Insuring Maltese Youth Soccer: The First-Year Experience

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Introduction

Malta is a small archipelago in the Mediterranean with a population of less than half a million. A commonwealth country and an EU member state, Malta obtained independence in 1964 and became a republic in 1974. Post-war, the development of the country has been fast-paced. During this time, the first organization that enabled youth to participate in football activities was established to give children the opportunity to train in football, basketball, athletics, and gymnastics once or twice a week [1]. The 1980s were fundamental for Maltese youth soccer. The Maltese Youth Football Association (MYFA) was initially established in 1982 with eight clubs. Now, the structure contains 47 clubs. MYFA is responsible for organizing and managing tournaments and competitions at the youth level.

Though youth soccer nurseries in Malta often employ coaches on a part-time basis and administrators on a voluntary basis, the general trend has been one of increased professionalism, due to the increased participation rate of students (and, consequently, higher revenues), European grants to improve training facilities, and strong MYFA management. Increased professionalism leads to defined roles requiring professionally certified members of staff and a stronger awareness of the day-to-day risks involved in running a soccer nursery. Risk management can be applied throughout sports organizations as part of a best practices management system. Such processes help clubs identify the risk factors that can potentially lead to injuries and other hazards within the club. Furthermore, these risks can be estimated and evaluated according to their severity. Information obtained from risk management can be used proactively to reduce or mitigate such risks. The acceptability of risk within sports is, however, reliant on the perceptions of the participants involved [2].

Current Insurance Coverage in Malta

The only policy offered at the youth level is offered by MYFA. The association had been interested in offering this risk transfer for quite some time; however, the premiums quoted were too expensive. Attendance at a course with the Scottish Youth Football Association motivated the introduction of this policy after it was explained that a youth team could not compete in Scotland unless insured. Following this, MYFA helped source an insurance policy with a local broker. Similar to the Scottish decision, MYFA decided that the policy should be mandatory for all clubs competing in the Youth FA events and leagues. The policy was launched in July 2017; consequently, this has been the first season under this structure. The current insurance policy covers three primary areas: personal accident, public liability, and professional indemnity. Personal accident outcomes relate to accidental death, permanent total disablement, loss of one or more limbs, loss of sight in one or both eyes, emergency expenses, and a physiotherapy benefit. Public liability covers up to two million euro for an incidence of player-to-player injuries but excludes premises liability. Thus, if an individual is injured on the youth soccer nursery’s premises due to building damage, it would be covered by the building’s insurance policy. The

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1 Coverage for under 13, under 15, and under 17 is mandatory, while coverage of the younger age groups is voluntary.

2 A soccer season in Europe represents the year during which tournaments are held. This runs from August to May/June of each year.
policy covers the professional indemnity of coaches for the same limit in aggregate ³.

**Literature Review**

Youth clubs are subject to several risks. The most frequent and common risks are injuries, but we also discuss fatalities and liability in this section.

**Injuries**

The prevalence of injuries in soccer is relatively higher, as it is a contact sport. A detailed study conducted in France over a ten-season period investigated several types of injuries sustained by soccer in groups of Under 14, Under 15, and Under 16 players. These injuries were identified and documented by sports physicians according to type, location, severity, the date the injury occurred, and playing the position. It was concluded that players younger than the Under 14 age group suffered the most injuries during training, not matches. Most of these injuries were due to growth-related overuse disorders. Most injuries for all age groups involved contusions, sprains, and muscle strain [4].

Recent research shows that four out of ten emergency room visits for children between 5 and 14 years of age are related to sports injuries [5]. Furthermore, participating heavily in contact sports can produce overuse injuries in youth. As the competition in youth sports increases, so does the number of overuse injuries. Children often train on a continuous basis, without getting enough rest to allow for proper recovery. If children play more than one sport and follow a schedule with a training structure that pushes them to not take breaks, they will have difficulty recovering. This contrasts with children moderating their activities when playing on their own, as they tend to take breaks [5].

As the athlete’s ability level and success increase, motivation and concentration can create an aspiration to only engage in a single sport. This might lead to burnout, which is defined as physical and emotional fatigue from the strains of an athlete’s sport. This factor increases the risk of injury and can occur when someone competes constantly without adequate rest. Young athletes are still growing, while professional athletes’ physiques are more mature and can handle the stress placed on muscles and joints [6].

Children often push themselves to their limits, as they want to play and have fun. In some instances, an injured child might continue to play without advising anyone that he or she is feeling pain. This would make the situation worse and might aggravate the injury. As discomfort or pain indicates an injury, children should never play or train with pain [5]. Sports diversification and non-specialization are fundamental to allowing proper development in young athletes. Participating in several sports, with adequate rest, permits an athlete to improve diverse skills. This also can lead to less burnout, allowing youth sports to be healthier and remain competitive [6].

Fatalities

Fatalities are another type of risk faced by organizations. There were 120 sports-related deaths of young athletes in 2008–2009, 49 in 2010, and 39 in 2011 throughout the United States (US) [7]. Additionally, 31 high school football players died of heat stroke complications between 1995 and 2009. Some potential risks that can lead to fatalities are sudden cardiac arrest, heart illness, and a sickle cell trait that includes heat, dehydration, altitude, asthma, and high-intensity exercise with few rest intervals. In Malta, fewer fatalities related to youth sports activities occur compared to the US, due to the population size; however, fatalities do occur. In 2003, a 14-year-old boy died when one of the goalposts fell on him during a physical education lesson. The goal posts were made of thick metal pipes and, although they were not shifted around, they were not fixed to the ground [8].

**Liability**

Coaches play an especially significant role in youth sports. In the field of sports, one can observe several personal relationships including athlete-athlete, athlete-team manager, and athlete-team physician. These types of relationships influence the performance of players. Nevertheless, the relationship between a coach and the player is critical, as it is unique and central to team sports [9-11]. This type of relationship is one in which the coach governs critical factors regarding the players, such as skill, training, and energy [12]. Such relationships affect the performance and motivation of young athletes. Moreover, as Engelhorn [13] explains, coaches have a legal relationship to consider as well. The obligations of these types of relationships are not defined by the parties involved, because as Carpenter [14] explains, they are defined by case and statutory law. This legal relationship obliges coaches to prevent harm and protect his or her athletes. The wage level of the coaches is irrelevant, as the duties are the same for every coach. Therefore, a paid coach and a volunteer have the same duties towards their athletes.

A coach’s legal duties are usually defined by sports associations of a national standard [13]. Several studies defined these legal duties more clearly [14-24]. The most significant studies, which addressed most areas regarding coaches legal duties, were originally categorized by Figone [18] and then finalized by Engelhorn [13]. Mohamadinejad & Mirsafian [25] also subdivided coaches’ legal duties into seven sections. We merge these to Engelhorn’s [13] to produce a list of duties, as follows:

- a. Providing a safe sports environment by conducting appropriate training methods and supervision;
- b. Using the total knowledge and skills of instruction and training;
- c. Using appropriate and functioning equipment;
- d. Planning for short- and long-term training programs;

³For example, injuries sustained due to a training regime change.
e. Proper matching of athletes in practices and competitions based on their size, skill, and power;

f. Conducting sufficient supervision of athletes;

g. Warning athletes and their parents regarding the inherent risks involved in their specific sport;

h. Providing proper medical care;

i. Preventing sexual harassment and discrimination by other athletes and coaching staff; and

j. Reporting to the proper authorities in cases of child abuse.

When coaches have insufficient knowledge about necessary precautions and their main responsibilities, athletes are placed in unsafe situations. This may result in exposure to legal risk (Sport Law and Strategy Group, 2011). Violating such duties may result in criminal prosecution [26]. Additionally, an accident causing injury to a player may result in a civil prosecution against the coach [27].

Civil liability

In any sport, coaches typically have close relationships with the athletes and have the most direct control over them [21]. The coach-athlete relationship is special; therefore, coaches are responsible for doing everything in their power to mitigate any foreseeable risks of harm to their athletes [28-30]. Coaches must continuously monitor and supervise their young athletes to protect them from injuring or harming themselves. Labuschagne & Skea [21] explained that, given the nature of the relationship between the coach and his or her athletes, coaches often find themselves being sued. Nevertheless, it is crucial to mention that there is no automatic liability for coaches because the injury happened under their supervision. The source of civil liability is typically based on the theory of negligence [21].

The most crucial aspect in determining a coach liability concerning the injuries of his or her players is concluding if the coach has satisfied his or her duty towards their players. If the coach does not fulfill this duty and is unable to recognize the main risks and hazards related to the sport, he or she may be sued. Civil liability arises when a harmful action has occurred, creating damage or loss for the injured athlete. If one of these elements is missing, there will be no consequences under the law. Furthermore, it is important to note that each case varies and diverse elements are used to provide proof of evidence.

Criminal liability

Coaching comprises a complex set of relationships that give the coach a chance to reformulate coaching styles and interpersonal relationships [31]. The relationship between coaches and players is not based on an equivalent collaboration, resulting in the coaches having more power than the players [32]. In most cases, young athletes obey and uncritically agree to the coach’s decisions. This indicates that the relationship between the coach and his or her athletes is based on power [33]. Trust is vital to this kind of relationship [34]. Coaches are supposed to be trustworthy, as they hold positions of great responsibility regarding the care of their players [31]. When dealing with youth players and minors, the responsibility is greater, as parents trust the coach’s behavior and actions.

Coaches can misuse trust and power [34,35]. The complexity of legal suits is a powerful indication of the potential misuse of authority and power that coaches can deliberately or accidentally inflict in their relationships with athletes [31]. For instance, physical contact between the coach and athlete necessary for teaching skills associated with movement can be abused by coaches who do not respect appropriate boundaries between the athletes and themselves [36]. However, sometimes the coach’s action may be innocent but misinterpreted, triggering an impression of physical, sexual, or emotional abuse leading to false allegations of misconduct [31]. In sum, the coach-athlete relationship is an unequal power relation based on power and trust that, if not carefully managed, may easily lead to emotional or physical exploitation [37]. At the youth level, coaches must be cautious and manage their relationships carefully.

Corbett [38] explains that, according to criminal law, someone in a position of authority or trust towards a minor must never engage in sexual activity with the minor even if the activity is consensual. This means that sexual harassment and the abuse of athletes is a criminal offense and can lead to a criminal prosecution against the coach [26]. Unfortunately, many sexual abuse victims keep silent rather than reporting the case. This usually occurs because of shame and embarrassment. Fearing the worst, such as paybacks, de-selection, and not being taken seriously, is another major contributor to this silence. If the athlete does not speak, coaches and those in authority never face the criminal justice system [39]. Nevertheless, examples of youth sports coaches preying on youth are vast [26].

This can be illustrated through several real-life cases. For example, a former Malta Football Association (MFA) coach was implicated in a sexual abuse scandal within English football. The BBC conveyed that, in 1997, more letters were sent to clubs warning them about Bob Higgins. Higgins worked with the MFA throughout 1992 and 1994. His five-year contract was withdrawn by then-MFA-president, George Abela, over the allegations of sexual abuse against him in England [40-43].

Methodology

In this study, primary data were collected through questionnaires targeted at all 47 clubs registered with MYFA. In total, 43 responses were received. The questionnaire aimed to gather the thoughts of youth soccer nurseries about risks and to understand their opinions regarding insurance coverage. The questionnaire consisted of different kinds of questions, including simple ‘yes’ or ‘no’ questions, multiple-choice questions, and open-ended questions. The multiple-choice questions simplified the questionnaire as much as possible. The goal was to gain clubs’ insights and opinions, leading to open-ended questions that offered
flexibility and freedom to respondents. The purpose of the ‘yes’ and ‘no’ questions was to introduce and reveal significant concepts rather than to produce a quantitative summarization or test hypotheses.

Primary data were also acquired from semi-structured interviews conducted with MYFA and Melita Unipol, the broker that created the specific insurance policy covering the youth soccer organizations. Responses obtained from both the questionnaires and the interviews were used to evaluate and understand the current insurance policy, focusing primarily on the benefits and weaknesses.

Discussion

In the responses obtained from the interviews and questionnaires, several aspects, benefits, and weaknesses emerged concerning MYFA’s current insurance policy. These are discussed in detail in this section.

A starting point

This policy is the only one offered in youth sports within Malta. The policy offers benefits not only to youth clubs but also to coaches and club officials. Furthermore, this policy offers additional safety and protection for youths. Several clubs stated that the insurance policy was necessary and needed in Malta. Most of the respondents considered insurance an effective risk transfer mechanism and considered the policy valuable.

Reducing injuries

Most of the clubs listed injuries as one of their major concerns. Moreover, injuries are a predominant reason that youths leave football. Benefits offered by the insurance policy, such as physiotherapy, can help reduce the severity and effect of many injuries. Reducing injuries offers several advantages. Through insurance, youths are protected and covered in the event of potentially career-ending injuries. Finally, the added protection and coverage the policy provides may attract more youths into football.

Protection of coaches

Coaches play a significant role in youth sports. As discussed, they have numerous responsibilities and duties towards youths. The current insurance policy provides coverage for negligent acts, errors, and omissions, amongst other coverage. This aspect attracts more coaches within the field of soccer since they are offered protection against any negligent actions.

Claims history and process

This season, fewer than ten claims were settled, and the involved parties indicated they with the way the claims were handled. The claims process is taken very seriously and MYFA employs a claims officer responsible for collecting relevant information (such as the basic details and information of the claimant, what happened and what caused the injury, details about the injury and treatment provided by the physio/specialist, and other documents) to ensure that the insurer has all the relevant information necessary for processing the claim. Claims are paid directly to youths’ parents to limit the possibility of clubs profiting from claims.

Identical coverage for all teams

As the insurance policy was new, the possibility for improvement, updating, and upgrading exists. One of the primary disadvantages is that each team is charged an identical premium and must agree to the same coverage; however, not every team represents the same risk. For example, a club with many children is subject to greater risk than a team with fewer children. Furthermore, some teams benefit from better and safer equipment than others. Nevertheless, through the interviews conducted it was identified that until now it is not feasible for the insurance providers to underwrite and evaluate clubs individually. Some clubs, however, do not consider insurance an efficient risk transfer method. Additionally, some clubs with financial problems may consider such policies a financial burden rather than an advantage.

Future opportunities

One of the questions frequently asked during the interviews concerned the possibility of insuring sports other than football. The responses indicated positive feedback, as it was stated that it is a possibility to have similar insurance policies covering various sports in the future. Each sport must be evaluated according to its nature and risks, as not every sport represents the same risk. Given the small size of training set-ups in Malta for youths, the feasibility of insurance cover is deemed to be low.

Conclusion

Insurance is one of the primary methods of adding to and enhancing a better level of protection and risk transfer within youth sports. However, other methods, together with insurance, could be applied to create a safer environment. Some of these methods include:

- Written risk assessments
- Education
- First aid training
- Health and safety seminars
- Regular medical checks
- Government grants

Applying the abovementioned risk mitigation methods could improve youth sports. By adopting such measures, a strong framework of protection and safety will be created, leading to numerous benefits, such as the reduction of injuries and an increase in the number of youth athletes. Youths represent the future in every sport; therefore, they must be given a certain level of attention to establish an enhanced sports environment.

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