for Special Olympics Texas business.

It is required that:

- The employee, athlete, or registered volunteer must obtain permission/approval, preferably in writing, to rent a vehicle for Special Olympics Texas business.
- The driver has a valid driver license.
- The driver must obtain from the rental agency verification that the vehicle is operating properly and meets all mandatory requirements, including inspections.
- The driver reads and fully understands the rental agreement, comprehends what the rental rate includes, signs the rental agreement as a representative of Special Olympics Texas to make it clear that he or she is renting the vehicle for business purposes, and makes sure that he or she and all passengers wear safety belts and adhere to all passenger safety procedures.



15-Passenger Van Transportation Notice

Special Olympics Texas programs are prohibited from using 15-passenger vans to transport athletes or other individuals to and from Special Olympics Texas (SOTX) events, and Special Olympics Texas strongly discourages other organizations from using 15-passenger vans to transport people to or from Special Olympics events. Organizations that use SOTX's name to solicit funds or use SOTX's federal tax identification number are considered a SOTX program.

SOTX recognizes that it is up to each non-SOTX organization to determine whether or not it will use 15-passenger vans. By using 15-passenger vans, a non-SOTX organization certifies that the organization does NOT use SOTX's name to solicit funds or use SOTX's federal tax identification number, and they also understand and certify that:

1. Anyone operating a 15-passenger van owned by the non-SOTX organization for the purpose of transporting SOTX athletes or other persons to or from SOTX activities is acting as the employee or volunteer of the organization and not on behalf of SOTX.
2. The driver's operation of the 15-passenger van will be considered to be in the course and scope of the driver's employment for or volunteer responsibilities for the non-SOTX organization, and not for or on behalf of SOTX.
3. Non-SOTX organizations that operate 15-passenger vans should comply with the applicable safety standards promulgated by the National Highway Traffic Safety Administration (NHTSA).

SOTX must have on file an executed 15-Passenger Van Transportation Certification Form, from each non-SOTX organization, before they will be considered a non-SOTX organization. To coordinate obtaining a 15-Passenger Van Transportation Certification, please contact the Vice President of Shared Services at 512.491.2933.

In accordance with the U.S. National Highway Traffic Safety Administration's Consumer Advisory, Special Olympics Inc.'s mandate, and SOTX's policy and sincere concern for the athlete's safety, effective January 1, 2005, any SOTX athlete who is transported in a 15-passenger van by a SOTX program will not be allowed to participate in SOTX event(s).

Loss Control Guidelines for Competitions and Practices

Preventing injuries to participants and spectators is a primary risk management objective. The participants and spectators at a Special Olympics Texas event expect that the activity will be conducted in a reasonable and prudent manner. Although injuries are inherent in the nature of amateur sports and no one can prevent all injuries, it is incumbent upon individuals conducting amateur sports events to use reasonable care in providing an appropriate environment for the athletes, officials, volunteers, and spectators who take part.

This section provides guidelines to assist you in developing programs and techniques to reduce the risk of injury to athletes. The following are the general areas of responsibility that apply with respect to loss control for practices and competitions. These areas are covered in greater detail throughout this section.

- Preparation – providing proper planning for each step of training and competition.
- Environment – selecting an appropriate venue and using proper equipment.
- Instruction and Competition – ensuring appropriate sport skills instruction for practice and competition.
- Athlete Group Composition – matching according to strength, size, and ability.
- Athlete Assessment – continually assessing each athlete for participation in appropriate activities within his/her ability.



- Supervision – ensuring acceptable supervision and maintaining an adequate chaperone to athlete ratio.
- Inherent Dangers – informing athletes of inherent risks associated with a specific sport.
- Emergency Action Plan – establishing and using an emergency action plan that includes procedures for emergency medical support, postponements, cancellation, communication, and incident and accident reporting.
- Medical Assistance – medical support is to be provided at all times. The greater the risk within an activity, the higher the level of medical support required.

Venue Assessment

The venue refers to the physical environment within which the athletes train, develop skills, and compete. A venue also includes the surrounding area such as parking lots, grounds, cafeteria, buildings, lockers, shower rooms, and any other areas utilized.

The venue should be assessed to uphold the two priorities for SOTX leaders, officials, coaches, athletes, parents, and care providers: 1) provide a safe environment conducive to accomplishing Special Olympics Texas objectives, and 2) allow for appropriate response to an emergency.

The venues must be evaluated to identify any condition that does not comply with the aforementioned priorities. Once a condition has been identified, immediate corrective action should be taken to reduce or eliminate the risk. The following questions will assist you in assessing the adequacy of the physical environment:

- Does the venue meet all rules specifications?
- Is there appropriate protection from potential hazards (e.g., padding on walls under basketball backboards)?
- Is the venue large enough to accommodate the number of athletes and spectators expected?
- Does the venue have adequate lighting for Special Olympics Texas purposes?
- Does the venue practice good housekeeping (e.g., doorways are free and clear of unused equipment, floors are clean and dry)?
- Is the venue equipped with acceptable climate controls such as air conditioning, heating, and fresh air ventilation?
- Are athlete and spectator areas accessible to emergency response personnel?
- Does the pool area meet all Special Olympics Texas criteria?

Facility Inspection

Once you have selected an acceptable venue, it is important to develop a plan for inspecting the facilities prior to games and practices to identify hazards. The following guidelines should be used to help identify potentially hazardous areas. In addition, at the end of this section, you will find checklists to assist you in the inspection process. These checklists are not intended to be exhaustive nor can they identify every possible source of an incident. Use them as the foundation to develop a customized inspection of the facility.

Pre-use inspections should be done after reading, but before signing, the owner's proposed use agreement. All agreements and contracts must be reviewed and approved by the Vice President of Shared Services. Please fax all agreements/contracts, prior to signing, to 512.835.7756. Some use agreements will contain language that makes you responsible for all injuries occurring while you occupy the premises. If you are not able to get the language modified, it is important to note in writing to the property owner, any defects you have noticed before you sign the agreement. Request that the defects be repaired by the owner prior to the time you use the facility.

In addition to a pre-use inspection, playing areas and spectator areas should be inspected immediately prior to an event. This discussion assumes the facility will be inspected when it is not occupied. When inspecting, picture in your mind the facility both with the average number of players and spectators you expect as well as the maximum number that might be present. Stands and walkways that are adequate at normal levels of occupancy might be dangerously inadequate



for overflow crowds. Will there still be adequate separation for spectators and athletes? Will there be an avenue open for emergency medical providers to get to an injured person (including ambulance access)? For games and practices, an inspection of playing areas and spectator areas (if spectators will be present) should be made prior to the activity. The particulars of the inspection and items to be considered will vary depending on the type of activity and facility.

Documentation of equipment and facility inspections can be a key to a successful defense in the event of litigation. Inspection reports may provide evidence to a judge and jury that the equipment or facilities were not defective and were not the cause of a participant's injury. Special Olympics Texas coaches and volunteers who conduct pre-event inspections should document the results in a checklist that is kept on file.

There are basic procedures that should be followed when inspecting facilities and equipment which are intended to be representative of the risk management approach to be used rather than an exhaustive list of procedures (see "How do I assess field of play?" on page H-11).

Certificate of Insurance

What is a certificate of insurance?

The certificate of insurance is a one-page document which provides evidence that insurance coverage exists. It identifies the insured person or organization. The certificate outlines the extent and limits of coverage but does not modify or extend any coverage. It merely reports what exists.

The Special Olympics certificate outlines the coverages and limits of insurance provided to the Special Olympics organization, the insurer providing the coverages, and the effective and expiration dates of the policy. In addition, the certificate specifies the covered event and the dates of coverage for that event.

The certificate holder is the person or organization named in the certificate, known as the "holder" of that certificate. That person or organization has no more or less coverage as a result of being a certificate holder than otherwise. It does, however, provide the proof required that insurance does exist which is the comfort level desired by most interested parties.

If you have entered into any agreement, contract or permit containing an insurance clause, assumption of liability, indemnification or hold harmless language, please forward a copy of the agreement with your Special Olympics Request for Certificate of Insurance Form to the Vice President of Shared Services. All such agreements must be reviewed by the Vice President of Shared Services at 512.835.9873, ext. 2933 and also by the SOTX insurance provider (currently, American Speciality Insurance).

When do I need one?

You'll need a certificate of insurance when a person, organization, facility or venue (etc.) requests verification of Special Olympics insurance coverage. It is common practice for the person or organization to define minimum coverage and limit requirements.

What does a certificate of insurance show?

A certificate shows the coverage and limits requested, the insurance carrier and policy effective dates. It may also specify relevant information (e.g., date, place, additional insured) regarding an event. It will also show:

- The Insured: Special Olympics Texas, Inc.
- The Certificate Holder: the person or organization requesting the Certificate of Insurance.

What if the person or organization wants to be an "additional insured?"

This "status" will be requested by the prospective certificate holder. You must indicate this request on the Request for Certificate of Insurance Form. You must also explain the role the prospective "additional insured" will play in your event. Contact your area office for an application to request a certificate of insurance.



Will I have to pay anything for doing this?

In most cases, no. If the event you are holding has some very unusual circumstances, your insurance company may require additional premiums.

What if a facility (venue, event sponsor, coordinator, etc.) we are using (in-kind) for our event asks us to sign a contract or agreement?

Always have your contracts and/or agreements reviewed by the Vice President of Shared Services before signing. Contracts and agreements often include wording which transfers liability.

Certificate Procedures

A certificate should only be requested when it is required by a facility or organization. To request a certificate, please complete the Special Olympics Request for Certificate of Insurance Form (contact your area office for a copy of this form). This request form provides for the identification of necessary information to issue the appropriate certificate, including the following:

Special Olympics Chapter/Area Data

- Includes name, address and phone/fax numbers of person completing the request form.

Event Data

- Includes name, date, location and brief description of event, especially an indication that Special Olympics is conducting the event.

Certificate Holder

- Entity requesting certificate of insurance includes name, address and phone/fax numbers of certificate holder.

Additional Insured

- This is needed only if the certificate holder requires additional insured status.

Mailing Instructions

- All certificates will be mailed to the Special Olympics Texas chapter office unless it is indicated that the certificate is to be sent directly to the certificate holder. The original, one copy of the certificate and the accompanying endorsement will be sent to the requesting Special Olympics Texas area office.

Special Events

When do I need a special event policy?

Some instances for which you'll need a special event policy are when:

- An entity other than the area or chapter office requires "Named Insured" status rather than additional insured status.
- Liquor liability is required.
- The event involves hazardous activities (e.g., fireworks, bungee jumping, aviation, skydiving, weapon use, pistol shooting, auto or motorcycle racing, events involving aircraft, or watercraft 50 feet or more in length).
- Property of others in your care, custody and control on your premises and while in transit to or from your premises.
- You are having a special event parade.

Will I have to pay anything for this policy?

Yes, an additional premium will be charged in accordance with the risk.

How do we purchase a special event policy?

If you know your event meets any of the above criteria, contact your program/area director to receive a special event application, liquor liability application or special event parade application.

Training Schools – Refer to Section F.

Responsibilities of the Coach – Refer to Section E.

Athlete and Parent/Care Provider Responsibilities

Each athlete and parent/care provider must have a complete medical form on file for verification that the athlete has given the proper medical clearance to participate in a Special Olympics Texas sports program pursuant to the Special Olympics General Rules. In the event of sudden illness or accident, the on-site medical personnel will have this form available to facilitate and expedite treatment.

Each athlete and parent or care provider is responsible for the athlete:

- Being dressed appropriately for the activity
- Being prepared to participate in the activity
- Behaving appropriately
- Understanding the sport
- Following all designated procedures

The parent/care provider is responsible for dispensing medication. If the parent/care provider is unable to do so, that individual must sign a release and provide approval and instruction for the coach and/or program leader to dispense the medication.

Games Management Team (GMT)

Each venue is managed by a sport-specific Games Management Team (GMT). The GMT is responsible for conducting a safe event. This includes:

- Providing a safe competition environment for all participants, taking into consideration temperature, humidity, and weather conditions.
- Providing a safe environment in and around the competition area.
- Providing a competition event at which all individuals have an opportunity to compete against others of similar ability.
- Providing a competition event that is conducted according to the official rules and to the highest standard of fairness.
- Implementing the Special Olympics Texas Crisis Plan referenced on page U-12.
- Assuring emergency medical support is readily available.

Prior to the beginning of any competition, the GMT should conduct an orientation for all volunteers involved. This orientation should include a review of:

- Specific responsibilities
- The Special Olympics Texas Crisis Plan (page U-12)
- The procedures for emergency medical support
- The event schedule

Equipment Requirements (Also see Equipment on page H-1)

There are two categories of equipment:

1. Personal Equipment – This type of equipment includes, but is not limited to, the athlete's personal gear such as clothing, footwear, and protective equipment.
2. Activity Equipment – This type of equipment includes sport-specific items such as sticks, balls, goals, nets, bats, poles, whistles, cones, padding, and mats.





Clothing includes attire appropriate to the sport. In gymnastics for example, it is recommended that athletes not wear pants with belts or zippers because this type of apparel can be caught in the apparatus. Footwear should be appropriate for the sport. For example, running shoes are not appropriate for tennis, basketball, or volleyball. Court shoes are appropriate for these sports because shoes designed for the court provide more stability and lateral support. Protective equipment includes, but is not limited to, kneepads, shin guards, helmets, mouth guards, and glass guards. Each sport has its own sport-specific equipment requirements.

Sport-specific requirements are identified in the Official Special Olympics Sports Rules for each sport or the National Governing Body (NGB) Rules.

Avoid “making due” or improvising with whatever equipment can be found (e.g., using floor hockey helmets for cycling). All sports have sport-specific equipment designed to either assist or protect the athlete. All equipment should meet the demands of the sport. Questionable equipment should not be used.

Many sports prohibit wearing certain types of jewelry because it may cause injury to the athlete wearing it or other athletes.

Competition/Games Evaluation

After the end of each event, the GMT is to complete a Competition/Games Evaluation Form for documentation purposes. The following areas of risk management are to be evaluated:

- Physical Environment
- Sport Rules
- Emergency Action Plan
- Emergency Medical Support
- Volunteer Involvement

Recommended Emergency Medical Procedures

The following is a brief synopsis of medical procedures to follow. It is not a substitute for competent, trained, and licensed medical professionals.

1. Do not move an athlete you believe may be seriously injured, especially an athlete with a head, neck, or back injury.
 - As a general rule, emergency medical assistance is needed if a victim is experiencing unconsciousness, breathing problems, persistent chest or abdominal pain, no pulse, severe bleeding, vomiting or passing blood, poisoning, seizures, injuries to head, neck, back, and/or possible broken bones.
 - Other emergency situations include fire or explosions, presence of poisonous gas, downed electrical wires, swift moving water, motor vehicle collisions, and victims who cannot be moved easily.
2. A responsible person **MUST STAY WITH THE INJURED ATHLETE** at all times and have the Special Olympics Texas Application for Participation (medical form) available. That person must also provide appropriate emergency support based on his or her level of training and/or certification.
3. Another responsible person should **CALL THE EMERGENCY MEDICAL ASSISTANCE NUMBER (911)** and meet them. This will enable paramedics to come as quickly as possible and to enter the area at the designated place.

Information to provide to the operator:

- Caller’s name (and number if available)
 - Name of site and location of intersecting streets
 - Injured athlete’s location at the site
 - Type of injury and care being given
4. Caller should report to the individual staying with the victim(s) and convey what the dispatcher said.
 5. Contact the parent or care provider as soon as possible.

General Rules Policies – Refer to Section B of the SIG.

Medical and Related Requirements

Official Special Olympics Sports Rules, Section P, contains information concerning medical and related requirements.

Section P

1. Accredited programs and GOCs must conduct all sports training and competition activities in a safe environment, taking all reasonable steps to protect the health and safety of athletes, coaches, volunteers and spectators, and must adhere to sport-specific medical and safety requirements as contained in the Sport Rules.
2. Accredited programs shall provide for adequate supervision and coaching for all athletes. For all training and competition activities, a 4 to 1 athlete to coach ratio shall be maintained.
3. In addition, accredited programs and GOCs must comply with the following minimum standards for medical facilities and safety precautions at the sites of competitions (in addition to the sport-specific requirements of the Sports Rules), unless SOI grants written authorization to a particular accredited program or GOC to depart from one or more of these requirements in a specific instance.
4. Minimum Medical Facilities at Large Competitions:
 - a. A qualified emergency medical technician must be in attendance or readily available at all times.
 - b. A licensed medical professional must be on-site or on immediate call at all times during the competition.
 - c. All first aid areas must be clearly identified, adequately equipped, and staffed by a qualified emergency medical technician for the duration of the event.
 - d. An ambulance, resuscitator and other appropriate medical equipment, particularly equipment for handling seizures, must be readily available at all times.
5. Minimum Safety Precautions at Competitions:
 - a. Adequate precautions must be taken to avoid exposing athletes to sunburn, hypothermia, or other conditions or illnesses caused by exposure to the elements.
 - b. Special precautions must be taken when holding competitions at high altitudes, including providing training recommendations for athletes before the competition and equipping the competition venues with oxygen tanks.
 - c. Ample water or other liquids must be provided for athletes throughout the competition, and athletes should be encouraged to take appropriate water breaks.
 - d. Special precautions must be taken to insure that each participant received any medications that have been prescribed for his/her use.
 - e. Competition organizers, officials and coaches must take into account the cardiovascular effect and level of strenuousness of a sport when setting the competition schedule for that sport, taking into account the length of competition, weather conditions, the physical ability of the participants, and the need for adequate rest periods. In general, athletes should be given adequate time between trials, finals and competitions, and teams should be given adequate time between the end of one competition and the next round of competition.
 - f. Protective eyewear is required for monocular athletes participating in dynamic reactive sports (e.g., basketball, volleyball, softball) and strongly recommended for athletes who wear street glasses and participate in these activities.





- g. Protective headgear must be worn by athletes when participating in the following sports: cycling, equestrian, floor hockey, softball (for batters and base runners), and alpine skiing.
- h. Protective Kevlar neck guard is required for speed skating.

Incident Reporting

SOTX is interested in identifying the causes of injuries and accidents so that preventative actions may be taken to reduce or eliminate potential dangers. Part of this process is the reporting of all injuries or potential injuries on the incident report form. An incident report form (Special Olympics First Report of Accident/Incident) must be completed in its entirety for each occurrence of a physical accident or incident that may result in injury to an athlete, coach, volunteer, spectator or physical property damage. The incident report form (see page H-30) is available from the area director or responsible SOTX staff person at all Special Olympics functions, competitions or training activities.

Accident Reporting Procedure

- The incident report form must be completed, then reviewed and signed by a SOTX staff person verifying that the incident occurred as reported.
- The incident report form must be completed even if no medical treatment is required.
- If the incident involves a vehicle which is being used on official SOTX business, then the Special Olympics Automobile Loss Report is also required to be completed in its entirety.
- The form is submitted to the staff person designated at each venue and to the area office.
- If the incident results in an injury, and medical costs are incurred, a Special Olympics claim form will be forwarded by the insurance company directly to the injured party.
- Claim forms will not be accepted by the insurance company without a completed incident report.

Special Olympics Accident Insurance Coverage

Special Olympics provides secondary insurance coverage in the event of accidental injury which necessitates medical attention during a Special Olympics event. Those insured under the policy are all members of Special Olympics, Inc. and Special Olympics programs, collectively and independently, including participants, officials, coaches, chaperones, supervisors and other volunteers whose names are on file with the policy holder. Special Olympics coverage is secondary, meaning that claims are only considered after payment is made by any other insurance coverage.

The athlete, coach, volunteer, spectator or damaged property owner must first submit all medical bills to their own accident insurance company. If unpaid balances remain after processing by the primary insurance company, a claim may be submitted through Special Olympics insurance. If the injured party does not have any other insurance coverage, the claim initially may be submitted to Special Olympics insurance.

If injuries are suffered while participating in a Special Olympics event and within 60 days from the date of the accident, the insured shall require medical or surgical treatment, including hospitalization and the services of registered nurses or licensed nurses, but excluding dental care, the insurance company will pay the actual costs thereof in excess of the deductible amount (if any), but not more than the stated maximum medical indemnity of \$10,000, incurred within one year from the date of the first such treatment.

Coverage is provided for fainting, heat stroke and exhaustion, and any accident where epilepsy or a seizure may be a contributing factor. Coverage is also provided for ambulance service. No medical indemnity shall be payable on account of expenses incurred for eyeglasses, including prescriptions thereof. With respect to dental care, the insurance company will pay the actual cost in excess of the deductible amount (if any), but not more than \$10,000, incurred within one year from the date of accident for dental care required on account of injury to or loss of natural teeth resulting from such injuries, including replacement of such teeth, but excluding dental x-rays, provided the aggregate payment of medical surgical and dental treatment required on account of all injuries resulting from one accident shall not exceed the maximum medical indemnity of \$10,000.

**The insurance under this policy shall not apply:**

- The cost of medical or surgical treatment or nursing services rendered by any person employed or retained by the policy holder.
- Any loss by 1) abdominal hernia, however caused; 2) bacterial infections (except pyrogenic infections that occur with and through an accidental cut or wound); 3) any form of disease; 4) war or any act of war, whether declared or not; 5) intentionally self-inflicted injury or suicide; 6) injuries covered under any worker's compensation act or similar law.

Claims Filing Procedure

To submit a claim to Special Olympics insurance:

- A Special Olympics incident report must be on file with the insurance company in order for a claim to be processed.
- If medical treatment is necessary, first file all claims with the primary insurance carrier, the injured party's regular insurance.
- If unpaid balances remain after processing by the primary insurance company, complete the claim form provided by Special Olympics Texas and submit all bills and responses from the primary insurance carrier to American Specialty Insurance Co.

During area, regional and chapter events, the medical information for each athlete will be available at the site of competition. This information, attached to all entry forms, will facilitate the process of completing the incident report and will assist emergency personnel in providing the proper treatment. It is the coach's responsibility to obtain this information from the event or meet director in case of an emergency.

Special Olympics Texas Event Checklist

	Acceptable			Action Needed		
	Yes	No	N/A	Yes	No	Completed
General Building/Structure						
Electrical						
1. Frayed or defective wiring?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Overloaded circuits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. All wiring clear of any combustibles?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Controlled use of extension cords?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Extension cords in proper condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lighting						
1. All areas adequately lit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Inspection for inoperative lighting?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Adequate emergency lighting as required?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Toilet and Washing Facilities						
1. Sufficient number of facilities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Adequately located facilities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Toilet/washing facility floors kept dry?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Hot water regulated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spectator Areas						
Aisles						
1. Clearly defined and marked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Free of obstructions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Defects in walking surface repaired properly, covered, or otherwise avoided?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Handicap accessible?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Doors						
1. Full-length clear glass doors and windows marked to avoid people walking into them?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Are doorways clear of obstruction?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Emergency Exits						
1. Sufficient number?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Free of obstructions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. All exits readily accessible?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. All exits properly marked and lit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Doors not considered exits clearly marked NOT AN EXIT?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. All exits easily operated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. All exit doors arranged to open outward?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. All exits unlocked and not chained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. All fire escapes in good condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Floors						
1. Free of spills or other slippery substances?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Floors in good condition or state of repair?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Acceptable			Action Needed		
	Yes	No	N/A	Yes	No	Completed
<hr/>						
3. Are rough, splintered, uneven floors repaired or the hazards suitably marked?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are floor surfaces kept dry?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Clean and visible; free of fire hazards; free of projecting materials?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. In bad weather, are storm mats placed near entrances and floors mopped frequently?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parking Lot Surfaces						
1. Free of slip and fall hazards?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Adequate exterior lighting at night?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Holes in walking surfaces repaired, properly covered or otherwise avoided?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Police assistance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Steps, Stairs, Ramps						
1. Adequate covering with non-slip surfaces?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. In good condition or state of repair?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Strong enough for anticipated normal and emergency use?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Free of spills or other slippery substances?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Handrails securely fastened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Adequate lighting?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Steps or landings clear of debris?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sidewalks						
1. Free of conditions which will cause slipping and falling?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Adequate exterior lighting at night?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bleachers						
1. In good condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Railings securely fastened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Adequate capacity for anticipated crowd?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Seating areas free of splintering/cracking?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Missing seats or footers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Supports securely fastened?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Access to bleachers does not create bottleneck in crowd movement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Security						
1. Are security personnel visible?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have volunteers been trained in how to respond to security situations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are security personnel uniformed and easily identified?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Adequate in number for event size?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. If armed, properly trained in the use of firearms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. If contracted, does security firm carry adequate insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Has security firm agreed to indemnify and hold harmless organizers/sponsors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Competition Areas

Playing Surfaces – Indoors

- | | | | | | | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Irregular floor surfaces (wood floor separation, splinters, etc.)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Surfaces clean and free of dust, gum, wet or greasy areas, loose pieces of paper, etc.? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Electrical floor plate and outlet coverings fixed properly in position? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Electrical cords away from participant areas and taped securely? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. All extra equipment removed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Sufficient buffer zone between spectators? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Playing Surfaces – Outdoors

- | | | | | | | |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Condition of turf (potholes, mud, etc.)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Puddles drained off? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Field clear of any trash, or any hazardous objects? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Obvious and hidden grates well secured? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Sufficient buffer zone between spectators? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Goal posts, goalie cages, baseball bases, etc. installed properly? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Walls

- | | | | | | | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Any dangling ropes or electrical lines? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Moveable equipment flush or appropriately fastened to wall? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Any type of protruding handles or cracks? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Vehicles

- | | | | | | | |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Operated only by authorized drivers? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Drivers carrying valid licenses? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Inspected daily (brakes, lights, etc.)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Defective vehicles not used? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Public and/or in-house traffic rules defined and adhered to? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Speed limitations established and communicated to all drivers? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Run MVRs for drivers? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

Emergency Policies and Procedures

Emergency Action Plan

- | | | | | | | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| 1. Existence of Emergency Action Plan? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Periodic review/revision of Emergency Action Plan? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Volunteers instructed on their responsibilities during emergencies? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Volunteers instructed on how to report emergencies? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

	Acceptable			Action Needed		
	Yes	No	N/A	Yes	No	Completed
5. Volunteers instructed on their responsibilities regarding rescue and medical duties?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Volunteers trained in evacuation procedures?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Emergency evacuation routes properly marked and identified?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Emergency staging areas identified?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Volunteers know location of all telephones?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Emergency phone numbers posted?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Volunteers instructed in the use of fire extinguishing equipment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Volunteers all wear identifying clothing/patches?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Non-working telephones identified, labeled, or repaired?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Telephones within easy access?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Local hospital notified of event?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Chart developed showing best route to closest emergency medical facility? Volunteers familiar with route?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



SPECIAL OLYMPICS

FIRST REPORT OF ACCIDENT / INCIDENT



U.S. Program/Area: Date of Incident: _____

Injured Person/Party Information Date of Birth: ___/___/___ Age: _____

Name: _____

(Last) (First) (MI)

Address: _____

(Street) (City) (State) (ZIP)

Home Phone: (____)____-____ Work Phone: (____)____-____

Gender: Male Female Social Security Number: _____-____-____

Type of Injury/ Accident:

- Bodily Injury
- Property Damage
- Automobile
- Other: _____

Injured Party:

- Athlete
- Volunteer
- Coach
- Employee
- Spectator
- Unified Partner®
- Property Owner
- Other: _____

Description of Accident (If automobile accident occurred, please attach a copy of the police report.)

Describe how the accident occurred (Attach a separate sheet if necessary): _____

Site / event where accident occurred: _____

Accident Occurred During:

- Training/Practice
- Competition
- Traveling to or from SO event
- Other: _____

Type of Injury:

- Severe cut w/ bleeding
- Less serious bruise or cut
- Break/fracture
- Concussion
- Paralysis
- Other: _____

Disposition:

- Released to parent
- Refusal of care
- Refer to doctor
- Refer to hospital or clinic
- Medical attention
- EMS transport
- Patient requested EMS transport
- Released to personal vehicle
- Police
- Ambulance
- Report only
- Other: _____

Sport

- | | |
|---|---|
| <input type="checkbox"/> Alpine Skiing | <input type="checkbox"/> Power Lifting |
| <input type="checkbox"/> Aquatics | <input type="checkbox"/> Relay Game |
| <input type="checkbox"/> Athletics | <input type="checkbox"/> Roller Skating |
| <input type="checkbox"/> Badminton | <input type="checkbox"/> Sailing |
| <input type="checkbox"/> Baseball | <input type="checkbox"/> Snowboarding |
| <input type="checkbox"/> Basketball | <input type="checkbox"/> Snowshoe |
| <input type="checkbox"/> Bocce | <input type="checkbox"/> Soccer |
| <input type="checkbox"/> Bowling | <input type="checkbox"/> Softball |
| <input type="checkbox"/> Cheerleading | <input type="checkbox"/> Speed Skating |
| <input type="checkbox"/> Cross Country Skiing | <input type="checkbox"/> Swimming |
| <input type="checkbox"/> Cycling | <input type="checkbox"/> Table Tennis |
| <input type="checkbox"/> Equestrian | <input type="checkbox"/> Team Handball |
| <input type="checkbox"/> Figure Skating | <input type="checkbox"/> Tennis |
| <input type="checkbox"/> Floor Hockey | <input type="checkbox"/> Track & Field |
| <input type="checkbox"/> Golf | <input type="checkbox"/> Volleyball |
| <input type="checkbox"/> Gymnastics | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Kickball | |

Body Part Injured:

- Head
- Neck
- Torso
- Back
- Hand (L / R)
- Finger (L / R)
- Elbow (L / R)
- Shoulder (L / R)
- Leg (L / R)
- Knee (L / R)
- Thigh (L / R)
- Shin (L / R)
- Toe (L / R)
- Other: _____

Contact / Care Provider Information If an athlete or underage volunteer was injured, please identify the care provider and/or responsible party (e.g., parent, legal guardian).

Relationship to the injured person: _____

Name: _____

Address: _____

Home Phone: (____)____-____

Employer Name: _____

Employer Address: _____

Work Phone: (____)____-____

Does the injured person have medical insurance?

Yes No

If yes, insurance is provided by:

Injured Person Care Provider/Responsible Party

Please provide name of Company and Policy Number: _____

Witness Information (Please provide names and phone numbers of any witnesses to the incident.)

Witness #1 Name: _____

Daytime Phone: (____)____-____

Witness #2 Name: _____

Daytime Phone: (____)____-____

Special Olympics Official / Representative (other than claimant)

Name: _____

Daytime Phone: (____)____-____

Signature: _____

Send completed form to:

If injury was serious or a fatality:

American Specialty Insurance Services, Inc., P.O. Box 459, Roanoke, IN 46783-0309; Fax: (260) 673-1291

IMMEDIATELY notify American Specialty Insurance Services, Inc.

Telephone: (800) 566-7941 (24 hours a day / 7 days a week)

AMER: 150525 - SpecOlym Inc. Rep. Form 02-03

Special Olympics Aquatics Minimum Safety Requirements Form

If a pool is available for recreational use, the following requirements must be established before the pool can be used:

1. The minimum number of lifeguards at recreational swimming must be one lifeguard for every 25 participants.
2. The volunteer to athlete ratio must be at least 1 to 10, but more volunteers are required for the physically disabled.
3. Medical information, which must be on hand, should be discussed with the lifeguard on duty in advance of any activity.
4. If no relief lifeguard is available, the pool must be emptied, even for short durations, when a lifeguard must leave the poolside.
5. A physical examination must be made of the pool area to identify potential hazards. The deck should be clear of obstructions.
6. A copy of the pool's current rules must be submitted for review prior to entering the pool.
7. Pool depth must be marked and easily visible.
8. The pool depth must be a minimum of five feet for diving racing starts.
9. Safety lines must be in place to divide shallow and deep water areas.
10. It is important to know the Ph level and the temperature of the water before entering the pool.
11. A first aid kit must be available containing all the appropriate supplies.
12. All electrical outlets and appliances must be properly maintained and protected.
13. There must be a telephone available on site with emergency numbers posted next to it.
14. Indoor and outdoor exits must be clearly marked.

I understand and agree to abide by the minimum safety requirements listed above.

Coach _____ Delegation (team) _____

Delegation ID _____

Event _____ Date _____



RISK MANAGEMENT AND INSURANCE

H-32