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## ASA/USA Softball General Safety & Risk Management

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Both the frequency and severity of insurance claims incurred by ASA and its member teams and umpires have been increasing. This increase is especially noticeable in the area of liability claims. Injuries and lawsuits now seem to be an integral part of amateur sports in America. It is important that ASA officials do everything in their power to reduce injuries and minimize the exposure to lawsuits, since these impede and interfere with the ability to conduct softball operations.

An awareness on the part of ASA Commissioners and others of the types of injuries and the nature of lawsuits that occur in softball is important. Being aware of the more common problems will better enable ASA officials to avoid and prevent these situations from occurring in the future.

Here are some of the steps that ASA officials can take to help put downward pressure on ASA's insurance and litigation costs:

- 1 Awareness.** ASA officials should familiarize themselves with the activities and situations that commonly result in injuries and lawsuits. Use your common sense to avoid and minimize the more common and more severe kinds of injuries. Create an awareness of these statistics among your deputy and district commissioners, tournament officials, umpires, managers, coaches and players.
- 2 Inspection of Fields.** Be sure you are familiar with and that you or your designated representative have personally inspected all fields being used in your area, and especially those that are included in the Field Owners Insurance Plan. The Field Owners Insurance Plan now has a mandatory field inspection requirement. Review the enclosed field owner checklist. Make sure that these routine safety measures are followed on fields in your area. If field owners do not cooperate, use other fields that are safe. Overseeing and maintaining the condition of fields is the first step in improving the safety of the game of softball. ASA Registered Umpires can help with these inspections and can be of invaluable assistance in maintaining safe, hazard-free field conditions.
- 3 Safety and Accident Prevention.** Emphasize proper instruction in the fundamentals of the game of softball, especially for Junior Olympic players. Since sliding injuries are among the most frequent and serious, review the steps that can be taken in your area to minimize sliding injuries. Review the kinds of protective equipment that are required, and make sure that these requirements are enforced.
- 4 Waiver and Release Forms.** It is good business practice to utilize waiver forms for all players in your area, for both regular season games and tournament games. This will protect you, the ASA, other ASA officials and field owners against unwarranted lawsuits, particularly for those injuries that are expected to occur and are a part of the game of softball. Review the suggested form that is enclosed in this report with your attorney and then require that it be used by all teams in your area.
- 5 ASA Team Insurance Program.** Since you cannot prevent all softball injuries from occurring and cannot stop lawsuits, frivolous or not, from being filed against you, insurance protection is a must for all teams and leagues in your area. You can render an invaluable service to the registered teams in your area by making them aware of the ASA team insurance plans and by sharing with them injury statistics and actual claims that demonstrate the urgent need for such coverage.
- 6 Standardized Processing of Liability Claims.** RPS Bollinger's Sports Claims Division, coordinates the processing of all liability claims involving lawsuits against ASA or any ASA officials. Processing through a single, central source ensures that a standardized approach will be followed in the handling of these liability claims and serves to keep the ultimate costs to ASA under control.
- 7 Written Reports and Documentation.** It is important to have written incident reports on file regarding softball injuries for use in defending lawsuits that may arise that allege negligence. Most lawsuits are filed long after the injury occurs, and the claimant's attorney is usually prepared to substantiate that a negligent act or condition caused the injury. Written reports on injuries that are kept in file are invaluable in the defense of such claims. Written reports that are of assistance include completed routine and special field inspection checklists and incident reports for known injuries. Injury reports are especially helpful if prepared immediately after the injury has occurred. These reports should include time and date, exact location, nature of injury, description of the events leading up to the injury, description of emergency or first aid care, condition of the field, weather report at the time of injury, names of the teams involved, names of umpires involved, and a list of witnesses. In the event of a serious injury, it is important to ask for written statements from witnesses or from individuals actually involved in the incident. Statements from witnesses tend to be more accurate if taken immediately, and are invaluable in defense of negligence lawsuits. Both league officials and field owners should retain copies of such reports.
- 8 Sexual Abuse & Molestation:** The Amateur Softball Association, as the National governing body for softball in the United States, is in the process of adopting a formal program for the prevention of sexual abuse and molestation of children within the Junior Olympic Program. This will be presented by the Insurance Sub-committee to the Board of Directors for approval in the near future. The program will be comprised of a statement of zero tolerance for sexual abuse and molestation of children throughout the ASA. The program will further require certain preventive measures be instituted to minimize the risk and to raise the awareness of the dangers of sexual abuse and molestation.