

# Local Program Development Guide

## Section 8 – Risk Management

### Risk Management

Conducting sports and other activities involves exposure to a variety of risks to the participants, volunteers and the organization. Some of these risks could result in a financial loss for the individuals and organizations involved. Effective risk management practices allow you to minimize the chance of risk to athletes and volunteers, and also minimizes the threat of financial loss that arises from your operations.

#### General Risk Management Guidance

Local programs are advised to be familiar with the following topics and documents, and educate local program leadership about key elements.

Please refer to your Protective Behaviors training regarding additional risk factors and how to effectively manage risk for your local program. Protective Behaviors training is offered through the Special Olympics Learning Portal. Your Accredited Program can link you to this training and necessary reminders and updates.

#### Incident Reporting

Incident Report Forms are available from your Accredited Program, as well as standard procedures for completion and submission. An Incident Report Form should be completed following all injuries or incidents. Other incidents may include property damage, abuse, theft, or incidents requiring law enforcement.

The Incident Report Form is a factual account and should be free of speculation or hearsay. It is best to leave the determination of potential liability to the claims professionals.

Following an injury or incident, forms should be promptly sent to the Accredited Program and to American Specialty Insurance if the injury or incident occurs in the U.S. This form can be obtained from the Accredited Program.

**SPECIAL OLYMPICS**  
FIRST REPORT OF ACCIDENT / INCIDENT

U.S. PROGRAM/AREA: \_\_\_\_\_ Date of Incident: \_\_\_\_\_ INJURED PARTY:

Injured Person/Party Information Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Age: \_\_\_\_\_

Name: (Last) \_\_\_\_\_ (First) \_\_\_\_\_ (MI) \_\_\_\_\_ TYPE OF INJURY/ACCIDENT:

Address: (Street) \_\_\_\_\_ (City) \_\_\_\_\_ (State) \_\_\_\_\_  Fall: Injury  Coach

Home Phone: ( ) \_\_\_\_\_ ( ) \_\_\_\_\_ ( ) \_\_\_\_\_ ( ) \_\_\_\_\_  Property Damage  Fracture

Gender:  Male  Female Social Security Number: \_\_\_\_\_  Other: \_\_\_\_\_  Injured Father  Injured Sister  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:

<b>ACCIDENT OCCURRED DURING:</b> <input type="checkbox"/> Training/Practice <input type="checkbox"/> Competition <input type="checkbox"/> Traveling to or from SO event <input type="checkbox"/> Other _____	<b>DISPOSITION:</b> <input type="checkbox"/> Injured to severe <input type="checkbox"/> Release of care <input type="checkbox"/> Injured to minor <input type="checkbox"/> Refer to hospital or clinic <input type="checkbox"/> Medical attention <input type="checkbox"/> First responder <input type="checkbox"/> Patient required third transport <input type="checkbox"/> Transported to hospital <input type="checkbox"/> Police <input type="checkbox"/> Ambulance <input type="checkbox"/> Transport only <input type="checkbox"/> Other _____	<b>SPORT:</b> <input type="checkbox"/> Archery <input type="checkbox"/> Baseball <input type="checkbox"/> Basketball <input type="checkbox"/> Football <input type="checkbox"/> Golf <input type="checkbox"/> Hockey <input type="checkbox"/> Judo <input type="checkbox"/> Soccer <input type="checkbox"/> Swimming <input type="checkbox"/> Table Tennis <input type="checkbox"/> Tennis <input type="checkbox"/> Track & Field <input type="checkbox"/> Volleyball <input type="checkbox"/> Water Polo <input type="checkbox"/> Weightlifting <input type="checkbox"/> Wrestling <input type="checkbox"/> Other _____	<b>BODY PART INJURED:</b> <input type="checkbox"/> Head <input type="checkbox"/> Neck <input type="checkbox"/> Torso <input type="checkbox"/> Back <input type="checkbox"/> Hand <input type="checkbox"/> Wrist <input type="checkbox"/> Elbow <input type="checkbox"/> Shoulder <input type="checkbox"/> Hip <input type="checkbox"/> Knee <input type="checkbox"/> Ankle <input type="checkbox"/> Foot <input type="checkbox"/> Other _____
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**Contact/Case Provider Information** For those who design/coordinate/organize/oversee the competition and/or responsible party (e.g. parent, league parent):

Relationship to the injured person: \_\_\_\_\_ Employer Name: \_\_\_\_\_  
Name: \_\_\_\_\_ Employer Address: \_\_\_\_\_  
Address: \_\_\_\_\_  
Home Phone: ( ) \_\_\_\_\_ Work Phone: ( ) \_\_\_\_\_

Does the injured person have medical insurance?  Yes  No  
If yes, insurance is provided by:  Injured Person  Case 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:  
AMERICAN SPECIALTY INSURANCE & RISK SERVICES, INC.  
1300 W. Jefferson Blvd., Suite 150  
Fort Wayne, Indiana 46804-4133 | Fax: 260.969.4729

IF INJURY WAS SERIOUS OR A FATALITY,  
IMMEDIATELY NOTIFY AMERICAN SPECIALTY  
AT 800.938.7943, 24 hours a day/7 days a week

Please find the full page document located in the Appendix of this document. You can also contact The Sr. Director of Field Services for a copy.

**\*\*Please Note:** Once the document is completed, please submit to your Regional Athletic Director or Sr. Director of Field Services – Mark Wolfgram : [mwolfgram@specialolympicswisconsin.org](mailto:mwolfgram@specialolympicswisconsin.org).

## Insurance

Your Accredited Program can provide you with a brochure (or similar document) outlining insurance coverage, and the process for requesting / providing certificates of insurance as needed.

### General Liability

The Special Olympics General Liability policy protects insured Special Olympics organizations, athletes, and registered volunteers from third-party claims of bodily injury, property damage, and personal injury due to alleged negligence arising from the conduct by Special Olympics during a Special Olympics activity. 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.

### Automobile Liability

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.

**NOTE:** If the injury is serious or results in death, please contact your Regional Athletic Director, and the Sr. Director of Field Services who will work with other members of Special Olympics Wisconsin as outlined in the SOWI Crisis Plan.

If the injury is serious or results in death, please contact American Specialty immediately at (800) 566-7941 (24 hours a day, 7 days a week) and the Accredited Program's crisis communications contact and/or CEO.

\*Please note that exclusions and additional terms apply to coverages. Please consult with your Accredited Program for more information or contact Special Olympics Wisconsin Sr. Director of Field Services.

### **Emergency Management Plan Considerations:**

- Ideally, a physician, an athletic trainer, or a physical therapist knowledgeable in the triage and treatment of athletic injuries should cover practices and games.
- The primary coach for a team must maintain a copy of all athletes' medical forms during practices and games, and make forms and any special instructions available to medical personnel if needed.
- 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, including but not limited to certification in cardiopulmonary resuscitation (CPR) and first aid.
- The primary coach responsible for their team is responsible for activating an emergency management plan. The sample Incident Immediate Action Steps Guide addresses core components of a plan, and can be adapted to fit your local program's needs, as well as the policies and procedures of your state/province/country's Special Olympics Program.

## **Weather Contingency Plans**

### **PLAN A: Events Will Be Delayed**

The Games Management Team will monitor weather conditions and determine if conditions are severe enough to halt competition. If competition is delayed, events may be delayed and restarted from the point of stoppage as conditions improve/clear.

- A. Weather/event updates should be posted at Tournament Central or an identified site within the main designated shelter. Make regular announcements if possible.
- B. When events resume, announcements and Tournament Central postings should clearly identify updated times and events.
- C. When event delay reaches 90 minutes, tournament must be moved indoors or be partially or fully cancelled.

### **PLAN B: Utilize Indoor Facilities (if possible)**

- A. Identify appropriate areas for staging, awards and spectators.

- B. Identify which events shall be held indoors. If executing an event indoors becomes dangerous, confusing, or breaks SOWI rules, the event must be cancelled.
- C. Coordinate shoe cleaning station for athletes/volunteers entering facility for safety of competition and respect of the venue.

### **PLAN C: Partial or Full Cancellation of Events**

If the weather pattern is not clearing, there are no safe indoor options, or the event delay has surpassed 90 minutes, the event may be cancelled by SOWI Staff. For advancement of teams after a full or partial event cancellation, see [Advancement From Cancelled and Partially Completed Competitions](#).

### **Weather Related Competition Delays Procedures**

**Severe Weather** – When Severe Weather is expected, the “Day-of” registration packets should include updated information with procedures in the event that severe weather occurs and directions for evacuation at tournament sites. All agencies, athletes and volunteers should know where to go. Make sure a procedure is in place to make announcements in order to facilitate orderly and safe movements to shelters.

SOWI Staff should receive weather updates via radio, TV, internet, etc. and a system of communication should be in place to inform each Games Management Committee of current conditions and warnings. The following weather conditions will merit the following indicated actions.

- Rain with no severe conditions: Competition continues.
- Severe Thunderstorm Watch: Competition continues and weather conditions should be monitored by radio, TV, etc.
- Tornado Watch: Competition continues and weather conditions should be monitored by radio, TV, etc.
- Severe Thunderstorm/Lightning (lightning seen): Evacuation to designated shelters - competition halted. Competition must be halted a minimum of 30 minute following the last sighted lightning strike.
- Severe Thunderstorm Warning: Prepare for potential evacuation to designated/approved shelters. Make the announcement for evacuation at the first sign that a thunderstorm with lightning is occurring.
- Tornado Warning: Evacuation to designated shelters - competition halted upon notification of the official warning.

**Cold Weather Safety** – There are three main factors to be considered by Event Organizers regarding cold weather safety: the temperature and related weather conditions, the duration of the exposure, and clothing and other protection against cold. These factors together with any other relevant information such as "wind chill factor" must be considered when a decision is made regarding cold weather.

## Wind Chill Chart

### Wind (mph)

Temperature (°F)	Calm	5	10	15	20	25	30	35	40	45	50	55	60
40	36	34	32	30	29	28	28	27	26	26	25	25	
35	31	27	25	24	23	22	21	20	19	19	18	17	
30	25	21	19	17	16	15	14	13	12	12	11	10	
25	19	15	13	11	9	8	7	6	5	4	4	3	
20	13	9	6	4	3	1	0	-1	-2	-3	-3	-4	
15	7	3	0	-2	-4	-5	-7	-8	-9	-10	-11	-11	
10	1	-4	-7	-9	-11	-12	-14	-15	-16	-17	-18	-19	
5	-5	-10	-13	-15	-17	-19	-21	-22	-23	-24	-25	-26	
0	-11	-16	-19	-22	-24	-26	-27	-29	-30	-31	-32	-33	
-5	-16	-22	-26	-29	-31	-33	-34	-36	-37	-38	-39	-40	
-10	-22	-28	-32	-35	-37	-39	-41	-43	-44	-45	-46	-48	
-15	-28	-35	-39	-42	-44	-46	-48	-50	-51	-52	-54	-55	
-20	-34	-41	-45	-48	-51	-53	-55	-57	-58	-60	-61	-62	
-25	-40	-47	-51	-55	-58	-60	-62	-64	-65	-67	-68	-69	
-30	-46	-53	-58	-61	-64	-67	-69	-71	-72	-74	-75	-76	
-35	-52	-59	-64	-68	-71	-73	-76	-78	-79	-81	-82	-84	
-40	-57	-66	-71	-74	-78	-80	-82	-84	-86	-88	-89	-91	
-45	-63	-72	-77	-81	-84	-87	-89	-91	-93	-95	-97	-98	



**Frostbite Times**

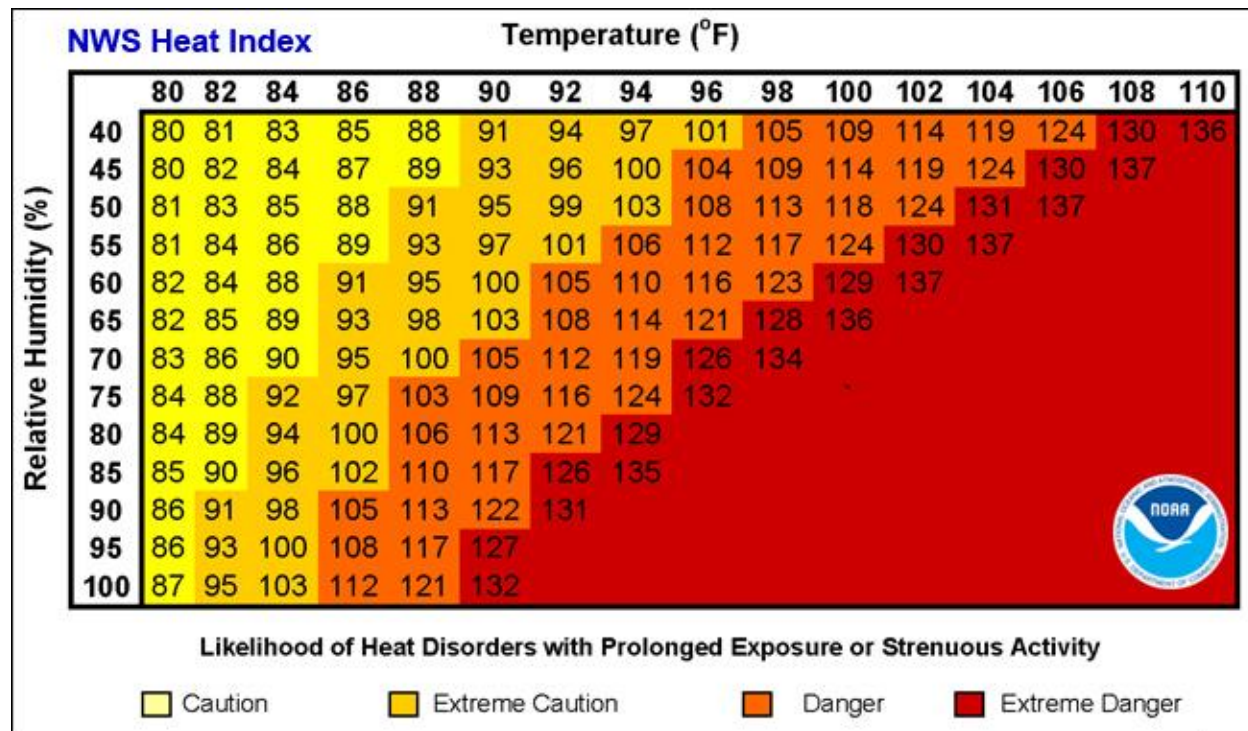
- 30 minutes
- 10 minutes
- 5 minutes



- Precautionary Range:** When temperatures fall below 0°F Raw Temperature or -5° F wind chill. The Event Organizers have the option to cancel the event or to offer an amended event taking precautions to ensure the safety of athletes, coaches, event management and volunteers. Safety precautions may include shortening events, limiting the number of events, providing more shelter for participants, providing more breaks in competition, etc. The decision will be made based on location, temperature, projected forecast, wind direction, availability of shelter, the level of dress of volunteers, GMT, athletes, coaches, etc.
- Cancellation Range:** When temperatures fall below -10° F Raw Temperature or -20° F Wind Chill measured at the coldest point at the venue, a competition will be postponed or canceled by the Event Organizers until conditions do not fall within the cancelation range.

In the absence of the appropriate equipment to measure and monitor current conditions on site, Event Organizers will utilize the local television, weather apps, weather service, etc. to monitor the current and/ or wind chill and to determine the proper course of action to accommodate participant safety.

**Hot Weather Safety** – The two main factors to consider for hot weather safety are the current temperature and percent relative humidity. Decisions to delay, postpone, reduce, or cancel competition will be based on the Apparent Heat Index (See National Oceanic and Atmospheric Administration (NOAA)'s [Heat Index Chart](#) or use the [Heat Index Calculator](#)). In addition, event managers should take into consideration the exposure of participants to full sunlight, or participation on surfaces such as asphalt or sport turf, which can increase Apparent Heat Index values by up to 15 degrees Fahrenheit. Safety for all participants (Athlete, coach, volunteer, etc.) is the number one concern when determining course of action to follow.



- **Precautionary Range 1:** Apparent Heat Index 90°-99° Events will proceed with caution. Event Organizers will monitor the situation and take measures to ensure that the safety of the athletes are taken into consideration. These measures may include additional water stations for hydration, allowance of extra rest, etc. At the Event Director’s discretion, event organizers may choose to shorten or postpone games depending on additional factors such as access to shade or air conditioning nearby, length of activity, availability of water, amount of rest, condition of participants, etc.
- **Precautionary Range 2:** Apparent Heat Index of 99° -104° F Competition will be reduced to accommodate participant safety. i.e. Length of an official game will be shortened, number of events or games played reduced, etc. Event organizers may choose to cancel or postpone games depending on additional factors such as access to shade or air conditioning nearby, length of activity, availability of water, amount of rest, condition of participants, etc.
- **Cancellation Range:** Apparent Heat Index 105° F or above – Competition will be postponed until the Apparent Heat Index drops below 105°, or if time will not allow a postponement, competition will be cancelled.

In the absence of the appropriate equipment to measure and monitor current conditions on site, Event Organizers will utilize local television, weather apps, weather service, etc. to monitor the apparent heat index and to determine the proper course of action to accommodate participant safety.

**Resumption of Activities & Shortened Events** – the Games Management Team and SOWI Staff will determine resumption of competition. Games Management Team should be aware of all weather related policies and precautions of the host facility. The length of games may be reduced in order to complete play in the time allowed.

- **Indoor Team Sports:**
  - Basketball: The most an official game may be reduced to is 4-minute quarters with a 5-minute intermission between halves.
  - Volleyball: The most an official match may be reduced to is best of three games to 15 points.
  - Bocce: If the length of games needs to be reduced, Games Managers shall reduce the time at which no new frame shall begin. An equal number of frames shall be allowed for both teams. If possible, reduce an equal number of games played by each team in order to compensate for tiebreak procedures. The most an official game may be reduced is to 10 points or 25 minutes.
- **Outdoor Team Sports:**
  - Softball: If the length of games needs to be reduced, Games Managers shall reduce the time at which no new inning shall begin. An equal number of innings shall be allowed for both teams. If possible, reduce an equal number of games played by each team in order to compensate for tiebreak procedures. The most an official game may be reduced to is 2 full innings or a 30-minute game.
  - If the length of games needs to be reduced, Games Managers shall reduce the length of time allowed for each half of play. Use caution when reducing the 5-minute intermission between halves to insure teams have adequate rest. The most an official game may be reduced is to 7-minute halves.

## **Weather Resources**

Click on the following links to view Inclement Weather Resources for assistance with weather related delays and cancellations. All documents located in the Appendix at the end of this document.

- Temperature Competition Index Charts
- Incident report
- Lightning Guidelines and Wind Chill Index Chart

## Sample Guidance for Inclement Weather

### Rain

Decisions on field closures are made as late as possible in order to give the best possible chance for the game to be played.

### Winter Weather

Players are more susceptible to injuries during cold weather, particularly from pulled or torn muscles. Players should be encouraged to wear appropriate clothing to aid body heat retention, yet afford adequate movement without creating a safety hazard. Generally, training programs should follow their High School Activities Association policies for cancellations.

### Hot Weather

The risk of heat-related illness from vigorous sports activity increases with the temperature. The body generates heat, which cannot be dissipated readily when the ambient temperature exceeds 85°F, depending upon the humidity. Hot weather is considered at any point where the heat index reaches or exceeds 90°F. Generally, training programs should be reviewed if the heat index at the start of training is projected to be above 95°F. Coaches should exercise caution and provide additional water breaks.

### Thunder & Lightning

If inclement weather is in the forecast, an individual should be designated to monitor the weather forecast and radar during the competition. If the facility being used for competition has a lightning detection system, and a facilities policy in place that is more stringent than described below, the facilities policy will supersede the Special Olympics policy.

*If lightning is detected within five kilometers / eight miles of practice or competition, all coaches, players, referees, and spectators are to withdraw from the field and seek proper shelter. No place outside is safe near thunderstorms. The best shelter is a large, fully enclosed, substantially constructed building. A vehicle with a solid metal roof and metal sides is a reasonable second choice.*

*30-minute Rule: Wait at least 30 minutes after the last sound of thunder or the last lightning flash before giving the "all clear" signal and resuming normal activity. If thunder is heard or lightning is seen again within that 30-minute time frame, the event will continue to be postponed or officials may deem to cancel the event.*