

SOUTHERN INDIANA UNITED, INC.
RISK MANAGEMENT PLAN

The purpose of the SIU Risk Management Plan is to communicate methods of minimizing risk to players, parents, coaches, volunteers, paid personnel, and spectators. This Plan does not provide professional legal or tax advice and may not be relied upon for that purpose. Consult an attorney for legal advice or a tax professional for said information. While this program may require time and effort, there is no higher priority than the protection of the soccer players and volunteers within our organization.

1. Background Check Policy.

It is the policy of SIU to exclude from all programs any person with a documented history of molestation, sexual abuse, exploitation, physical abuse or other crimes against person. This policy applies to coaches, assistant coaches, Board members, Team Managers, and anyone else who comes into direct contact with players. This policy on background checks is for the protection of the players, coaches, parents, trainers, and all other persons participating in SIU sanctioned activities.

All adults who participate in any manner in SIU activities must submit to a background check online with IYS (“IYS”). These background checks must be completed on all adults who either currently participate or have applied to participate in any manner in SIU activities. These background checks must be performed upon application or, in the case of existing participants, on or before each playing season, and every two years thereafter. The same procedure will be used throughout the year as new paid staff or volunteers are identified.

2. Risk Management Commissioner Approval Procedure.

The SIU Board shall nominate a Risk Management Commissioner. SIU shall submit a completed Disclosure Form and signed “RMD Code of Conduct” for the nominated Risk Management Commissioner to the Executive Director (ED) of IYS. IYS will perform a background check on said Risk Management Commissioner. If the background check does not disclose any disqualifying information, the IYS or Designee shall notify the President of SIU in writing within five (5) business days whether the Risk Management Commissioner has been accepted by IYS. Upon receipt of said notice of acceptance, the Risk Management Commissioner shall be the designated person in charge of Risk Management issues for SIU.

3. Responsibilities of SIU Risk Management Commissioner.

The Risk Management Commissioner shall insure that SIU adopt and sign the IYS Zero Tolerance Policy Against Abuse (see Attachment A), which document will be publicized on the SIU website. The Risk Management Commissioner will insure that each person involved with SIU complete the online background check via League One, the SIU registration program. This includes, but is not limited to:

- Director of Coaching and any paid staff.
- Coaches and assistant coaches.
- Team managers.
- Trainers.
- Members of Board of Directors.
- Any other individual having on-going contact with children.

- Any other individual with significant involvement with club or leagues funds (e.g. handling significant amounts of cash or accounting of an organization's funds).

The same procedure will be used throughout the year as new volunteers are identified. Participation in SIU sanctioned activities involving children is prohibited until background check has been preformed.

If negative reports are returned on an individual, the Risk Management Commissioner will:

- Notify the SIU President
- Together with the President, determine if the offense warrants suspension and take appropriate steps
- Contact the Chairperson of the IYS Risk Management Committee for advice, if needed.

The Risk Management Commissioner will refer for investigation all complaints of abuse and report findings to SIU President and to the IYS Risk Management Committee. The Risk Management Commissioner will develop and maintain policy relevant to risk management for SIU and will monitor risk management for SIU in areas other than background checks, including, but not limited to:

- Prevention – Child Abuse
- Prevention – Financial Guidelines
- Safety – Facilities (including goals, parking lots, etc.)
- Safety – Severe Weather
- Safety – First Aid Guidelines
- Guidelines – Tournament and Travel

4. Hearings, Grievances, Disputes, and Appeals.

It is imperative in the proper administration of the Bylaws and Policies & Procedures of SIU that certain procedural safeguards be used by SIU and its members. The following rules shall be used by SIU for any hearings, grievances, disputes and appeals.

A. Hearing Procedures

In all hearings, grievances, disputes, the parties shall be accorded the following:

- (1) Written notice of the specific charges or alleged violations with the possible consequences if the charges are found to be true:
 - Reasonable time between receipt of the notice of charges and the hearing within which to prepare a defense. The minimum time allowed shall be not less than fourteen (14) days after receipt. The hearing may not be held more than thirty (30) days after notice unless requested by the person charged.
 - A hearing before a disinterested and impartial individual or body of fact-finder(s).
 - The Rules of Evidence shall not apply.

- The burden of proof is by a preponderance of evidence.
- (2) The right to have the hearing conducted at a time and place so as to make it practical for the person charged to attend.
 - (3) The right to be assisted in the presentation of one's case at the hearing. This does not grant the right to an attorney.
 - (4) The right to call witnesses and present oral and written evidence and argument.
 - (5) The right to confront witnesses, including the right to be provided the identity of witnesses in advance of the hearing.
 - (6) The right to have a record made of the hearing if desired.
 - (7) A written decision, with reasons for the decision, based solely on the evidence, issued in a timely fashion.
 - (8) Notice of any substantive and material action of the hearing panel in the course of the proceedings.
 - (9) No ex parte communication is permitted between a party and any person involved in making its decision or procedural determination except to provide explanations involving procedures to be followed.
 - (10) Notice of the appeal rights granting a reasonable time to appeal the decision. The time for perfecting an appeal shall be not less than fourteen (14) days from the date of mailing the notice. Notice of appeal must be in writing and shall set forth the basis of the appeal. A reasonable bond may be required to perfect the appeal. The bond shall not be more than five hundred dollars (\$500).
 - (11) Any party may appeal the decision of the fact finder. The appeal may be of the determination or of the penalty.
 - (12) Appeals shall not be de novo but shall be determined by the abuse of discretion standard.
 - (13) All Appeals of the SIU shall be to the SIU Board of Directors.

B. Mediation or Waiver of Hearing or Appeals

Any hearing, grievance, dispute or appeal may be handled by mediation. The Mediation shall follow the Alternative Dispute Resolution Rules approved by the Indiana Supreme Court. A party may also waive any hearing or appeal affirmatively or by not requesting a hearing or appeal if a deadline is set forth in the notice to request a hearing or appeal.

C. Denial, Suspension, and Revocation of Privileges

- (1) Subject to an appeal to the SIU Board of Directors, the Risk Management Commissioner has the authority to summarily deny or summarily suspend any applicant's privileges if it determines that the person is disqualified as a result of information gathered from a background check. The affected person has the right to appeal said action pursuant to the appeal and

disciplinary procedures of IYS. Said action shall remain in effect until otherwise rescinded through the appeal procedures.

- (2) A member organization may summarily suspend or deny a person if it determines that said person is disqualified pursuant to these rules by:
 - Said suspension or denial shall be delivered to said person in writing within five (5) business days of said decision.
 - Said notice shall be delivered in a manner that requires a signature by only the person to whom it is sent.
 - Said method shall have plainly visible on the outside of said envelope a designation that says “Personal and Confidential” or words of similar import.
 - The notice shall also be sent to SIU at the same time in an envelope or method designated by the Risk Management Commissioner which may be changed from time to time.
- (3) If the background check determines that the person who completed the Disclosure Form is not the person convicted, then the Risk Management Commissioner shall have the person reviewed. If the background check indicates further information is necessary, then the person shall be required to provide finger prints and a current photograph for further examination. Any person who refuses to provide finger prints and a photograph when requested under these rules shall be suspended from all SIU activities.
- (4) Upon the receipt of the disclosure forms, the SIU President shall cause to be performed a complete criminal history as such is allowed by law. The SIU President shall immediately notify the Risk Management Coordinator of any background checks that disclose any possible disqualifying information. If the Risk Management Coordinator has reason to believe that the person should be disqualified, he/she shall suspend that person immediately and notify the SIU President of said action.

D. Disqualifying Offenses

- (1) Any person who has been convicted of an offense or had a true finding of an offense, such that the person would be required to register in Indiana pursuant to I.C. 5-2-12-5 is disqualified from participating in any SIU activities. This disqualification applies even if the person would no longer be required to register due to the passage of time from the offense.
- (2) Any person who has been convicted or is charged with any of the following: a) dealing in or possession of a drug or substance which would be a crime under I.C. 35-48 et seq except for I.C. 35-48-4-13 (a) or I.C. 35-48-4-11 (1) as a misdemeanor; b) stalking; c) invasion of privacy; d) public indecency; e) indecent exposure; f) forgery; g) fraud; h) theft as a felony; or i) an offense of substantially the same elements, within the last ten (10) years. If the conviction is more than ten (10) years before the application, the person may be suspended depending upon the circumstances. If the person was suspended due to pending charges, the

status of such person shall be reviewed by the SIU Board of Directors at the completion of the litigation if so requested by said person.

- (3) Any person who has been charged with an offense, or convicted of an offense, or had a true finding of an offense such that the person would be required to register in Indiana pursuant to I.C. 5-2-12-5 is disqualified from participating in any SIU activities. If the charges or allegations are terminated without a conviction, the person may petition the SIU Board of Directors for reinstatement.
- (4) Any person who has intentionally falsified material information on the Disclosure Form is disqualified from participating in any SIU activities.
- (5) Any person who has refused to fully complete the Disclosure Form or to submit fingerprints when required is disqualified from participating in any SIU activities until said person has fully complied.
- (6) Any person who becomes or has been involved as a defendant in litigation the welfare of youth players, may be suspended from participating in any SIU activities. Upon written request of the person suspended due to an existing litigation, the status of such person shall be reviewed by the SIU Board of Directors at the completion of the litigation if so requested by said person.

E. Zero Tolerance and Reporting Abuse

- (1) **Zero Tolerance Policy Against Abuse.** The Risk Management Commissioner shall insure that SIU adopt, and sign the IYS Zero Tolerance Policy Against Abuse. A copy of this document should be sent to IYS prior to the start of the Fall Soccer Season. This document should be publicized to all organization members.
- (2) **Procedures for Reporting Abuse or Suspected Abuse.** One of the most important aspects of creating an awareness program with regard to abuse is to establish set procedures and specific contact person(s) for reporting incidents of abuse or alleged abuse. Risk Management Commissioner shall communicate these procedures to all SIU participants so they know who to turn to and how to report cases of abuse or alleged abuse. In particular, learning about these procedures should be part of each staff or volunteer's initial training or continuing education-type training. The following steps for reporting abuse or suspected abuse are taken from the book, "*For Their Sake: Recognizing, Reporting and Responding to Child Abuse*" by Becca Cowan Johnson. Most of these guidelines reference children as victims. However, persons of any age can be victims of abuse. These guidelines are equally applicable to adults as well as children.
- (3) **Taking the Initial Report:**
 - **Assure privacy but not confidentiality.** A child may say to you that they have something to tell you but only if you promise not to tell anyone else. If you are a legally mandated reporter, you cannot make such a promise. You may tell the child, "Everything we talk about will be private. But if I think you are going to hurt yourself or someone

else, or if someone is hurting you, then I may have to share our conversation with someone else who can help you.”

- **Be calm.** If your response to hearing about an abusive situation reflects shock, it will adversely affect the abused child. It is appropriate to share your feelings of concern with the individual. But getting upset about the situation may result in the child’s feeling worse about it or worse about his/her role in it.
- **Believe the child.** Do not ask “why” questions, as they may be accusatory. Many children think that adults will not believe them, especially if their abuser has reinforced such thinking by saying, “No one will believe you because you’re just a kid.” Therefore, it is important not to discount anything a child tells you that involves an abusive situation.
- **Get the facts, but don’t interrogate.** In making a report, it is necessary to have certain factual information. However, as mentioned, you do not have to interview the child to determine whether the abuse occurred or didn’t occur. Leave that to the experts. Your responsibility is to present the child’s story to the authorities.
- **Reassure the child.** It may have taken quite a bit of courage for the child to finally tell his or her story. Assure the child that what happened was not his or her fault. Use such statements as “I believe you,” or “This happens to other kids, too,” or “It’s not your fault this happened.” Tell the child that he or she was very brave and mature to tell you about the situation.

(4) Reporting the Information to Authorities. After you have made a verbal report to the authorities, you will need to follow up with a written statement. Although the amount and type of information included on an abuse report may vary from state to state, the basic information required for either report usually includes the following (if available):

- Name, address and phone number of the victim
- The nature and extent of injury or abuse
- Name, address and phone number of the alleged abuser
- Your name, address, phone number and relationship to the victim (if you are not a mandated reporter, you may request anonymity) It is also beneficial to know or have access to the following information, if possible:
 - The gender, date of birth or estimated age of the victim.
 - If the abuse is interfamilial, the names and ages of other children in the household.
 - The names, addresses, phone numbers of the child’s parents or guardians.

- Any indication of prior injuries, abuse or neglect.
- The circumstances under which you first became aware or were notified of the person's abuse, injuries or neglect.
- If the information was given to you by a third party, the identity of that person (unless anonymity was requested).
- A description of the incident(s) as reported by the victim.
- Physical indicators noted.
- Behavioral indicators noted.

(5) General Internal SIU Reporting Procedures:

- Staff members, volunteers, parents and program participants have a duty to report any incidents of abuse or suspected abuse.
- Any incidents of abuse or suspected abuse should be reported immediately and directly to the Risk Management Commissioner. However, any abusive or suspected abusive situation may be reported to any person with whom they feel comfortable. That person will then have the duty to notify the Risk Management Commissioner and report the situation to the local authorities.
- The Risk Management Commissioner shall take immediate steps to investigate and follow up on every complaint or report of abuse.
- The Risk Management Commissioner shall strongly communicate to all members of SIU the consequences of abuse. Every person should know that in the event of a complaint of abuse against them, they may be temporarily suspended from their duties while an investigation takes place. Once they are cleared of any charges, they may apply for reinstatement within SIU. However, there is no guarantee that they will be reinstated to their former position. These procedures shall be applied uniformly for all abusers and alleged abusers, regardless of position within SIU.
- The Risk Management Commissioner shall monitor the conduct and coaching style of coaches and other volunteers, to ensure that SIU's goals are being met.
- The Risk Management Commissioner shall make a clear commitment to educating staff, volunteers, parents and children about abuse.

5. IRS Status and Financial Guidelines

A. IRS Status

Due to the IYS Bylaw amendment adopted at the 2004 Indiana Youth Soccer Annual General Meeting, SIU is a "Charitable Organization" and recognized by the IRS as being a 501(c)(3) organization.

B. Financial Guidelines - Duties of Vice President-Finance:

The Vice President-Finance of SIU is responsible for the oversight and implementation of all accounting policies and procedures as set forth by the Board of Directors. Duties include:

- (1) Prepare or review monthly financial statements and present them to the finance committee or Board of Directors.
- (2) Prepare or oversee the preparation of the annual budget and present the budget to the finance committee or Board of Directors.
- (3) Prepare or oversee the timely preparation of all required tax filings.
- (4) Responsible for identifying the segregation of financial duties.

C. Financial Guidelines - Segregation of Duties/Internal Controls:

- (1) Duties should be segregated so that no one person has the ability to initiate, execute, record, and reconcile a transaction from beginning to end.
- (2) A person who prepares checks should not have the duty of depositing cash receipts.
- (3) A person other than the check preparer should receive the bank statements and images or cancelled checks and reconcile the account.
- (4) Two signatures should be required on checks over a certain amount. The amount should be determined by the Board of Directors.
- (5) Internal controls should be put into place to help prevent against fraud.

D. Financial Guidelines - Receipts:

- (1) Incoming mail should be opened and a listing of cash and/or checks received should be compiled. This listing should be sent to an accountant or the Vice President-Finance and compared to the actual deposit made to ensure the completeness of the deposit.
- (2) Checks received by the organization should be immediately restrictively endorsed (a stamp should be purchased for this purpose).
- (3) Deposit all cash receipts intact frequently, if possible, and adequately safeguard undeposited receipts.
- (4) Prompt investigation should be made of checks returned for insufficient funds. Send a certified letter to the addressee with a copy of the check.

E. Financial Guidelines - Handling of Actual Cash:

- (1) Cash generated from concessions or like events:
 - Cash should be placed in an envelope with the currency count on the outside
 - The person verifying should initial the cash count
 - A cash receipt should be issued to the Vice President-Finance noting the amount collected
 - The cash should then be forwarded to the person designated as the depositor of cash receipts
- (2) Cash generated during the normal course of business:
 - All cash receipts should be logged

- A receipt given should be given to the payee at the time of receipt.

F. Financial Guidelines - Cash Disbursements:

- (1) Physical access to cash (such as petty cash) and unissued checks should be restricted to authorized personnel.
- (2) Checks and bank transfers should be prepared only by authorized and documented transactions by authorized personnel.
- (3) A responsible individual indicating proper authorization should initial all supporting documentation for disbursements such as invoices and check receipts.
- (4) The organization should require two signatures on all checks over a certain dollar amount. This restriction should be printed on the check over the two signature lines. The signatory should review the supporting documentation to ensure that each payment item has been reviewed and approved. Packing slips or bills of lading should be reviewed to see that goods billed were actually received.
- (5) Disbursements and bank transfers should be prepared by someone other than the person who initiated the transaction.
- (6) Payment should only be made from an original invoice rather than from a statement or invoice photocopy.
- (7) Supporting documents (vouchers, invoices, and so forth) should be stamped, “posted,” or “paid” to prevent subsequent reuse.
- (8) Checks should be pre-numbered and issued in numerical sequence. Voided checks should be retained so that the numerical sequence can be verified.
- (9) Use of postdated checks, checks payable to bearer or cash, and pre-signed blank checks should be prohibited.
- (10) SIU Board should have a rule on the amounts which individuals can spend or bind the organization to in liability. A letter should be sent to all vendors setting forth your financial policy along with a list of names of those authorized to make such expenditure.
- (11) All purchases should require a purchase order. A copy of the purchase order should be sent to the Vice President-Finance. The same restriction that applies to checks should apply to purchase orders.

G. Financial Guidelines - Credit Cards:

The use of credit cards is typical in many not-for-profit organizations. The following controls should be put into place to prevent unauthorized use:

- Cards should be issued to a limited number of people in the organization.
- The limit on these cards should be minimal.

- Receipts should be turned in to the Vice President-Finance or accountant along with an expense report which documents the nature of the expenditure.
- Personal use of the credit cards issued should be prohibited.
- The credit card statement should be sent directly to the Vice President-Finance or accountant for examination and reconciliation and payment.

H. Financial Guidelines - Budget:

- (1) A budget should be prepared annually (before the beginning of the fiscal year) by the Vice President-Finance or accountant. The budget should be presented to the Board of Directors by the Vice President-Finance. Once approved, the budget should be used to determine the reasonableness of disbursements. If a request for disbursement is made that exceeds the budget, approval from the Board of Directors should be obtained. The Board should determine to what extent a budget can be modified without Board approval.
- (2) A monthly report of budgeted vs. actual revenue and expenses should be presented to the Board of Directors. Significant variances should be identified and explained to the Board of Directors.

I. Financial Guidelines - Taxes:

- (1) Examples of tax returns that could be filed for a typical youth soccer organization are:
 - 990 and IT35—This is due annually 5 months after the close of the organization’s fiscal year. This return is due to the IRS and is the tax return that is submitted for all organizations with a not-for-profit status. The IT-35 is the state counterpart to the federal return.
 - 1099 and 1096—These reports are due annually. The 1099 form is sent to all independent contractors that the organization paid over \$600 during the calendar year. This is due to the independent contractor’s by the 31st of January. The 1096 is the transmittal form that is filed with the IRS which totals the 1099’s your organization prepared. This is due on the last day of February.
 - W-9—This is a form that should be completed by any person that you pay. It provides you information such as name, address, and social security number.
- (2) Paid Employees - If a youth soccer organization has employees, it is our recommendation that a payroll service be utilized to prepare payroll and payroll tax returns. The employment of a payroll service will minimize payroll and payroll tax errors. It will ensure timely filing of payroll taxes and payroll tax returns and also aid in keeping payroll information confidential.
- (3) There are also certain informational returns that must be filed with various taxing authorities. You should make sure that these are filed as it can

cause otherwise non-taxable property to become taxable and in the case of land, that could cause a substantial cost to the club.

- (4) Remember state forms and taxes as well. Depending upon tournament and concession sales you may need to file a ST-103 for Indiana Sales and Use tax.

J. Financial Guidelines - Reports:

The following reports should be presented to the Board of Directors on a monthly basis.

- Balance Sheet—This is a snapshot of the financial position of the organization at any given time. This and all the following reports should be presented on an accrual basis.
- Income Statement—This report is the total revenues and expenses the organization has incurred on a monthly basis. It is helpful to show this report in a comparison format. You can compare to the prior year or show year-to-date information.
- Budget to Actual Report—This report will show variances of actual revenues/expenses to the budget. Any significant variance should be explained.
- Cash Disbursement Journal or Check Register—This report lists each check written during the period.
- Accounts Payable Aging—This report lists all bills that the organization owes.
- Accounts Receivable Aging—This report shows all clients/customers amounts outstanding and the age of the accounts.

K. Financial Guidelines - Audits:

Large youth soccer organizations should consider having an annual audit of their financial statements performed by an independent C.P.A. Smaller organizations should have their records audited internally by a committee which does not include any persons having accounting functions in the organization. A report of findings should be issued which details discrepancies from established policies and procedures.

L. Financial Guidelines - Storage of Records:

Recommendation for length of time to keep financial records, including tax forms, bank statements, etc., is seven years.

6. Safety - Facilities

Physical facilities are a significant risk exposure for SIU. Injuries to players, referees, coaches and spectators can be caused by physical hazards anywhere at the complex. Common risk exposures include slips, trips and falls; insect bites and stings; goals tipping over; motor vehicle accidents in the parking lot and food poisoning if a concession stand is provided. These exposures can cause broken bones, sprains, contusions, cuts, pain, allergic reactions and even death.

A. Field and Ground Maintenance.

SIU field and ground maintenance program shall include routine activities such as cutting the grass and striping fields. SIU VP Fields shall insure all goals are properly secured (covered in the next section) and a regular inspection of all areas where occupants may walk or run to locate and remove trip and fall hazards. Particular attention should be focused on the fields and walkways from the parking area to the fields, player bench area, spectator areas including the concession stand and restrooms. SIU VP Fields shall insure the following safeguards for fields and grounds are utilized:

- (1) Holes discovered during the inspection must be filled or covered; or a warning sign and barrier must be installed over the hole until permanent repairs can be made.
- (2) Sprinkler heads should be recessed and secured to eliminate trip/fall hazards.
- (3) Mowing and fertilization limited to times when the complex is not in use.
- (4) If stairs are present, secure handrails should be provided.
- (5) Bleachers should be secured and free from sharp edges.
- (6) Tables, chairs and benches in the concession stand and at the player bench area must be sturdy and free from sharp edges including splinters.

B. Soccer Goal Safety.

Injuries and fatalities occur each year involving soccer goals. The crossbars can injure or kill a youth player if the goal tips over or the cross bar comes loose. Goals are constructed from a variety of heavy materials including metal, aluminum, plastic and other materials. The injuries typically occur because goals are not secured to the ground, children hang on the crossbar, or strong winds cause the goal to tip over. In many cases these events occur outside of normal play either during practice or warm-up sessions or when the complex is “closed.” Many complexes remain open to the public when games and practice are not in session. Goals are considered an attractive nuisance and youngsters tend to use them like “Jungle-Gyms.” SIU VP Fields shall insure the following safeguards for soccer goals are in place:

- (1) Securely anchor or counterweight movable soccer goals at ALL times.
- (2) Secure goal to the ground (preferably at the rear of the goal), making sure the anchors are flush with the ground and clearly visible.
- (3) Moveable soccer goals should only be used on level (flat) fields.
- (4) SIU will not manufacture or design its own goalposts.
- (5) Inspect for structural integrity and proper connecting hardware before every use. Replace damaged or missing parts or fasteners immediately.
- (6) Always stand to the rear or side of the goal when moving it, NEVER to the front and allow adequate manpower to move goals of varied sizes and weights.
- (7) Advise maintenance and coaches to secure goals after moving them.

- (8) Remove and secure from unauthorized access, goals that are no longer in use.
- (9) Remove nets when goals are not in use.
- (10) Anchor or chain one goal to another, to itself in a folded down position, to nearby fence posts or any other similar, sturdy fixture when not in use, or at the very least secure them to the ground and place a “Do Not Use Without Approval” sign.
- (11) Coaches should always conduct a visual inspection of goals prior to all scheduled activities.
- (12) Referees **MUST** conduct a visual inspection of goals prior to every game.
- (13) Educate players and adults about the dangers associated with soccer goals.
- (14) Adults should supervise and not allow hanging or climbing on a soccer goal or soccer net.
- (15) Ensure safety/warning labels are clearly visible (placed under the crossbar and on the sides of the down-posts at eye level).
- (16) SIU will perform periodic surveys of all locations to determine who owns the goals where our teams practice and play.

C. Parking Lot Safety.

Parking lots are a significant source of risk for SIU. Accidents that occur include trips and falls, motor vehicle/motor vehicle accidents and motor vehicle/pedestrian accidents. Recommended safeguards for parking lots include:

- (1) Maintain a smooth surface free from holes and other trip/fall hazards.
- (2) Maintain proper drainage to minimize puddles of standing water.
- (3) Provide a clearly marked path of travel for pedestrians with pedestrian warning signs as needed.
- (4) Post speed limit signs as needed.
- (5) Provide adequate lighting if complex is used after daylight hours.

D. Facility Signage.

Signs posting facility regulations and information can minimize risk in two ways; (1) by posting the appropriate warning, individuals using the complex will be forewarned of facility rules and regulations and may avoid risk by adhering to said warnings, (2) from an insurance perspective, warning signs may do little to stop someone from participating in a specific activity, but they can go a long way in defending the club should an injured party alleging negligence file a claim or lawsuit. Facility rules and regulations signage should include:

- (1) No trespassing.
- (2) No alcohol.
- (3) No smoking.
- (4) No pets.

- (5) Hours of operation.
- (6) Code of conduct including language that anyone who violates the rules can be invited to leave the complex.
- (7) Parking lot speed limit and pedestrian crossing signs.
- (8) Employees and volunteers working the concession stand must wash their hands before coming on duty and after any breaks.
- (9) Emergency contact list with phone numbers for police, fire and medical assistance.

7. Safety- Hazardous Weather.

The protection of SIU members and participants is of paramount importance. Every member should recognize the danger presented by lightning, tornados and other hazardous weather. The following points represent generally accepted principles regarding the dangers involved with lightning and tornados. No severe weather safety guidelines will give 100% guaranteed total safety, but these steps will help you avoid the vast majority of casualties.

A. Lightning.

- (1) You are in danger from lightning if you can hear thunder. Lightning can travel sideways for up to 10 miles and strike when skies are blue. Soccer pitches and practice fields are dangerous places to be during a lightning storm.
 - **If thunder is heard, the game and/or practice shall be suspended.** Everyone should immediately go to a safe shelter.
 - **Wait at least 30 minutes after hearing the last thunder before resuming play.**
 - **If lightning is seen, the game and/or practice shall be suspended.**
 - Seek proper shelter. The safest place to be during a thunderstorm with or without visible lightning is in a car (not a convertible) or in a fully-enclosed building.
 - Avoid the most dangerous locations (open areas, soccer goals and water; higher elevations; tall isolated objects, such as trees, poles, or light posts; wide open areas, including fields; unprotected open buildings; rain shelters; metal fences and metal bleachers). If you cannot avoid these locations, crouch down on the balls of your feet, with your head tucked into your chest and your hands over your ears.

B. Hail.

Suspend game or practice, clear field, seek proper shelter, and follow guidelines for lightning.

C. Tornados.

SIU participants must be extra-vigilant when a Tornado Watch is in effect. A **Tornado Watch** simply means conditions are favorable for development of a tornado. A Tornado Warning, however, is a much more serious condition. A **Tornado Warning** means an actual tornado has been sighted. If a Tornado Warning is issued all play will stop immediately and all participants will seek shelter. Most people who are hurt during a tornado are hurt when they are

struck by flying debris. Seek safety in a solid structure, preferably in a basement or in an interior room. If no building is available, lay down in a ditch.

D. Heat.

Coaches and referees will check the Heat Index one hour prior to starting a game or practice. The following Heat Index Risk Assessment shall be considered:

- Less than 80°F Low Risk
- 80° - 90°F Moderate Risk
- 90° - 104°F High Risk – exercise Extreme Caution
- More than 104°F Dangerous – all outdoor activities suspended.

If a high risk (90-104 Deg F) is present, altering the game and/or practice conditions should be considered. Additional water breaks and rest breaks should be utilized. A shorter practice may be in order. In a game situation, a break for water shall be utilized during the halves, and the coach should adjust his substitution patterns to allow additional water and rest breaks.

If the Heat Index is 105 Deg F or greater all SIU outdoor activities shall be suspended or postponed until conditions improve.

E. Cold.

SIU will attempt to notify coaches and managers of cancelled games but the following guidelines will apply to cold weather conditions. Temperature means either ambient (still air) or wind chill index. Check weather radio frequently for temperature and weather conditions. Additional precautions to take on cold days:

- Players on the sidelines should remain dressed (in warm-ups) until they enter the game.
- Players coming off the field should towel off (if sweaty) and get dressed quickly.
- No one should sit or lie directly on the ground. The heat is lost faster to ground than to air. Blankets and chairs are recommended for players.
- Keep hydrated – avoid caffeine and pop.
- Keep an eye on field conditions (ice). Cold and wet field conditions can quickly change from safe footing to slippery.
- Keep an eye on the goalie – usually the player who gets coldest first, as he/she is not running or moving like a field player.
- Referees and coaches should discuss weather and fields BEFORE the game.
- Safety and health of the players come first.

If the temperature is between 40° - 45°, additional clothing is allowed as follows:

- Layered beneath uniform (long sleeves, long pants, additional socks)
- Gloves or mittens
- Stocking caps WITHOUT straps

- Jackets (may be worn under the uniform so that referees can see the player's number)

If the temperature is between 40° - 45°, the following additional clothing is NOT allowed:

- Hooded sweatshirts
- Ear muffs (headbands are okay)
- Scarves

If the temperature is between 35° - 40°, games shall be shortened and there will be a 5-minute half.

If the temperature is below 35°, games shall be suspended and rescheduled for a later date.

8. Safety - First Aid Guidelines

A. First Aid Kits.

A first aid kit is available in the equipment shed of each field. With regard to First Aid Kits, the SIU Equipment Commissioner will match the contents to the sport, age, and gender of the teams using the respective fields and ensure enough materials are available to treat more than one child per event. The SIU Equipment Commissioner will also ensure kits are readily accessible and marked clearly to allow rapid identification. General supplies should include:

- Ace wraps or compression wraps, suggested sizes 3", 4", and 6"
- Antibiotic ointment such as Neosporin or Bacitracin
- Antiseptic towelettes
- Band-Aids – variety of sizes and shapes
- Blister care (moleskin, mole foam or first aid tape)
- Cloth tape, 1"
- CPR mouth barrier or pocket mask
- Emergency phone numbers
- Hand sanitizer
- Instant chemical cold pack(s) or Ziploc bags (if ice is available)
- Local anesthetic (Bactine, etc.)
- Medical release forms
- Nasal plug for bloody nose
- First Aid Manual
- Safety pins
- Saline solution or hydrogen peroxide to clean wounds
- SAM splint (moldable)
- Scissors
- Small red biohazard bag and gloves
- Sterile gauze pads, 2" x 3", to clean open wounds
- Sunscreen
- Tweezers

B. General First Aid Procedures.

- (1) First concern is always to make sure the player is not seriously injured. Never move a player that has possible internal injuries.
- (2) If possible, remove the player from the field or move the player to the side lines away from the spectators.
- (3) Coaches and referees shall carry latex gloves at all times in their bag.
- (4) Coaches shall carry empty plastic bags, large enough to carry a uniform and shoes. Carry rags to clean surrounding areas, and carry some type of cleaning substance to clean the injured player.
- (5) Referees should never allow the player back onto the field without a clean jersey, shorts, shoes, etc., whatever has had the blood on it. Therefore, it should be recommended that each player have extra clean shirt, shorts, shoes, and socks with them.

9. Travel.

There are times when players travel, that they are outside the presence or custody of their parents or guardians. These occasions may occur when a player travels to a tournament with another family or club. The following rules exist for all players in SIU directed programs:

- A. The person hosting the player will keep a copy of the player's Medical Release Form on them at all times.
- B. Players are not permitted to leave SIU activities without the express permission of the coaches. In the event that a coach is not available, the Team Manager may provide permission.

**Attachment A:
ZERO TOLERANCE POLICY AGAINST ABUSE**

As a member of Indiana Youth Soccer, **Southern Indiana United, Inc.** is committed to providing a safe environment for its members and participants, and to preventing abusive conduct in any form. Every member of this organization is responsible for protecting our participants and insuring their safety and well being while involved in sponsored activities.

To this end, we have established the following guidelines of behavior and procedures for our staff, volunteers and participants. All members of this organization, we well as parents, spectators and other invitees are expected to observe and adhere to these guidelines.

- (1) Abuse of any kind is not permitted within our organization. This means we do not tolerate physical, sexual, emotional or verbal abuse or misconduct from our players, coaches, officials, volunteers, parents or spectators.
- (2) Physical and sexual abuse, including, but not limited to, striking, hitting, kicking, biting, indecent or wanton gesturing, lewd remarks, indecent exposure, unwanted physical contact, any form of sexual contact or inappropriate touching, are strictly prohibited within our organization.
- (3) Emotional abuse or verbal abuse is also prohibited. These include, but are not limited to such forms of abuse as: yelling, insulting, threatening, mocking, demeaning behavior, or making abusive statements in regard to a person's race, gender, religion, nationality/ethnicity, sex or age.
- (4) We are committed to providing a safe environment for our players, participants and staff. We do so by appointing all coaches, officials and volunteers – and anyone else affiliated with our organization – as protection advocates. Every member of this organization is responsible for reporting to the Club Risk Management Director, any cases of questionable conduct or alleged mistreatment toward our members by any coach, official, volunteer, player, parent, sibling or spectator.
- (5) Buddy System: We recommend that every activity sponsored by our program put a Buddy System in place. 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.
- (6) To further protect our youth participants, as well as our coaches and volunteers, we strongly advise that no adult person allow him/herself to be alone with a child (other than their own) or with any group of children during sponsored activities. In particular, we

recommend that coaches or other adult members of this organization:

- Do not drive alone with a child participant in the car.
 - Do not take a child alone to the locker room, bathrooms or any other private room.
 - Provide one-on-one training or individual coaching with the assistance of another adult or the child's Buddy.
 - If you must have a private conversation with a youth participant, do it within view of others, in the gym or on the field, instead of in a private office.
 - Coaches and other adult members of this organization should not socialize individually with the participants outside of sponsored activities.
- (7) Supervision/Chaperone ratio: We recommend that for any sponsored activity, the ratio of adults to youth participants be 1:8 – one (or more) adults for every eight children, with a minimum of two adults for every activity.
 - (8) When traveling overnight with youth participants, children should be paired up with other children of same gender and similar age group, with chaperones in separate, but nearby rooms.
 - (9) We want to empower our children 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.
 - (10) We encourage parents to become as active as possible in sponsored activities, games, practices and other events. The more the parents are involved, the less likely it is for abusive situations to develop.
 - (11) We will respond quickly to any and all allegations of abuse within this organization. This information will be communicated to the authorities for investigation and will be reviewed by the organization's Risk Management Director and/or President. The alleged offender will be notified of such allegations promptly. Indiana Youth Soccer will be copied on all correspondence.
 - (12) Any person accused of sexual or physical abuse may be asked to resign voluntarily or may be suspended by the board 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 the organization and could be harmful to the participants. A person who is accused but later cleared of charges, may apply to be reinstated within the

organization. Reinstatement is not a right, and no guarantee is made that he or she will be reinstated to his/her former position.

- (13) We promote good sportsmanship throughout the organization and encourage qualities of mutual respect, courtesy and tolerance in all participants, coaches, officials, volunteers and spectators. We advocate building strong self-images among the youth participants. Children with a strong self-image may be less likely targets for abuse; similarly, they may be less likely to abuse or bully others around them.

Signed by: _____
Title: Risk Management Commissioner
Club #: 905
Club Name: Southern Indiana United, Inc.
Date: _____