

## **Insurance 101: Best Line of Defense against Abuse**

The bond between an athlete and a coach can be powerful. In the best of all worlds, that bond should help support the athlete to become the best he or she can be. In the worst of worlds, that bond can lead to sexual abuse of the athlete by the coach. Abuse is an issue we would like to ignore; all of us would prefer to think, "That could never happen in our program." The ugly reality is that across the country, in all types of sports organizations, cases of sexual abuse exist.

### **Recent cases in Youth Sports**

At Bollinger, we have seen a significant rise in the number of incidents of sexual abuse among our youth sports insureds. Some of the more notable are:

- A 38 year-old male coach in Oregon was recently sentenced to 71 months in federal prison for charges of sexual abuse with a minor and second degree kidnapping, for running off with his 15 year-old female player. After allegations surfaced that the two were having an affair, they ran off to Tennessee for nine months. The two were finally caught when their stolen car was involved in an accident. The coach is awaiting sentencing on state charges of rape, which could add 5 years to his jail term.
- A U15 boys elite team from Florida went to Amsterdam last summer to play in a tournament. On returning, some of the boys made allegations that the head coach had inappropriately touched them and taken them to have sex with prostitutes in the city's red light district. All four coaches who traveled with the team were suspended, however, no criminal charges have been filed. The head coach --a former national coach of the year, and a Florida hall-of-famer -- was later found dead in December of an apparent suicide.
- In another tournament-related claim, a high-school player stayed in her coach's hotel room overnight while on an out-of-state tournament. The coach was convicted of getting the 15 year-old intoxicated and then having sex with her. He is currently serving 3 and a half years in jail. In a civil suit, the girl's parents brought litigation against the youth sports association. The claim was settled for seven-figure amount against the sports organization for negligent supervision.
- In California, a coach was jailed for having a sexual relationship with one of his players for over a year. While on bail prior to the hearing, the coach continued to contact the girl via email, until her parents found out. Bail was immediately revoked. The insurance carrier has paid over \$50,000 in therapy expenses for the girl and her family.

### **What can be done?**

Unfortunately, there is no foolproof way to prevent abuse. However, the best line of defense to protect our players is involvement – involvement by the league in setting strict policies and procedures, and involvement by parents in the program.

Leagues can follow US Lacrosse's Risk Management guidelines which suggest: conducting background checks on coaches; encouraging coaches to be trained and certified; enforcing the "two-adult rule", having at least two adults present during all activities; and by implementing a zero-tolerance policy against all forms of abuse.

### **Warning signs for Parents**

How can parents spot trouble before it's too late? In 2003, a series of articles by The Seattle Times, entitled "Coaches Who Prey", provided a list of warning signs for parents of athletes that may indicate their child could be a victim of abuse:

1. A pat on the buttocks or full body hugs by the coach may seem innocuous. But experts say a high-five should suffice.
2. Rides home alone from practices or games, or one-on-one training from the coach can put your child at risk. Parents should attend events and provide or arrange for transportation.
3. Cards, gifts and even sports-related awards from a coach are not appropriate if they are targeted to one athlete and not the team.
4. Sleepovers at the coach's house are not so unusual as they may sound; but even if the entire team is invited, this could be a cover for ongoing intimacy. A number of incidents reported in the news cite these kinds of sleepovers as opportunities for abusive situations to arise.
5. Long or repeated phone calls from the coach, continuous emails or instant messaging, or a dependency by the child on his/her coach for advice can be signs of an intimate relationship. Stay on top of your child's activities.
6. Out-of-town trips to tournaments or camps, as shown in the above examples, can be opportunities for abuse. If a coach makes it difficult for a parent to come along, parents should be concerned.
7. A child who suddenly quits or loses interest in their favorite sport, or no longer wants to be near a coach, could be a cry for help from a young victim.

Listen, pay attention and communicate with your children and players. Many children in these situations feel isolated because their relationship with the coach or other adult has polarized them away from friends and family. Further, they feel vulnerable to losing the one thing they love – their ability to continue playing the sport. Feeling trapped, it is difficult for young players to come forward with their story. A good solid basis of communication between parents, players, coaches and the league organizers is the best line of defense for all.

For more information, go to [www.BollingerLax.com](http://www.BollingerLax.com) and click on "Risk Management" for a full copy of the "US Lacrosse Guide to Awareness and Prevention of Abuse" which outlines additional steps leagues and parents can take to protect our kids.