



Risk Management Program

Revision 1 – US Club Soccer

Xcel Futbol Club
Huntington, WV

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1. GOAL

- 1.1. The goal of the Xcel Futbol Club (XFC) is to provide a local, family friendly, player friendly competitive soccer club for the Tri-State areas competitive soccer players. XFC is committed to developing young men and women's sense of integrity, skills in dealing with adversity, and goal-setting and achievement through the game of soccer.

2. RISK MANAGEMENT

- 2.1. Risk is the possibility of suffering a loss. It is anything that threatens the ability of an association or club to accomplish its mission.
- 2.2. Risk Management is the process of analyzing exposure to risk and determining how to best handle such exposure. Risk Management provides a framework and strategies for recognizing and confronting threats to your association's ability to achieve its purpose. Risk management requires an association/club to be proactive by instilling a discipline dealing with the possibility that some future event may cause harm.
- 2.3. US Club Soccer is mandated by the US Soccer Federation to establish and monitor a Risk Management Program.
- 2.4. US Club Soccer is committed to a safe environment for its Members and participants, and to prevent abusive conduct in any form. All club coaches and administrators shall comply with US Club Soccer Policy Manual, Section 13 prior to and during their participation in club activities. Members of XFC shall comply with all elements of Section 13 requirements.
- 2.5. **US Club Soccer Policy Manual Policy 13.01** states the following: *US Club Soccer is committed to providing a safe environment for its Members and participants, and to preventing abusive conduct in any form. Every US Club Soccer Member and its personnel are responsible for protecting participants and ensuring their safety and well-being while involved in sponsored activities. To this end, the following guidelines of behavior and procedures have been adopted for US Club Soccer Members, registered staff, volunteers and participants. All US Club Soccer Members, as well as parents, spectators and other invitees, are expected to observe and adhere to these guidelines. Violation of these policies or guidelines, including the following, may be used as a basis for a potential or current US Club Soccer Member or registered staff member's disqualification, suspension or other disciplinary action.*
 - (a) *Abuse of any kind is not permitted within US Club Soccer. Physical, sexual, emotional or verbal abuse or misconduct from our players, coaches, officials, volunteers, parents or spectators shall not be tolerated.*
 - (b) *Physical and sexual abuse, including, but not limited to, striking, hitting, kicking, biting, indecent or wanton gesturing, lewd remarks, indecent exposure, and any form of sexual contact or inappropriate touching, are strictly prohibited within US Club Soccer.*
 - (c) *Emotional abuse or verbal abuse is also prohibited. These include, but are not limited to, such forms of abuse as: insulting, threatening, mocking, demeaning behavior, or making abusive statements in regard to a person's race, gender, religion, nationality/ethnicity, sex or age.*
 - (d) *US Club Soccer is committed to providing a safe environment for players, participants and staff. Every member of US Club Soccer is responsible for reporting to US Club Soccer any cases of questionable conduct or alleged*

mistreatment toward our members by any coach, official, volunteer, player, parent, sibling or spectator.

(e) US Club Soccer will respond quickly to any and all allegations of abuse within US Club Soccer. The alleged offender will be notified of such allegations promptly.

(f) Participating with US Club Soccer-registered players before background screening is completed and registration is approved, or falsifying the background screening application in any way, shall be grounds for immediate suspension or disqualification from US Club Soccer. The staff's Member organization may also be terminated if it is aware of a staff falsifying an application, or are in active non-compliance with this Policy. Any staff who completes an application on behalf of another staff is also subject to suspension, disqualification or other discipline, and in addition may be subject to criminal or civil liability.

- 2.6. A key component of protecting players and the organization is background screening of staff and volunteers. Background screening is part of US Club Soccer's registration process, generally occurs every other year and covers a 7-year period from date of application. All coaches, assistant coaches and team managers are subject to this requirement. The staff member must complete the application himself/herself as club registrars are not permitted to complete the application. Passing US Club Soccer's background screening alone does not mean you are registered with US Club Soccer. Registration is not complete, nor is insurance valid, until a staff passcard or rec registration request is received, paid for, and subsequently approved by US Club Soccer. **You may not participate with youth players until these steps are completed.**
- 2.7. Screening eligibility determinations is at the sole discretion of US Club Soccer. Disqualification determinations include, but not limited to, any felony, gross misdemeanors, violation of these guidelines, or driving offenses, including loss of license, reckless driving, impaired driving, or a DUI. Any person accused of a sexual offense, an offense against a minor, or an offense involving physical violence may be asked to resign voluntarily or may be disqualified by US Club Soccer until the matter is resolved. Regardless of criminal or civil guilt in the alleged abuse, the continued presence of the person could be detrimental to the reputation of US Club Soccer and could be harmful to the participants. A person who is accused but later cleared of charges may apply to be reinstated within US Club Soccer.
- 2.8. All US Club Soccer members shall have an affirmative duty to report potential risk management issues of which they become aware. This includes self-reporting of a registered staff member or club/organization, or reporting of another registered staff member or club/organization. Incidents which must be reported include, but are not limited to, arrests for a felony or other crime of violence, sexual misconduct, or any other act or pattern of behavior which may have or in the future put youth players at risk. Members are encouraged to err on the side of reporting, and allow US Club Soccer to ascertain whether a disqualification from participation or other action is warranted. Failure to report pursuant to this policy shall subject the member to potential disqualification, suspension, or other discipline or other action.
- 2.9. In the area of Member Conduct, the XFC fully supports and expects compliance of US Club Soccer's recommendations outlined in Policy 13.05. This policy states the

following: **Policy 13.05 – Member Conduct Recommendations**. While the following are considered guidelines, failure to establish or comply with these or similar internal US Club Soccer policies and procedures may be considered as evidence of noncompliance with the US Club Soccer Risk Management Policies.

(a) *Buddy System: It is recommended that every activity sanctioned by US Club Soccer establish a “Buddy System”. Each youth participant should be assigned a buddy during sponsored activities. No child should go anywhere – to the bathrooms, locker rooms, or other location – without his or her buddy.*

(b) *To further protect youth participants, as well as coaches, officials and volunteers, it is strongly recommended that no adult person allow him/herself to be alone with a child (unless their own child) or with any group of children during games, practices, or other sponsored activities. In particular, it is recommended that coaches or other staff members registered with US Club Soccer abide by the following guidelines:*

(i) *Do not drive alone with a youth player in the car.*

(ii) *Do not take a youth player alone to the locker room, bathrooms or any other private room.*

(iii) *Private conversations with youth players should occur within the view of others, in the gym or on the field, instead of a private office.*

(iv) *Coaches and other adult members of US Club Soccer should not socialize individually with youth players outside of sponsored activities, except when specific permission is granted by the club and parent/guardian.*

(v) *Physical contact with players should be limited to that necessary to teach a skill, treat an injury, console or congratulate a player, or greet or say goodbye.*

(c) *Supervision/Chaperone ratio: It is recommended that for any sponsored activity, especially on overnight trips, the ratio of adults to youth participants be 1:8, or 1 adult for every 8 children, with a minimum of 2 adults for every activity.*

(d) *When traveling overnight with youth participants, children should be paired up with other children of the same gender and similar age group, and with chaperones in separate, but nearby rooms. It is the responsibility of the chaperones to supervise the activities of the players at all times.*

(e) *No child should be left alone at a training session or at any other time until they are picked up by their parent, older sibling, or other designated adult. It is recommended that the last adult in addition to the coach or trainer wait at the site as well until the child is picked up.*

(f) *We want to empower our players to trust their feelings and let them know that their concerns, fears and hopes are important by listening to them. Open communication between children and parents, or between children and other adults in the organization, may help early warning signs of abuse to surface.*

2.10. We in XFC have elected to establish a club-level program designed to support national risk management policy compliance and provide the greatest opportunity to mitigate risks to our youth and club. Therefore, the XFC will incorporate to the maximum extent possible processes, education and training of our members on high risk threats such as Goal and Player Safety, Concussion Protocols, Security of Personal Information on

Website/Social Media, Prohibiting Involvement of Personnel with Designated Criminal History, and Travel/Weather/Tournament Safety.

- 2.11. XFC will pursue risk management identification and mitigation efforts by applying a fundamental approach of 1) Access Risk, 2) Control Risk, 3) Risk Resolution and 4) Manage the Risk Plan. The ultimate goal of our Risk Management Program is the successful identification and mitigation of potentially harmful threats to our members.
 - 2.12. Each team's starting point is to "Access Risk" by looking at our different activities, asking the following basic questions and carefully analyze the responses.
 - What could go wrong?
 - What can you do to prevent it from occurring?
 - If something goes wrong, how will you respond?
 - 2.13. After accessing potential risks a decision needs to be made on whether the team/club can accept the risk. After considering the consequences and a decision is made to proceed, then "Controlling the Risk" occurs. This may be accomplished through inspections (personnel, methods, equipment, etc.), audits (financial, training records, medical documentation, website, reporting, etc.), the issuance of club policies/guidance and reporting to the club's leadership and US Club Soccer.
 - 2.14. Risk Resolution actions is everyone's responsibility—from player to the Board of Directors. There are multiple ways to achieve Risk Resolution. They include 1) Avoidance (don't do it), 2) Modify (change/modify a policy, process or method that puts the club at risk) and 3) Transfer (transfer the risk from a club responsibility through the use of contracts and insurance).
 - 2.15. As new issues arise, repeat the process of risk assessment, control and resolution for new risk exposures you identify. This effort allows us to "Manage our Risk Plan". XFC's risk management program is an ongoing process and our plan will be continually re-evaluated.
 - 2.16. In accordance with XFC Bylaws, the Risk Manager takes action to minimize risk associated with the playing and administration of the game of soccer; studies the areas where risk may exist and proposes policy to the Board or carries out education to mitigate that risk. Risk Manager addresses background checks for those involved with youth players, field and game safety, and the protection of the affiliated association and of each member organization and their assets. The Risk Manager is the primary point of contact with any affiliated association's Risk Management element.
- 3. PLAYER HEALTH AND SAFETY**
- 3.1. US Club Soccer has developed the "Players First" philosophy and one of its five-pillars is "Player Health and Safety". As a member organization of US Club Soccer, XFC will fully support the incorporation of these approaches and guidelines.
 - 3.2. XFC coaching staffs are highly encouraged to utilize the "Coaches Checklist" (Attachment 1) prior to commencing any practice or game activity.
 - 3.3. **Concussion Management and Reporting**
 - 3.3.1. US Club Soccer utilizes US Soccer's "Recognize to Return" concussion initiative guidelines. As a minimum these guidelines include annual concussion training for staff, publication of concussion education materials on websites, Return to Play (RTP) protocols and heading restrictions on U13 and younger players. These new heading requirements will be adhered to even when a player "plays up" with an older age bracket not subject to these restrictions.

- 3.3.2. Any XFC player suffering a possible concussion will be removed from play immediately. In accordance with US Soccer’s Concussion Action Plan, coaches should look for symptoms of a concussion (do not attempt to judge the severity of the injury), have the player evaluated by an appropriate health care professional, inform the parent and give them a copy of the USSF-CDC Concussion fact sheet. The fact sheet is available for download at the following link:
<http://www.ussoccer.com/~media/files/federation-services/sports-medicine/2015-concussion-docs/ussf-cdc-a-fact-sheet-for-parents.pdf?la=en>
 - 3.3.3. Any player suffering a concussion can only return to play or practice after at least 24 hours and with permission from a parent and a health care professional.
 - 3.3.4. As part of our recurring training, all XFC leadership positions shall ensure they have successfully completed the viewing of US Soccer’s “Concussion in Soccer” video on an annual basis. The video is accessed on US Club Soccer’s website and is located under the Resources/Risk Management tab.
 - 3.3.5. Additionally, as part of the staff registration process, US Club Soccer requires completion of the “**Sideline Sports Doc**” web-based course. This course is designed for staff to improve on-field triage of key injuries. The chapters are: 1) The SAFE Method – initial evaluation of an on-field injury, 2) Ankle and foot injuries, 3) Concussion, 4) Fractures, 5) Heat illness, and 6) Knee injuries. The course also incorporates U.S. Soccer’s “Concussions in Soccer” video and other Recognize to Recover content. This requirement occurs whenever a background screening is required.
 - 3.3.6. Per US Club Soccer, heading is prohibited for all 11-U and younger players in practice or games. Limited heading in practice for players in 12-U and 13-U programs is restricted. More specifically, these players shall be limited to a maximum of 30 minutes of heading training per week, with no more than 15-20 headers per player, per week. There are no heading restrictions in games.
 - 3.3.7. Additionally, concussion information materials/links will be made available on the XFC webpage in an effort to educate club members and parents.
- 3.4. Heat Guidelines**
- 3.4.1. Heat-related illnesses, such as heat stroke and heat exhaustion can be serious and potentially life-threatening conditions. U.S. Soccer’s RECOGNIZE TO RECOVER program prepared a guide for coaches, referees and players when training or playing in warmer climates, outlining recommendations for hydration breaks and participant safety during extreme temperature conditions.
 - 3.4.2. XFC recommends the use of the 3-step heat guideline process and acclimatization guide be utilized by staff personnel. Access the guide at the following link:
<http://www.recognizetorecover.org/s/1609024-Heat-Guidelines.pdf>
- 3.5. Severe Weather**
- 3.5.1. During practice, scrimmages or training XFC coaching staffs should follow the USSF guidance issued in their memoranda titled “Dealing with Severe Weather” dated 6 Oct 2003.
 - 3.5.2. Lightning
 - 3.5.2.1. Apply the 30-30 rule. When you see lightning, count the time until you hear thunder. If this time is 30 seconds or less, seek proper shelter. If you can't see the lightning, just hearing the thunder is a good back-up

- rule. Wait 30 minutes or more after hearing the last thunder before leaving shelter.
- 3.5.2.2. 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.
- 3.5.3. Severe Storms or Tornadoes
- 3.5.3.1. Obey local rules and heed warnings (meaning that a severe storm or tornado has been sighted).
- 3.5.3.2. Clear the field and seek proper shelter immediately – see above. Remember, according to standard weather warning terminology a "warning" represents a more immediately likely occurrence than a "watch."
- 3.5.4. **Goal Safety**
- 3.5.4.1. US Club Soccer expects its members to ensure safe training and competition environments, and this includes the installation, use and storage of all movable soccer goals. US Club Soccer recognizes the *U.S. Consumer Product Safety Commission's Guidelines for Movable Soccer Goal Safety* as the preferred – but not sole – resource for goal safety. These guidelines are intended to address the risk of movable soccer goal tip over.
- 3.5.4.2. As a minimum, staff should ensure the goal is adequately secured (i.e. staked, auger anchors, sand bags) and never permit the climbing or hanging from the goal. Since 1997 there have been 41 deaths and 59 injuries related to goal accidents.
- 3.5.4.3. The guideline can be accessed at the following link:
<https://www.cpsc.gov/s3fs-public/5118.pdf>
- 3.5.5. **Children's Online Privacy Protection Act (COPPA)**
- 3.5.5.1. COPPA is a federal law designed to protect the identity of minor children and their activities. US Soccer provides the following recommendations which XFC fully supports:
- Be sure your website is COPPA compliant!
 - Do not put pictures that identify children by name on the internet.
 - Do not put practice schedules, times and locations on the internet.
 - Do not put names, phone numbers and emails of children or families on an unsecured internet site.
 - Communicate by e-mail, not by web sites.
 - Albums and video are better sent as attachments or secured via secured site.
 - Many vendors provide password protection. Pictures, rosters, and field/game directions all need to be protected.

4. LIABILITY AND INSURANCE

- 4.1. US Club Soccer Policy Manual Policy 10.01 states the following: *Player Medical Coverage. All registered US Club Soccer players, coaches, and administrators are covered by secondary medical insurance for US Club Soccer sanctioned events, and for other events sanctioned by a Federation-affiliated Member if coverage is otherwise not available through that Federation-affiliated Member. A copy of the medical claim form*

may be obtained by contacting the US Club Soccer office. A player's coach shall complete US Club Soccer's form, certifying the injury occurred while participating in a US Club Soccer sanctioned activity, prior to any claim being forwarded to US Club Soccer's insurance carrier. Subparagraph (a) states: *Medical coverage applies when a player or staff has completed the registration process, as set forth in Section 14, the applicable fees for that individual have been paid, and in the case of competitive players a passcard has been issued.*

- 4.2. US Club Soccer Policy Manual Policy 10.03 states the following: *US Club Soccer and Member Liability Coverage. Liability coverage for both US Club Soccer and its Members shall be available through US Club Soccer. Members shall notify US Club Soccer of any lawsuit, claim, or attorney correspondence received or filed against it, or one of its coaches or administrators functioning in their capacity as a club employee, contractor, or volunteer, or of any other communication that would indicate a lawsuit may be possible in the future. Any questions regarding liability coverage should be directed to the US Club Soccer office.*

5. ASSOCIATION RULES, POLICIES & GUIDANCE

- 5.1. A final part of XFC's risk management program is an awareness of our affiliated soccer association's rules that have a potential impact to our program as a result of non-compliance. The following excerpts from US Soccer Federation and the National Association of Competitive Soccer Clubs (US Club Soccer) policies have a direct and immediate effect if violated.
- 5.2. Failure to ensure compliance is a risk that is easily mitigated through our awareness, understanding and adherence.
- 5.3. Association excerpts are as follows:

United States Soccer Federation (USSF)

Bylaw 212, Section 1, (7) requires the following:

If the Organization Member is responsible for recruiting, training, fielding or funding soccer players, it must establish a risk management program that evaluates potential registrants to determine whether their participation poses a risk to the safety of other participants in the Organization Members' activities.

Policy 601-10—Recognition of Risk Management Actions states the following:

Section 1. A disqualification or other disciplinary action for violation of Risk Management policies imposed by an Organization Member against a person participating or seeking membership in a program of USSF, an Organization Member, or a program of an Organization Member shall be recognized by all Organization Members.

Section 2. A Risk Management disqualification imposed by an Organization Member upon a prospective member who has been convicted of a felony, a crime of violence, or a criminal offense against a person shall be recognized by all Organization Members upon proper notification to and by USSF.

****XFC Note: The term "Organization Member" refers to associations such as the NACSC.****

National Association of Competitive Soccer Clubs (US Club Soccer) Bylaws

Article V (Affiliations) require the following:

- e. Not discriminate against any individual on the basis of race, color, religion, age, sex, or national origin;*
- f. Adopt policies prohibiting sexual and physical abuse that meet the minimum criteria established by the USSF;*

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Policy 5.02 – Permission to Participate. *To ensure that insurance coverage is available and that the event is otherwise appropriate, permission must be obtained to participate in a soccer event, which is hosted or sponsored, by an individual or entity other than a US Club Soccer Member or Federation-affiliated Member. A request to participate must be submitted to US Club Soccer on the appropriate form at least 30 days prior to the event.*

Policy 9.06 – Conduct Generally. *Each Club or League Member, or their players, coaches, administrators, or tournament personnel shall be primarily and solely accountable for the conduct of themselves, and the persons associated with them. Conduct subject to discipline may also include that which is adverse to the best interests of soccer or US Club Soccer, or other unlawful conduct. Such organizations and individuals shall be subject to all rules pertaining to misconduct contained herein, including caution, ejections, fines, and suspensions, as well as in the case of Club or League Members possible membership termination.*

Subparagraph (b) *During any game sanctioned directly or indirectly by US Club Soccer, a referee may stop the game and eject any coach, player, or spectator from the grounds (the field of play and areas surrounding the field on which the game is being played) if, in the opinion of the referee, the offender is guilty of violent conduct, serious foul play, or the use of foul or abusive language, or if the conduct is deemed to be interference by the offender as defined in FIFA Laws of the Game 5(d). At no time will foul or abusive language be permitted at any field. Alcohol or illegal drug use, or possession or transportation of a weapon without a valid permit, shall not be permitted at any time.*

Policy 14.10 – General

(a) Falsification. *The falsification or attempt to falsify records, documents, Club player passes, or any other official form or knowingly withholding or misusing a player pass, or utilizing an expired pass, shall be grounds for immediate suspension from membership in US Club Soccer, participation in its competitions, or other disciplinary action.*

(b) Registration Fee Payment. *Failure to pay the required registration fees in a timely manner, or failure to annually register the minimum number of teams for the appropriate member category may place a Club and all its players in bad standing, and cause suspension from participation in US Club Soccer competitions and events.*

(c) Use of Ineligible Players. *A team shall forfeit any game in which an unregistered or improperly registered player was placed on the game roster, whether or not he actually played. The Club and player are also subject to further disciplinary action.*

COACHES SAFETY CHECKLIST (ATTACHMENT 1)

Prior to each practice or game coaches and their assistants should develop the habit of a safety check with the goal of promoting a safe environment for both participants and spectators.

<p style="text-align: center;">GOAL POST SAFETY</p> <ul style="list-style-type: none"> • Portable goal posts properly secured and anchored and used on level playing fields • Inspect goal post for sharp corners to include general integrity • Instruct all players and their parents of the potential dangers associated with movable soccer goals • Forbid any horseplay by players or members of the general public on or around any goal post • Remove nets when goals are not in use • Portable goal posts should only be moved by authorized personnel • Anchor or chain one portable goal to another or to a nearby fence when not in use 	<p style="text-align: center;">FIELD SAFETY</p> <ul style="list-style-type: none"> • Inspect for foreign objects • Check for pot holes, hills/ruts • Make sure sprinkler heads are seated • Observe 3' Restraining Line from Touch Line • Notify your club and field owners of unsafe field conditions in writing • Do not allow participation by your players until noted hazards have been corrected
<p style="text-align: center;">PLAYER SAFETY</p> <ul style="list-style-type: none"> • Communicate the laws of the game to all players and parents • Provide proper supervision at all scheduled activities • Prohibit behaviors that do not promote a safe and healthy experience • Make sure shin guards are covered, jewelry removed and shoes are adequate for field conditions • Place players together of similar ability • Establish travel transportation policies for practices and games. Arrange for supervision of players without rides at conclusion of every practice • Remove immediately all players from fields upon approaching severe weather • Communicate with all parents your expectations as a coach • Know location of nearest emergency health care facility • Know of any special medical conditions of your players • Maintain in your possession first aid kit, phone numbers of parents, medical treatment authorization, and cell phone • Make sure you or an official on the soccer field has basic first aid training • Communicate with parents your expectations in promoting a safe environment. Recruit their assistance 	<p style="text-align: center;">INJURY CLAIMS</p> <ul style="list-style-type: none"> • Maintain a supply of player medical claim forms • Obtain and record relevant information about an injury to a player and/or spectator • Don't leave a player unattended until transferred to health or security personnel in the pre-authorized manner or released at their own request • Don't accept or suggest fault for the incident • Don't state that medical bills will be paid. • Contact your association or its designated insurance personnel with any questions. • Always give respect and appropriate attention to the injured person • Always correct any hazardous situation as soon as reasonable after attending to the injured person