



FC Pittsburgh Risk Management Program

Insurance Policies

(Administrative only. Staff may skip this section.)

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

- Accident
- General Liability
- Directors & Officers Liability
- Crime
- Equipment
- Workers' Compensation (optional: depending on if required by state law due to number of employees)

Contractual Transfer of Liability

(Administrative only. Staff may skip this section.)

Participant Registration Forms

The following participant registration should be completed and signed by all participants and/or parent/guardian (if minor participant) prior to each registration period:

- **Waiver / Release of Liability**
 - Should be maintained on file with FC Pittsburgh for at least seven years or indefinitely if participant has significant injury.
- **Emergency Information and Medical Consent**
 - Electronic and/or hard copy should be maintained by both FC Pittsburgh and the coach. The coach should have access during all practices and games.
 - Precautions should be taken to keep this information confidential with access to others on a need-to-know basis only.
- **Image Release**

Facilities Leased from Others

Whenever facilities are leased from others:

- Consult with local attorney to review lease to make sure indemnification/hold harmless provision is fair per principles in above article.
- Consult with your insurance agent to make sure your insurance policies/coverages are in compliance with lease requirements.
- When Additional Insured status is requested by facility owner, always attempt to provide a version that has an exception for premises defects.

Abuse/Molestation Risk Management

Staff and coaches of FC Pittsburgh are certified through the national Safe Sport Child Abuse Training Program as a part of this overall Risk Management Program.

Avoiding or Mitigating High Risk Activities

Group Transportation of Participants:

- All group transportation of participants whether in a single vehicle or multiple vehicles are prohibited.

Individual Staff Provided Transportation of Participants:

- Staff provided local transportation of participants is prohibited except under emergency situations.
- Staff provided local transportation of participants is not authorized by FC Pittsburgh and is a matter between the staff member and the parent/guardian. This policy is communicated to all parents/guardians via written memo prior to the start of the season. It is recommended that the staff member get written permission from the parent/guardian before providing transportation.
- Staff drivers are prohibited from riding alone with an unrelated minor participant due to child abuse policy of limiting one on one contact.

Managing the Charter Bus Risk:

FC Pittsburgh may use charter buses which generally have a very low incidence of crashes but the severity potential can be high with multiple passengers suffering serious injuries and/or deaths:

- Hire a charter bus that has safety belts if at all possible.
- Supervise the mandatory use of safety belts if available.
- Only hire a charter bus company with a satisfactory safety rating by verifying online.
- Only hire a charter bus company with adequate insurance by verifying online.

Serving of or Use of Alcoholic Beverages: The use of alcoholic beverages is prohibited at all FC Pittsburgh games and practices.

Fundraisers:

- FC Pittsburgh reserves the exclusive right to approve and/or oversee any Club or Team-related Fundraiser, using the FC Pittsburgh name, logo, and/or involving any Club Members (players, staff and or volunteers).
- FC Pittsburgh players are prohibited from engaging in fundraising activities that are not adult supervised.

Administrator/Staff Meeting to Review Basic Risk Management Instructions

The following instructions are reviewed in pre-season meetings of all administrators and staff.

- All forms of abuse including sexual, physical, emotional, harassment, bullying, and hazing are prohibited.
- Any type of grooming behavior is prohibited.
- Two deep leadership is required where two adults (e.g., any combination of staff or parents) should be present at all times so that a minor participant can't be isolated with a single unrelated adult, except in the case of an emergency.
- In special situations involving an adult such as car travel, overnight travel, locker rooms/changing areas, individual coach meetings, and individual training sessions, minors will always have another child buddy with them or a second adult within an observable and interruptible distance.
- All electronic communications including email, texting, instant message, etc. between the staff member and a minor participant is limited strictly to the legitimate activities of the organization.
- Staff and minor participants will not connect on social media outside of the organization's official social media accounts.
- Any overnight travel exposure prohibits coaches/staff from spending the night in the same room as an unrelated minor participant; require grouping of participants of the same sex and age group in rooms; and provide adequate oversight with a same-sex chaperone for each group.
- Federal or state law requires any adult staff member who has a suspicion of child sexual or physical abuse to independently report such suspicion directly to law enforcement within 24 hours. Failure to report may be a punishable offense.
- In addition, the adult staff member will report the suspicion within 24 hours to the appropriate organization official and the official will also report to law enforcement within 24 hours if there is suspicion that child sexual or physical abuse has been committed.
- Smoking or the use of tobacco products in the presence of children is prohibited.
- Being under the influence of alcohol, illegal drugs, or unauthorized prescription drugs during any sports organization activity is prohibited.
- Local transportation of participants is prohibited except under emergency situations.
- Local staff provided transportation of participants is not authorized by FC Pittsburgh and is a matter between the staff member and parent/guardian. This policy is communicated to all parents/guardians via written memo prior to the start of the season. It is recommended that staff members get written permission from the parent/guardian before providing any transportation.
- Staff should not leave a child unattended or unsupervised before, during, or after a practice, game, or any other activity.
- Staff will not release children to anyone other than an authorized parent or guardian or other authorized adult (with written permission on file with sports organization.)
- Have a cell phone for 911 and access to first aid kit.
- Staff will immediately report all injuries to Director of Soccer Operations.
- Staff will immediately report all complaints to appropriate supervisor.
- Staff will inspect facilities/equipment prior to each practice and game.
- Staff will immediately inform Director of Soccer Operations of all physical hazards and unsafe acts.

- Staff will modify or halt practice or game if necessary, to work around physical hazards.
- Staff will closely supervise children.
- Staff will follow all FC Pittsburgh rules and regulations.
- Staff will follow each facility's specific instructions.

Supervision

FC Pittsburgh will follow the guidelines listed below:

- **Stop Rowdiness:** Participant rowdiness and roughhousing results in a great number of senseless injuries in youth sports. Staff will recognize these activities and should put a stop to them through appropriate means.
- **Location of Supervisor:** The staff supervisor will be close enough to an activity to personally observe, instruct, correct, and supervise. This applies to both sports activities and non-sports extracurricular activities such as team outings.
- **Supervisors to Participants Ratio:** The appropriate number of staff supervisors will be present at all times to adequately observe, instruct, correct, and supervise. Make sure that arrangements are made up front so that team staff is not shorthanded at any practice or game.
- **Selection of Size, Age, and Skill of Participants:** Participants of various sizes, ages, and skill levels should not be mixed. This is accomplished at the sports organization level by restricting age range categories and by prohibiting play against outside competition where participants fall outside of such categories. On the team level, staff will not match up players of different skill levels or sizes in dangerous drills and staff will be careful not to personally injure participants during practice instruction.

Instruction

Sport-specific techniques:

- Coaches should follow accepted practices for teaching sport related techniques.
- Coaches should receive continuing education on latest techniques as follows:
 - Pre-season coaches workshop: Per Directors of Coaching
 - Recommended videos: Directors of Coaching and Technical Director will provide materials periodically to Coaching Staff in this regard.

Special emphasis should be made on the following more hazardous areas of the sports:

- No heading in Training for u11 and younger ages pursuant to US Youth Soccer Safety Guidelines
- Limited heading in training at the u12 age, pursuant to US Youth Soccer Guidelines.
- No Goalkeeper Punting of ball in u10 and u9 Academy ages training.
- No slide tackling in training for u9, u10, u11, and u12 ages in training.

Review of Safety Rules and Procedures:

- Required by governing/sanctioning body such as PA West, US Club, etc.
- Review all rule changes during pre-season with administrators and staff.
- Review rules with players before every practice and game

Risk Warning and Informed Consent

Sports Injury Care

Injury Prevention: Liability risk can be reduced by implementing the following guidelines:

- **Pre-participation Screening:** Prior to participation, all players should submit our approved Medical Clearance Form that is fully completed and signed by an approved healthcare professional. In order to participate, all players should be cleared by their approved healthcare professional for full participation in the sport without restrictions. The definition of approved healthcare professional varies per state law and could be an MD, DO, Physician's Assistant or Athletic Trainer. If any participant has physical limitation that precludes them from full participation in any club activity, parents must provide written explanations of said limitations prior to commencement of activities.
- **Flexibility:** All coaches will require the team to engage in standard flexibility and stretching exercises prior to all practices and games.
- **Conditioning:** Coaches will be encouraged to instruct on and implement a reasonable and age appropriate conditioning program.
- **Strength Training:** Only Coaches with Certified Strength Training will be allowed to prescribe, instruct and implement a reasonable and age appropriate strength training program. In the absence of a Certified Strength Trained Coach, no strength training equipment is to be employed. Body weight strength training exercises (pull ups, push ups, sit ups, leg throws, parachutes and resistance bands, etc) are allowed.
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- **Emergency Weather Plan:** In the event of lightning, the 30/30 lighting rule should be followed. All outdoor play should be suspended with appropriate evacuation whenever the lightning strike to thunder clap count is under 30 seconds. Furthermore, play should not resume until thunder has not been present for 30 consecutive minutes. On site evacuation is only permitted in fully enclosed buildings. If such building is not available, all players should evacuate to vehicles. In the event of tornado warning, all outdoor play must be suspended with appropriate evacuation and shelter.

Avoiding Heat Illness:

- Educate all staff on aspects of heat illness
- Educate players on the importance of pre-activity hydration.
- Practices or games may need to be postponed and rescheduled to avoid peak temperatures.
- Wet Bulb Globe Temperature (WBGT) is the new standard for decision making. Be sure to either have a WBGT meter or use weather FX app.
- Practices may be modified to shorten their duration, intensity, and equipment usage.
- Mandatory fluid breaks should be scheduled during practice and games.
- Water and/or sports drinks should be readily available.
- Game rules can be modified to allow unlimited substitutions.
- Emergency action plan for EMS access.
- Follow governing body regulations on heat illness prevention.
- Have cold water immersion tub available.
- If a player is suffering from symptoms of heat stroke, immediately call EMS. and start cold-water immersion before EMS arrives.

Concussions/Brain Injury:

FC Pittsburgh has adopted the USYS Concussion Procedure and Protocol as part of the overall Risk Management Program/.

Pre-injury planning

Emergency Phone List:

- EMS 911
- Police 911
- Fire 911

First Aid Kit: A first aid kit is to be available at all practice and game locations. Each coach will keep a fully stocked first aid kit in his or her vehicle at all times. Access to ice or cold packs should be available at all practice and game locations.

Emergency Information and Medical Consent Forms: Each coach should keep either a hard copy or electronic copy with them at all times in the event emergency treatment is required.

Post Injury:

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

- **First Aid:** When administering first aid, the staff member will not exceed the scope of his or her training. The purpose of first aid is to merely stabilize the situation by preventing it from becoming worse. Once the situation has been stabilized, all other treatment should be provided by a medical professional.
- **Medical Emergency:** 911 will be called if immediate attention is necessary.
- **Emergency Information and Medical Consent Form:** The player's form will be given to EMS upon arrival so that they will be aware of any pre-existing medical conditions and allergies.
- **Notification of Parents:** Parents will be notified immediately if there is a treatable injury

- **Notification of Risk Management Officer:** The Director of Soccer Operations will be notified of all injuries so that he/she can document the injury and provide Accident insurance claim form to parent or guardian.
- **Return to Play:** Once a player has suffered an injury that requires medical treatment by a doctor, the decision regarding the appropriate time to return to play will be made by an approved healthcare professional (ex: definition varies per state law but could be MD, DO, or Physician's Assistant.) The coach will not put pressure on the player to return too early and the instructions of healthcare professional will be honored.
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Equipment

- **Purchase and Use of Equipment:** When purchasing new equipment and using existing equipment, keep in mind that it must be used for its intended purpose as prescribed by the manufacturer. Review all manufacturer specs on intended use, appropriate age group, capabilities, and limitations.
- **Equipment Modification:** Never modify equipment as this may void the manufacturer's warranty and shift liability to FC Pittsburgh. As a general rule, only the manufacturer's representative should modify equipment. However, some equipment was meant to be modified to meet certain needs such as fitting. In these circumstances, only modify according to the original manufacturer's instructions.
- **Inspection:** The DOC and/or coach will inventory and inspect all equipment in the preseason and replace all equipment on an as needed basis. The DOC will issue required equipment to all teams. Coaches should inspect all equipment prior to each practice and game. Upon discovery of defect, equipment will be taken out of service. If repairs are not possible, a spare will be available.

The following equipment should be inspected prior to each game for condition/fit:

- Player-provided Equipment
- Team-provided equipment

Fitting of Equipment: Coaches are responsible for making sure that all equipment fits properly. Improperly fitting equipment or improper modification can result in liability.

Maintenance and Repair: Maintenance and repair of equipment will be undertaken on a routine basis. Maintenance is defined as the ordinary upkeep of equipment such as cleaning and tightening screws. Repair is defined as the replacement of worn or broken parts or correcting major problems. Maintenance and repair should only be undertaken by a properly qualified person who follows the written guidelines and specifications of the manufacturer. Whenever in doubt, it's best to transfer the liability risk to a manufacturer's representative.

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

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

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

Distribution/Acknowledgement/Documentation

A hard or electronic copy of this risk management program is distributed to each administrator and staff member prior to the start of every season. Each will acknowledge in writing (wet or electronic signature) that they have received and carefully reviewed the entire program. FC Pittsburgh Soccer Club maintains documentation on an annual basis of the risk management plan that was distributed as well as the administrator and staff acknowledgements.
