

Fight Liability

Two players at an athletic event your organization sponsors get into a fight. Is your organization liable? Maybe. Would it be covered by your general liability insurance policy that has an exclusion for “intentional acts?” Maybe.

In some states, vicarious liability can be attributed to your organization. You should talk to an attorney about your possible exposure.

In today's world of youth athletics, we have all heard stories of parents on the sidelines acting violently toward players, coaches, and other parents. We've seen fights break out between players, often players on the same team. We've seen coaches so determined to win that they verbally or physically encourage unsportsmanlike conduct. There seems to be a diminishing length of time between verbal confrontation and that first punch being thrown.

Security is one the first things to address at athletic events, especially if parents or the general public are present. It is important to assign an adult to monitor crowd behavior. This person needs to be a good peacemaker and also needs a list of inappropriate behaviors as well as approved corrective actions. Youth need a resource person who can help them resolve bullying problems. They may not want to discuss this with the team coach for fear of being considered a “rat,” but someone should be assigned who can step in. Coaches should have training on what is considered inappropriate behavior as well as options for dealing with it, such as player/parent removal, player suspension from the game or team, and simply forfeiting the game due to security or safety concerns.

Take the time to review your risk-management practices for preventing fights at your athletic events. A safer event will help everyone have a good time.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.