

Scholastic Sports Injuries - Head and Neck

Each year, almost 2 million students receive medical attention for sports related injuries. Most of the injuries, although painful, are relatively minor. After treatment, the injured athlete usually goes home sadder but wiser. Unfortunately, this is not always the case.

For some, the consequences are more serious. Fatalities and quadriplegic type injuries, although not common, still happen all too frequently. Many of these more serious injuries stem from football (or other contact sports) and often involve the head and neck. The following practices should apply:

1. Sports programs should be under the direction of full time, professionally qualified individuals.
2. Student safety should be the primary consideration of all sporting activity. Horse play and unsportsman-like conduct should be prohibited.
3. Participants should be properly trained and conditioned prior to involvement with scrimmages or similar activities.
4. Unsafe or illegal practices such as spear tackling, grabbing face masks, and/or unsafe blocking should be absolutely prohibited. There is an excellent film entitled "POINT OF CONTACT", produced by the National Federation of State High School Association. It demonstrates the proper way to tackle/block. A copy of this film is available for preview, upon request to the nearest Great American Insurance office. The National Federation of State High School Association has published a pamphlet "Butt- Blocking and Sparring Is Dangerous." Great American Insurance Company has reprinted this material and will provide sufficient copies for distribution.
5. Sports participants should be provided with the right equipment, properly fitted and maintained; and its use should be enforced.
6. All practices, scrimmages, or games should be properly supervised by qualified individuals, who are familiar with unsafe acts that cause injury, are able to recognize unreported injuries, and who can provide emergency first aid treatment.

For additional information, we offer the following sources:

Local Great American Loss Prevention Specialist

National Federation of State High School Association

400 Leslie Street

Elgin, IL 60120

National Safety Council

425 N. Michigan Avenue

Chicago, IL 60611

Local Sports Clinics

Other Local Athletic Associations

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The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.

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