

Athletic Union

Club Safety Information and Procedures

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Club Safety Information and Procedures

This booklet contains information that you and your club committee need to know in order to run your club safely this year and explains the responsibilities that will be required of you as a club officer.

Please read **ALL** the sheets contained in this booklet, they are **ALL** important. Do keep it in a safe place for future reference and make your club members aware of the relevant sections.

I have put a copy of your club's Safety Rules and Regulations in this folder. Please read these and make sure they are up to date. If these need amending please let me have an updated version as soon as possible.

RISK ASSESSMENTS

Risk Assessments are now completed online and your club should have completed one last year. This can be accessed at http://risk.susu.org where you can log in with your club's username (e.g. Football@susu.org or caving@susu.org). If you have any questions about completing this form, please contact Mike Tinmouth—mttp://risk.susu.org where you can log in with your club's username (e.g. http://risk.susu.org or nt... your club's username (e.g. nt... is a source of the mto. This can be accessed at http://risk.susu.org or nt... your club should have completed one last year. This can be accessed at http://risk.susu.org or nt... your club should have completed one last year. This can be accessed at http://risk.susu.org or nt... your club should have completed one last year. This can be accessed at nt... your club should have completed one last year. This can be accessed at nt... your club should have completed one last year. This can be accessed at nt... your club should have completed one last year. This can be accessed at nt... your club should have completed one last year. This can be accessed at nt... your club should have completed one last year. This can be accessed at nt... your club should have completed one last year. This can be accessed at nt...</a

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- First Aid Courses dates and Application Form
- Details of the Personal Accident Cover that your AU membership provides

Duty of Care: Common Law Negligence Some Common Questions Answered

Introduction

One of the most important aims, when one considers participating in sport organised through the Students' Union, is that all participants should be able to take part in a safe and enjoyable environment.

Implementing a Safety Policy is not about preventing or curtailing activities, it is about providing a framework that will enable participants to develop skills and expertise, as well as enjoy the huge benefits and challenges of participating in sport.

Every individual has a responsibility to his or her "neighbour" and this relationship is more visible within a club structure, where there are clear lines of responsibility. Failure to implement codes of conduct, rules and regulations may be construed as negligence.

These paragraphs provide a very general and basic view of negligence and how it may affect the individual, a member of a sports club or a committee member. It sets out and hopefully answers the questions that might be asked. The term "injury" used here means primarily a physical injury and possible consequential financial losses.

What is meant by the term "Duty of Care"?

"Duty of Care" is a legal concept well established in English courts through Civil Law. Civil Law will determine whether in an incident of injury an act was negligent, whether the negligent act actually caused injury, whether compensation should be paid and if so, how much. Clearly one is not expected to guarantee the safety of others, merely to ACT REASONABLY. Your "neighbours", friends, colleagues, employees or employers are those who may be injured by your negligent acts and omissions. They will include anyone for whom you have accepted responsibility.

Why do we need to have a Duty of Care?

Deliberately causing injury to others is a criminal offence resulting in the punishment of the person(s) responsible. Injuries can also obviously be accidental. In this case the factors giving rise to them are unforeseeable with no one being responsible for their cause. In between these two ends of the spectrum are "negligent acts". Though not deliberate, the injury is foreseeable. The negligent party will not be punished but the injured party may seek compensation. The person(s) who caused loss pays this.

It is virtually impossible to lay down Golden Rules which if followed will ensure there is no negligence and that "duty of care" is covered. By behaving like a "reasonable person", to quote a phrase frequently used in Civil Law, taking into account your **specific skills, knowledge and experience** it could be said that you are satisfying your "duty of care".

This document has not been written by us – it has been prepared by Paul Debney who is a partner in a firm of solicitors that specialise in negligence claims!

Please ensure that all your committee have read this, more copies are available if you wish, and that your club members are aware of their responsibilities as outlined within.

1. Where does negligence fit into our social fabric?

All of us understand that deliberately causing injury to others is a criminal offence ordinarily resulting in punishment of the perpetrator.

All of us understand that some injuries are accidental, i.e. the circumstances giving rise to them are wholly unforeseeable. No one is responsible. No compensation is payable.

In between those two ends of the spectrum are "negligent acts" i.e. they are not deliberate, but the injury is foreseeable. The negligent person may not be punished however, the injured party may seek financial compensation as a result. If the claim is successful, the cost could amount to millions of pounds!

2. What does it do?

As stated previously, the system of rules is designed to determine in any incident of injury whether an act was negligent, whether the negligent act actually caused injury, whether compensation should be paid and if so, how much?

3. How does it affect me?

Each of us owes a "duty of care" to our "neighbours" not to cause them injury by our negligent acts and omissions.

In order to satisfy or "discharge" that duty of care, you must behave as a "reasonable person" would, but taking into account your specific skills, knowledge and experience. For example, a "reasonable" non-medically qualified "rescuer" might be forgiven a medical mistake that a reasonable qualified paramedic would not be expected to make.

Your "neighbours" are those people whom, if you thought about it, might be injured by your negligent acts and omissions.

For example:

- a) when driving a motor car your "neighbours" would include:
 - any passengers in your car
 - other road users, drivers and their passengers
 - pedestrians, cyclists etc.
 - · owners of property adjoining the road
- b) anyone for whom you have accepted responsibility (see later for the effect of being a group leader / club officer).

The duty of care requires you to consider the consequences of your acts and omissions and to ensure that those acts and / or omissions do not give rise to a foreseeable risk of injury to any other person.

Clearly, one is not expected to guarantee the safety of others, merely to act reasonably. In short, all of us owe a duty not to injure other people by our negligent acts and omissions and that is an individual duty which each of us owes all of the time to our "neighbours".

4. Does ordinary membership of a club or a society affect my ordinary duty of care?

Not usually. You still owe the individual duty of care to your neighbours. However, the people who are your "neighbours" might alter and / or increase to include other club members and others with whom you may now come into contact as a result of membership of that club.

5. Will being a group leader of a club or other activity affect my ordinary duty of care?

It may do. As a group leader (or team captain) you have accepted the responsibility of leading others. You owe them a duty to ensure that they are not exposed to a foreseeable risk of injury as far as you reasonably can.

It should be noted that on any outing where a group leader has not been appointed, the most experienced and / or qualified person present, ought reasonably to intervene and at least advise if a foreseeable risk of injury arises.

6. Will accepting office in a club affect my duty of care?

Yes, it may well do so. If you accept a position you are likely to agree to carry out certain functions that may affect the safety of others both inside and outside the club. You are accepting responsibility and you must fulfil those duties to the best of your ability without negligence. That is, you must not create a foreseeable risk of injury and you must take reasonable steps to deal with any foreseeable risk of injury that exists or arises.

For example: If you agreed to be equipment officer, you must make reasonable inspections of the equipment to see that it is reasonably safe.

7. Conclusion

The law of negligence seeks to ensure that as individuals we are responsible for our actions and inactions and that we consider those who might be injured by those acts and omissions.

The actual standard varies according to an individual's skill and experience and requires us all to behave reasonably.

It is possible to lay down golden rules which, if followed, will preclude the possibility of a successful civil claim. However, behaving responsibly and considerately is likely to mean that no injury will be occasioned in the first place.

The safety net that we all hope that we will never need is third party liability insurance. If a compensation claim is successfully brought then this insurance should pay out. All members of the Students' Union automatically have such cover. Members of certain clubs may have additional cover where affiliated to National Governing Bodies with that facility.

P.J. Debney, Partner, Cartwright and Lewis, Solicitors 1998 Sponsored by the Student Activities Safety Association

Accident and Near Miss Reporting Procedures

This is one area where the completion of paperwork is essential. If, as a result of an incident someone wishes to make an insurance claim, if there is no completed Accident Report Form, there can be no claim. This could be absolutely vital if the claim is of a serious nature.

We all have a responsibility for the safety of our "neighbours" which will usually be the people in the vicinity of the activity that your club is undertaking at the time. This is not just the members of your own club.

On the reverse of this sheet is a copy of our Accident Report Form.

You may take photocopies of this form for your club; alternatively there are additional copies of it in the Student Activities Office and a copy can be downloaded from the SUSU website at http://sport.susu.org/ and follow the links.

This Accident Report Form needs to be completed by the person who has assumed responsibility for the activity taking place, this may be a team captain, a trip organiser. The form may be completed by the person who witnessed the accident or near miss. Please complete it in as much detail as possible.

- If you are in one of our sports teams that play at Wide Lane, it is likely that the incident will be treated by the First Aider on duty. It is also likely that he or she will assume responsibility for the completion of the Accident Report Form.
- If you are at an away match it is <u>your</u> responsibility to complete an Accident Form even if the incident was treated by a First Aider as we will not necessarily be sent a copy of the form.
- If you take part in an activity inside the Jubilee Sports Centre all the SportRec duty staff are qualified First Aiders and will assist with any incident. Again, it is **your** responsibility to complete and submit to us one of our Accident Forms, not theirs, although they will complete one for their own records.
- If you are taking part in an activity on Level 1 of the SU Building you need to be aware that the SportRec staff are unlikely to be in the building. An internal telephone is located in the corridor opposite the Martial Arts Room and a notice above gives emergency contact numbers. Various Union Staff are also qualified First Aiders and the porters can be contacted by this phone on 205020.

Please be aware that in the event of a serious accident or incident which involves the Emergency Services or which could involve media attention please follow the Incident Procedure outlined on the next sheet.

Laminated wallet sized copies of this Procedure are available from the Student Activities Office.

Accident Report Form

All accidents, however minor they may seem, **must** be reported to the AU Administrator via the completion of this form. Submit one form for each person injured and return it to the AU Administrator **within 24 hours of the accident**.

About the injured person				
Injured person's name		Age		
Email / phone no. of injured		Gender M (circle) F		
Sport	Which university or club?			
About the accident				
Date	Time			
Exact location				
Give a full description of how the accident occurred				
How was the injury treated? Give details of materials	s used in treatment			
Eventual outcome (tick relevant boxes) No further action necessary Suggest visit own doctor	Taken to casualty by friend Ambulance called			
About you				
Name of person completing this form (please print) Your contact details (email or phone)		one)		

Emergency Incident Procedure

In the event of any serious accident or incident which involves the Emergency Services or which could involve media attention please follow this procedure:

- 1. Stop and think. Assess the situation and stay calm. Call the Emergency Services if necessary and ensure before your call that you are able to explain exactly where you are. You will also be expected to give them your name, the number from which you are ringing and a brief summary of the incident including possible injuries and the number of injured. If you are calling from a mobile you may in some circumstances need to ask them to ring you back if your call is indistinct.
- 2. Where possible treat any casualties **if it is safe to do so**. Remember, even if there is no qualified First Aider present it is often better to do something than nothing. You will not get into trouble by treating to the level of your ability. Always be aware of potential spine injuries never move someone in this situation unless there is a more serious potential situation such as fire.
- 3. Contact us as soon as possible by ringing 023 8059 5200 this is our own Student Union Reception which is manned from 7.00am to 11.30pm every day during term time. If for some reason you get no reply or need to ring outside these hours please ring either 023 8059 2811 or 023 8055 8477, these are both University Security numbers manned 24 hours a day. Again you may need to ask them to ring you back.

Please be prepared to give the following information immediately:

- Your name
- The telephone number from which you are calling
- A brief summary of the incident and any injuries
- The number and names of people involved
- The name of any hospitals where casualties may have been taken
- The details of any police officers involved with the incident
- 4. You may be rung back if there are any further steps that need to be taken.
- 5. At no time should you discuss the details of any incident or accident with any person(s) outside the University or Students' Union until a full investigation has taken place. Remember, that even an off the cuff remark could affect the outcome of an investigation.

Finally:

You or your colleagues could be contacted by the media. Once again do not make any comments however vague they may seem. Instead, please refer them to the External Relations Department at the University.

Application to attend the One Day Appointed Persons First Aid Certificated Course

The provision of First Aid training remains an important element in supporting Athletic Union activities. We are running One Day Appointed Persons First Aid courses in the autumn term. These courses are designed specifically for the type of activities that AU clubs undertake.

The courses will cover the situations that many of our club members could encounter in remote areas, where the Emergency Services may take several hours to arrive. They will also cover incidents that may occur on a sports field where basic first aid or Emergency Aid prior to the arrival of the Emergency Services may be needed.

The courses cost £15.00 per person + £5 for your Certificate (Your Club President can claim back £15 per student club member (up to £60) from the First Aid section of the club budget. To apply for a place on this course Applicants must have at least one year remaining on their course. The application form and payment of £20 per person must be handed in at least 10 days prior to the course to ensure the place is booked.

Attendees must be members of the Athletic Union as the courses are subsidised by the AU. There are 12 places on each course – so please apply early to avoid disappointment.

The dates of the courses for 2008 are:

Course 1	02 November 2008	All courses will be held in the
Course 2	16 November 2008	Committee Room on Level 2 of
Course 3	23 November 2008	the Students' Union from
Course 4	30 November 2008	10am to 2pm.
Course 5	07 December 2008	有的现在是一个人的复数形式的现在分词

Application to attend the One Day Appointed Persons First Aid Course		
NAME:		
CLUB:		
STUDENT I.D. NUMBER:		
E-MAIL:	PHONE:	
Please accept my application for a place on the First Aid course dated:		
I confirm that my attendance on this course has been approved by my Club Captain.		
I confirm that I am a member of the Athletic Union. I am aware that if I do not attend and do not give at least 3 days notice so that a replacement can be found, I will still incur the course charge of £20.00 which I agree to pay.		
SIGNED:		
	Please email this back to kim@susu.org	

Details of the Personal Accident Insurance Cover provided through your AU membership

Please see enclosed a copy of the information provided by our insurers detailing the summary of cover that is provided through your AU membership.

In the event that you may need to make a claim, please follow the steps outlined below:

- Keep a "diary" of the events leading up to the incident and also as things unfold
- Notify the Athletic Union Office at the earliest opportunity
- Ask for and keep receipts for all expenses connected with your possible claim this might include things such as the receipt for a taxi to and from a hospital appointment if you have an injury that prevents you driving or if someone cannot take you
- Do not assume that private treatment will necessarily be paid for by the insurers, that would be extremely unlikely and you would need to speak with them first
- Note that repatriation is not covered a separate policy is available and is frequently taken out by clubs and individuals travelling abroad to take part in hazardous activities

The AU pays an annual premium for each AU member to Endsleigh Insurance brokers to provide Platinum BUCS Personal Accident insurance cover.

- The cost of AU membership for Southampton students is £5, Solent Students in joint clubs (e.g. American Football and Cheerleading) is £5, Alumni members £10, Staff Members £10 and all other external club members (members of the public) £50.
- The AU Membership fee is to be paid annually to your club in October, who will then provide the AU with a list of all members' names and status along with a cheque for the appropriate amount.
 This payment covers your members for Personal Accident Insurance whilst undertaking an activity with the AU club they have joined.
- The insurance cover is the Platinum cover which has increased cash benefits
- The element of your AU Membership fee that is not required for your Personal Accident Insurance is put back into the club budgets in its entirety, none of it is used for anything other than the direct financial support of our AU clubs

Do remember however, that if one of your club members has not paid to join the Athletic Union, they will not be covered under this policy and may not participate in your club activities until this membership is paid. They are NOT ALLOWED to represent the University in any competitions or take part in any way until it has been paid. Students ARE, however, allowed to attend your "taster" sessions up to the end of October without paying AU Membership and they WILL be covered by the policy during this time. They must then decide whether they wish to join the club and if so must pay for AU membership along with their club membership fee. You should then bring their details and the correct amount to the AU office.

BUCS PERSONAL ACCIDENT INSURANCE PLAN

SUMMARY OF COVER - PLATINUM

The purpose of this policy summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. A full copy of the policy terms, conditions and exclusions is available on request from Endsleigh Business Insurance Services or from their website – http://www.endsleigh-

business.co.uk/pdfs/BUSA%20Platinum%202006%20summary.pdf

Type of insurance and cover

The insurance provides financial benefits in the event that the Insured Person has an accident whilst participating in organised sports events (either by the Student Union or the University).

Members of the Sports Association will be covered anywhere in the world whilst taking part in organised sports events or in training and practice sessions. They will also be covered whilst travelling to and from any of these activities.

Significant features and benefits - Platinum cover

Type of cover	Cash benefit
Accidental death	£10,000
Permanent Disabling Injury	Up to £50,000
Temporary total disablement	£30 per week (exc first 7 days)
Dental Injury	Up to £500 (exc the first £25)
Hospital Confinement	£20 per day (max 90 days)
Additional Travel Expenses	Up to £100 (min claim £25)
Repatriation:	
Cost of private ambulance to local hospital	Unlimited
Travel costs to home address following discharge from hospital	£100
Loss of earnings	Up to £50 per week
Examination re sits expenses	Up to £2,500