CSU The California State University



California State University
SPORT CLUBS RESOURCE GUIDE

2016









The California State University
Systemwide Risk Management
(562) 951-4580
www.calstate.edu

CSU Sport Clubs Resource Guide

Table of Contents

Page #

Introduction 1

- Definitions 3
- Using this Guide: Tips for the Sport Clubs Administrator 6
- Minimum Requirements: Summary 7
- Sport Clubs Program Assessment Tool 8

Part A: Operating Structure Policies & Procedures

- How Policies and Procedures are structured 12

A.1 Operating Structure Procedures: Flow Charts

Section 1: Sport Clubs Recognition Process 13
Section 2: Sport Clubs Renewal Process 14
Section 3: Member Registration & Annual Submission Requirements 15
Section 3a: Insurance Coverage and Renewals 16
Section 4: Sport Clubs Management 17

A.2 Resources & Forms

Recognition and Renewal Process

Sport Clubs Eligibility Factors & Criteria 20
Sport Clubs 'Initial Recognition' Documentation 21
Sport Clubs 'Renewal' Documentation 22
NGB's/Regional Associations Contact List 23

Member Registration/Annual Submission Requirements

Injury/Accident Report Form 268 (Link) 25
Maintaining Sport Clubs Data 26
Member Registration Information 27
CSU Waiver Form 28
Sport Club Annual Submission Requirements 30
Sport Clubs Athletics Injury Prevention Program 31
Sport Clubs Concussion Resources 32
CSU Club Sports Insurance Program (CSIP) 33

Sport Clubs Management

Sport Clubs Administrator Responsibilities 35
Sport Clubs Program Student Admin. Assistant Expectations 37
Sport Clubs Student Field Activity Supervisor Expectations 38
Sport Club Officers/Executive Board Expectations 39
Safety Officer Responsibilities 40

Sport Club Coaches Expectations 41
Sport Clubs Campus Manual 42
Sample Sport Clubs Council 43

Part B: Travel Policies & Procedures

♦ How Policies and Procedures are structured 44

B.1 Travel Procedures: Flow Charts

Section 1: Trip Administrator Responsibilities 45
Section 2: Trip Leader Responsibilities 46
Section 3: The Trip Approval Process 47
Section 4: Emergency Procedures 48

B.2 Resources & Forms

Trip Administrator/Trip Leader
Trip Administrator Responsibilities 50
Trip Leader Responsibilities 51
Sample Trip Leader Agreement 53
Sample Trip Leader Meeting Agenda 54
Transportation Manifest Example (Sonoma) 55
Trip Kit 57
Travel First Aid Kit Contents 58
Sample Vehicle Checklist 59
Trip Request/ Approval Process
University Volunteer Form 60
Form 261 (Link to: Authorization to use Privately Owned Vehicle on State Business Form) 60
CSU Driver Application/Declaration Form 61
Trip Request/Approval Form 62
If the Trip Approval Process is Not Used on Your Campus 63
Emergency Procedures
CSU Use of University Vehicles Guide (Link) 65
Form 268 (Link to: Incident/Accident Report) 65
Form 270 (Link to: Report of Vehicle Accident) 65
Form 274 (Link to: State Driver Accident Review Form) 65
Emergency Phone Tree 65

Appendices

Part A: Sport Clubs Operating Structure
CSU Sport Clubs Operating Structure Policies 67
CSU Club Sports Insurance Program (CSIP) 75
Eligible Sports Listing 77
Accident Claims Reporting – How to File a Claim 79
HSR – Sport Clubs Athletic Accident Claim Form 80
General Liability Claims Reporting – How to File a Claim 81

Part B: Sport Clubs Travel

CSU Sport Clubs Travel Policies **82**
Role of the Risk Manager **86**
'Where does the Trip Start?' **87**
Defensive Driver Course **89**
The DMV Pull Notice Program **90**

FAQ's

Operating Structure **91**

Travel **94**

Insurance **99**

Introduction

The 2016 CSU Sport Clubs Resource Guide updates the 2014 version which replaced the 2010 Sports Club Model. This collaborative effort between campus staff and the Chancellor's Office has provided the campuses a tool to manage Sport Clubs that can be used on all campuses and which promotes safety for the participants.

The 2016 revision primarily updates insurance claim processes, concussion resources, and incorporates any relevant changes in state and federal law, CSU policy, and emerging risk issues.

The Guide describes Operating Structure and Travel policies and procedures designed to create a 'framework' for the effective operation and safe travel of CSU Sport Clubs. The Guide is split into two sections:

Part A	Operating Structure
Part B	Travel

Parts A & B follow the same format:

Flow Charts:	Provide a concise step-by-step summary of the procedures
Resources:	Provide the documentation to assist in procedure implementation

The Operating Structure and Travel procedures are designed to be <u>as simple as possible</u>. The CSU Sport Clubs Resource Guide provides boundaries and ground rules for safe operation of Sport Clubs by establishing **minimum** Operating Structure and Travel requirements (refer to 'Minimum Requirements: Summary' on page 7).

There is a value to having consistency across the system and thus the campuses are encouraged to collaborate and not deviate substantively from the suggested Sport Clubs structure and good practices contained in the resource guide. When campuses follow similar structures, it develops a stronger network of CSU Sport Clubs resources.

This guide is not prescriptive. However, for those areas that are addressed in existing CSU policy, executive orders, applicable collective bargaining agreement or other applicable memoranda, the controlling document will be the CSU or campus policy.

<u>Operating Structure</u>

The minimum Operating Structure requirements are focused in 3 key areas:

- Initial <u>Recognition</u> of a Sport Club
- <u>Renewal</u> of a Sport Club
- <u>Management</u> of a Sport Club

In order to be recognized as a viable CSU Sport Club, the Sport Clubs Administrator (SCA) must be either directly involved and/or consulted in the Recognition/Renewal process. As the policy statements articulate, in order to receive the many benefits available to recognized Sport Clubs, it is <u>critical</u> that the SCA be allowed to represent or continue to participate in the process of determining whether a Sport Club may continue to use the University name.

Therefore, as a first step, the SCA and their direct supervisor should meet with the appropriate University personnel involved in the recognition/renewal of Sport Clubs (e.g., Student Affairs; Auxiliary, Campus Recreation Director) to confirm:

a) The mechanism for Recognition and Renewal of a Sport Club.
b) The role of the SCA in the overall recognition and renewal process.

Travel

The travel procedures are designed to be as simple as possible by minimizing the amount of paperwork and the number of steps needed to approve a trip. In order for this to occur, the overall **'Trip Approval Process'** must be established and agreed to by each campus, and 'sign-off authority' needs to be established in key areas (Volunteer, Driver and Personal Vehicle approval).

Therefore, as a first step, confirm (with the Campus Recreation Director and the University 'Point of Control') that the Trip Administrator:

a) Has responsibility for the 'Trip Approval Process'.
b) Has sign-off authority for the following:
   - 'University Volunteer Form'
   - 'Driver Application/Declaration Form'
   - 'Authorization to use Privately Owned Vehicle on State Business'.

The many benefits (participant safety, liability and insurance protection) available to Sport Clubs who follow the 'Trip Approval Process' should be emphasized. The document **'Where does the Trip Start?'** (see Appendices) clarifies the difference between 'University-approved travel' (i.e. approved travel which is managed by the Sport Clubs Administrator through the Trip Approval Process) and 'non-University-approved travel' (i.e. a Sport Clubs travelling on their own in private vehicles and not using the Trip Approval Process).

Please note: With any activity that requires travel there are two options:

1. The trip approval process is followed (CSU insurance coverage available for vehicle accidents) or
2. The trip begins and ends at the participation location (limited CSU insurance coverage for vehicle accidents).

However, the trip approval process must be used for any of the following:

- trips that are out-of-state
- trips that require vehicle travel of 150 miles one-way
- trips that require an overnight stay

Note: On campuses where the Sport Clubs program is administered through an Auxiliary, it is expected that the Auxiliary will follow the University Travel Policies and Procedures as laid out in the current CSU Use of University and Private Vehicles Guidelines (http://www.calstate.edu/risk_management/documents/VehicleUseGuideBook.pdf), and this resource guide.

Definitions

a) Definition of Sport Clubs and Risk Tiers

Sport Clubs are generally physical activity based clubs which can be competitive or recreational in nature. Your campus Risk Manager can help determine which clubs will be treated as "higher risk" Sport Clubs by checking with the broker as to which sports are considered a higher risk by the underwriter and by developing a "Risk" tier system. (Note: this is a slightly different definition than the original "Model")

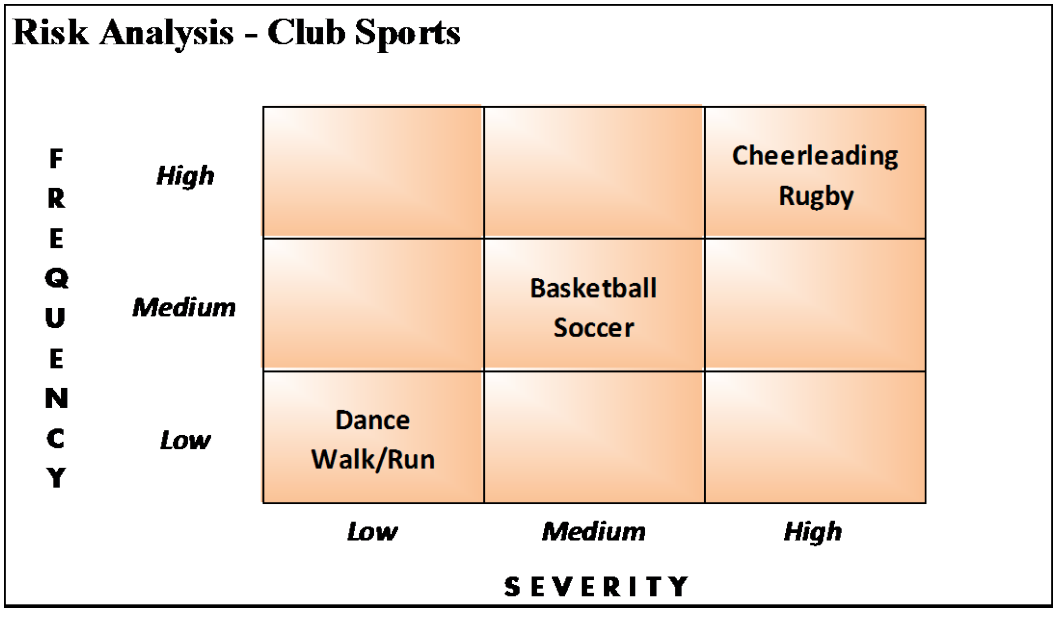
Tier 1: Higher Risk – Includes competitive clubs which compete against other university or community teams in games, contests and/or events. Competitive clubs may be affiliated with a National Governing Body (NGB) where such a body exists. Examples: Rugby Club; Lacrosse Club; Competitive Martial Arts.

Travel is a major risk factor, and is usually involved in competitions. If a club with a "lower risk" activity travels regularly, this could also place them in the "higher risk" Tier 1. Examples: Ball Room Dancing Club that travels to compete.

Another risk factor is the physical activity of the club participants. If there is a greater probability of a serious injury occurring during the activity, even if not competitive, then the club could be considered "higher risk", Tier 1. Examples: Rock Climbing; Outdoor Adventures.

Tier 2: Lower Risk – Includes more recreational clubs whose main purpose is to provide instruction, participation and/or social opportunities. Travel is usually not involved, or just local. Examples: Yoga Meditation Club; Belly Dancing Club.

As you review the level of risks with your Risk Manager, a frequency/severity Risk Analysis matrix may be useful. Also, consult with your insurance underwriters for which sports/activities they consider to involve greater risk. Frequency indicates the number of practices, trips or events that occur in the sport. Severity indicates the risk of injury in the sports activity.



b) Operating Structure Definitions

1. The Sport Clubs **Administrator** (SCA) is the staff member (a State or Auxiliary full-time employee) who oversees all Sport Clubs on a campus.
2. The Sport Clubs **Student Supervisors** are usually part-time student employees reporting to the SCA and assisting the SCA with the administrative management of Sport Clubs in a Program Assistant role. In some cases, Sport Clubs Student Supervisors may be used as a Field Student Supervisor for the supervision of Sport Club activities (e.g. practices, competitions). These student supervisors can be assigned specific duties covering all Clubs, or can be assigned all duties for a few Clubs.
3. The Sport Club **Executive Board** (or Sport Club Officers) is the group of elected student Club members who oversee the direct operation of their Sport Clubs.
4. The Sport Club **Coach** instructs or coaches the Club team and/or Club members. Coaches can be player-coaches and either University Volunteers or employees of the University (if not already a coach per systemwide policy and FLSA restrictions), or independent contractors. Coaches are expected to coach and not be involved in Club management. Ideally they are selected by the SCA, but can also be appointed by the Sport Club Executive Board. Before a coach is retained, consult with campus Human Resources to address distinctions between one who is employed in Unit 3, a volunteer and a Unit 3 coach who is volunteering. The SCA must approve all coaches.
5. The Sport Clubs **Council** is a group which generally consists of one representative from each Sport Club. The Sport Clubs Council is advisory to the SCA and makes recommendations on various aspects of Sport Club operations.
6. Many Sport Clubs have a **National Governing Body** (NGB) which works in partnership with regional and local leagues. NGB's may provide standards of competition and safety guidelines (e.g. recommended coaching qualifications and certifications) in their respective sports. Additionally, they may provide access to special liability or other insurance if not available through the CSU Club Sports Insurance Program (see Appendix A for more information on this program). Other local and statewide bodies should also be consulted for advice.
7. The University **'Point of Control'** refers to the person (e.g. the campus Risk Manager) who has been delegated the authority to approve University Volunteers and privately owned vehicles for use on State business.
8. Regardless of the position or responsibility, whether student, volunteer or staff, everyone that works with Sport Clubs must report any form of discrimination, Title IX incidents, VAWA incidents, physical assaults, and these types of incidents to the proper campus personnel, regardless of whether incident involves student or non-student.

c) Travel Definitions

1. **Trip Administrator**: The Trip Administrator is a University Employee (or a University Volunteer if they are an Auxiliary employee), who coordinates and/or approves travel for a specific group (e.g. Sport Clubs). While the Trip Administrator may delegate some responsibilities in the trip approval process, they are ultimately responsible for trip approval and safe trip practices. Care must be taken to not transfer bargaining unit work performed by a University employee to an auxiliary without first contacting campus Human Resources.
2. **Trip Leader**: The Trip Leader is the person designated by the specific Sport Club and approved by the Trip Administrator, who is implements trip safety procedures. Trip Leaders would normally be student members of a Sport Club, and a Sport Club may designate more than one Trip Leader.
3. **University Activity**: Any activity approved by the University or by any organization recognized by the University, be it on or off-campus.

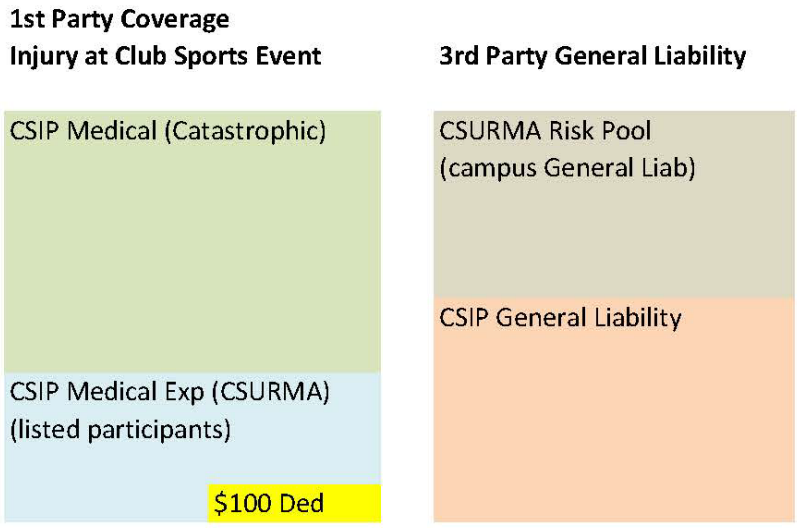
4. **University Trip**: Travel to and from a University Activity. For the purposes of the Sport Clubs Travel Policies, such trips must have been approved by the Trip Administrator in order to qualify for potential University re-imbursement.
5. **University Business**: Travel to and from and/or participation in University approved activities by university employees and/or identified University volunteers (coaches, advisors of University Student Organizations, support personnel).
6. Refer to **'Where does the Trip Start?'** in Appendices to understand the importance of having Sport Clubs trips classified as 'University approved travel to a University Activity'.

d) CSU Club Sports Insurance Program Definitions

The CSU Club Sports Insurance Program was launched on August 1, 2012, and is designed to cover students for accidental injuries while participating in the University's or Auxiliary Organization's Sport Clubs programs, including competitive and recreational Sport Clubs that are *officially recognized* by the University as student organizations. The blanket insurance requires that each club renew each year by submitting estimated number of participants for the next season.

The insurance provides basic accidental medical coverage, catastrophe accident medical coverage and third party general liability insurance for play and practice. This basic insurance will be primary if no other insurance is available. The general liability covers the club against legal liability for bodily injury and property damage to a third party. The general liability also protects both the Campus and CSU system from liability associated with the CSU sponsored program. It does not include automobile liability, but if the Trip Approval process is followed, CSU coverage will respond during approved travel to and from games/practices. If the Trip Approval process is not followed, then each person is responsible for their own transportation, i.e., personal vehicle insurance.

Details of the insurance program, a list of eligible sports and how to file a claim can be found in Appendix Part A starting on page 75. Basic steps for renewal can be found on the Section 3a Flowchart on page 16. (See page 33, Appendix Part A and Insurance FAQ's for more information.)



Using this Guide: Tips for the Sport Clubs Administrator

1. Read through the **'Sport Clubs Resource Guide'** and become familiar with the content and resources available.

2. Read **'Minimum Requirements: Summary'**.

3. Work through the **'Sport Clubs: Program Assessment'**.

4. Follow the **'Action Steps'** based on your Program Assessment.

5. Use this **Resource Guide** to help implement your 'Action Steps':
   - Focus on the Procedures – the highlighted sections: Parts A1 and B1
   - Use Parts A2 and B2 as resources to support Parts A1 and B1
   - Refer to the FAQs for clarification on certain situations.

Minimum Requirements: Summary

Who	What	Minimum Requirement
Sport Clubs Administrator (SCA)	**Sport Clubs Recognition**	Recognition process in place.
	Sport Clubs Renewal	Renewal process in place.
	Member Registration and Annual Submission Requirements	Member Registration system in place. ▪ SCA approves all Club members including Trip Leaders and Drivers. ▪ SCA collects and submits insurance renewals. Annual Submission requirements established.
	Sport Clubs Management Framework	<u>Priority 1</u> Expectations in place: ▪ SCA Expectations ▪ Sports Clubs Officers/Board Expectations ▪ Sports Clubs Coach Expectations <u>Priority 2</u> 'Good Practices' reviewed: ▪ Sports Clubs Advisors Expectations ▪ Special Policies (e.g. hazing, alcohol) ▪ Risk Management/Insurance
Trip Administrator (TA) (In most cases this would be the SCA)	**Travel**	TA Responsibilities defined. Trip Approval Process (if process used on your campus) ▪ Developed and implemented ▪ SCA approves TL(s) and Driver(s). (During Sports Clubs Registration process) ▪ TA approves vehicle(s) and trip. Pre-Trip: TA establishes communication with TL During Trip: TA acts as point of contact for TL Post Trip: TA ensures follow-up process completed
Trip Leader (TL)	**Travel**	TL Responsibilities defined. TL signs 'Trip Leader Agreement'. TL obtains appropriate 1st Aid/CPR certifications. Pre-Trip: TL establishes communication with TA During Trip: TL enforces Travel Policies TL contacts TA in emergency Post Trip: TL contacts TA upon return TL completes required forms
Driver	**Travel**	Driver submits required documentation to TA. (During Sport Clubs Registration process)
Sport Clubs Officers (Executive Board)	**Travel**	Trip Leader(s) and Driver(s) identified during registration process. Trip Request/Approval Form submitted on time.

Sport Clubs: Program Assessment Tool

A. Operational Structure

Who	What	What do you have in place?	Yes ✓	No ✓	Action Steps	Flow Chart Section
Sport Clubs Administrator (SCA)	***Sport Clubs Recognition***	Is there a Sport Clubs Recognition process in place, and is the SCA involved in this process?			a) Develop 'Criteria' and 'Submission Requirements'. b) Identify and meet with key people (e.g. Campus Recreation Director, Director Student Affairs) to establish (or review) process. Ensure that SCA is directly involved in this process. Involve the University Risk Manager.	**A.1 Sec.1**
	Sport Clubs Renewal	Is there a Sport Clubs Renewal process in place?			a) Establish a process to annually review a Sport Club.	**A.1 Sec.2**
	Member Registration and Annual Submission Requirements	Do you have a system in place to electronically capture individual Club member's registration information, and do you use it to approve all Club members? Does this system allow you to register and approve a Trip Leader and Driver? Are Sport Clubs required to submit required information on an annual basis?			a) Decide what method you will use to maintain your registration information and your schedules (see page 25 for possible alternatives) b) Organize training meeting on system with Sport Clubs Officers. c) Submit insurance data for annual insurance renewals (anticipated # of participants by club and gender for each club sport). Establish 'Annual Submission Requirements' and submission deadlines. Communicate to Sport Clubs Officers.	**A.1 Sec.3** **A.1 Sec.3a** **A.1 Sec.3**
	Management of Sport Clubs	Is the SCA held responsible and accountable for the operation of Sport Clubs on campus? Has the relationship between SCA and all Sport Clubs been defined and explained to SC Officers and Coaches? Based on the SCA's overall responsibility for managing all Sport Clubs, has a Sport Clubs framework been established?			Develop SCA Responsibilities. Have these approved by University/Auxiliary. Communicate to all Sport Clubs that SCA is ultimately responsible for Sport Clubs. Distribute SCA Responsibilities. Establish a "Funds Administration" policy for the handling of club monies pursuant to CSU and campus policy.	**A.1 Sec.4**

	Sport Clubs Student Supervisors	Have Sport Clubs Student Supervisor positions been established to assist the SCA?			a) Explore funding models to support these positions. b) Develop Sport Clubs Student Supervisor Responsibilities.	**A.1 Sec.4**
	Sport Club Officers/ Board	Are Sport Club Officers aware of their responsibilities in managing Sport Clubs? Are Sport Club Officers trained? Has a Safety Officer position been established for each Sport Club?			Develop Sport Club Officers/ Board Expectations. Organize Officer training programs (e.g. leadership; 1st Aid /CPR/AED; travel emergency procedures). Consider establishing Safety Officer requirement.	**A.1 Sec.4**
	Sport Club Coaches	Are Sport Club Coaches aware of their responsibilities? Do they understand their role in the Club? Is the SCA involved in the process of hiring and firing of coaches? Have minimum qualifications been established for coaches of identified higher risk sports? Is a signed coach contract or agreement required?			Develop Sport Club Coach Expectations. Clarify their main role within the Sport Club structure and the minimum training required (i.e. concussion training). Work with the Sport Club Officers to establish a process. Consult with state, regional, national bodies to determine minimum qualifications. Work with Human Resources to develop agreement.	**A.1 Sec.4**
	Sport Club Advisors	Do you use Sport Club Advisors?			Determine effectiveness of implementing a Sport Club Advisor program for selected Sports Clubs.	**A.1 Sec.4**
	Sport Clubs Policies	Have policies been developed to address specific issues in Sport Clubs? Is there a Sport Clubs 'Risk Management Manual' (or Sport Clubs Manual with section on risk management)?			Identify specific areas of concern (e.g. Hazing, Alcohol, Drugs, Discrimination, Harassment, Retaliation, various types of Sex Discrimination, Concussion management) and consult CSU Systemwide policies, procedures, or develop specific campus policies where systemwide governance does not prevail. Develop Manual specific to Sport Clubs program.	**A.1 Sec.4**

B. Travel

Trip Administrator (TA) (Normally the SCA holds the role of TA)	***Risk Manager***	Has contact been made with the Risk Manager?			The SCA/TA work directly with the Risk Manager to establish a relationship, and work out specific role(s).	**B.1 Sec.1**
	Travel Responsibilities	Have TA responsibilities been defined?			Define TA Responsibilities.	**B.1 Sec.1**
	Trip Approval Process	Does the TA approve all trips?			a) Develop Trip Approval Process b) Coordinate with any 'Online Registration' system. c) Ensure Sport Club Officers understand process	**B.1 Sec 3**
	Trip Management	Does TA communicate with the TL prior to the trip? Has a communication system between TA and TL been worked out in the event of an emergency? Does the TL know the Post-Trip process in the event of an accident?			Develop Pre-trip communication mechanism (Good Practice: Develop a 'Trip Leader Meeting') Communicate: TL responsibilities Communicate: 'Emergency Phone Tree'. Communicate: The need for TL to have easy access to a cell phone. Communicate: TL must contact TA on return. Communicate: Post Trip accident reporting process.	**B.1 Sec 3** **B.1 Sec 2&4**
Trip Leader (TL)	***Travel Responsibilities***	Is there a TL system in place? Have TL responsibilities been defined? Does Trip Leader understand their responsibilities? Is TL required to have emergency training and certifications?			Establish TL position and determine how TL is chosen. a) Develop TL Responsibilities and Expectations. b) Ensure TL signs TL Agreement. Meet with TL(s) and/or organize TL training. a) Establish who needs to be trained in travel emergencies (TL and/or Safety Officer?). b) Establish appropriate training requirements (e.g. First Aid/CPR).	**B.1 Sec 2&4**
Driver	***Driver Approval***	Do Drivers understand what they need to do to obtain approval as a driver?			Communicate to Drivers (via Sport Club Officers and/or Trip Leaders) the documentation that needs to be submitted: ▪ Copy of DL ▪ Volunteer Form ▪ Driver Application/Declaration Form ▪ Defensive driving 'certificate of completion'	**A.1 Sec.3 & B.1 Sec 3**

Private Vehicles	***Vehicle Approval***	Do Sport Clubs understand the value of having private vehicles approved by the university? Do Drivers understand what they need to do to get their vehicle approved?			Communicate to the Sport Clubs the benefits of having vehicles approved (see 'Where does the trip start?'). Communicate to Drivers (via Sport Club Officers and/or Trip Leaders) the documentation that needs to be submitted: ▪ 'Authorization to use Privately Owned Vehicle on State Business' and/or ▪ Driver Application/Declaration Form ▪ 'Proof of Vehicle Insurance' Card	**A.1 Sec.3 & B.1 Sec 3**

Part A: Operating Structure Policies & Procedures

Operating Structure Policies & Procedures: Summary

The CSU Sport Clubs Operating Structure Policies (see Appendices) focus on the SCA role in the Recognition, Renewal, Management of Sport Clubs and Insurance.

The Operating Structure Procedures are structured to mirror the Operating Structure Policies, and are divided into four sections:

- Recognition Process
- Renewal Process
- Process for completing Sport Clubs Registration and Annual Submission requirements (including submitting estimated number of participants by club sport and by gender per each club sport for insurance coverage)
- The Job Description of the SCA and other positions as they relate to the management of Sport Clubs and the expectations of the Sport Club Executive Board and Sport Club Coaches. The roles of the Sport Clubs Council and Sport Club Advisors are also described.

Sport Clubs operations should be based on 'Good Practices' and appropriate CSU and state policies. Sport Clubs Administrators are encouraged to review operating structures from other universities and be familiar with current CSU HR policies as well as mandated state requirements. The 'NIRSA Sport Clubs Manual' should also be consulted.

NIRSA (National Intramural and Recreational Sports Association)
The mission of the NIRSA is to provide for the education and development of professional and student members and to foster quality recreational programs, facilities and services for diverse populations.

For information and resources on Sport Clubs, NIRSA is the authoritative source (**www.nirsa.org)**.

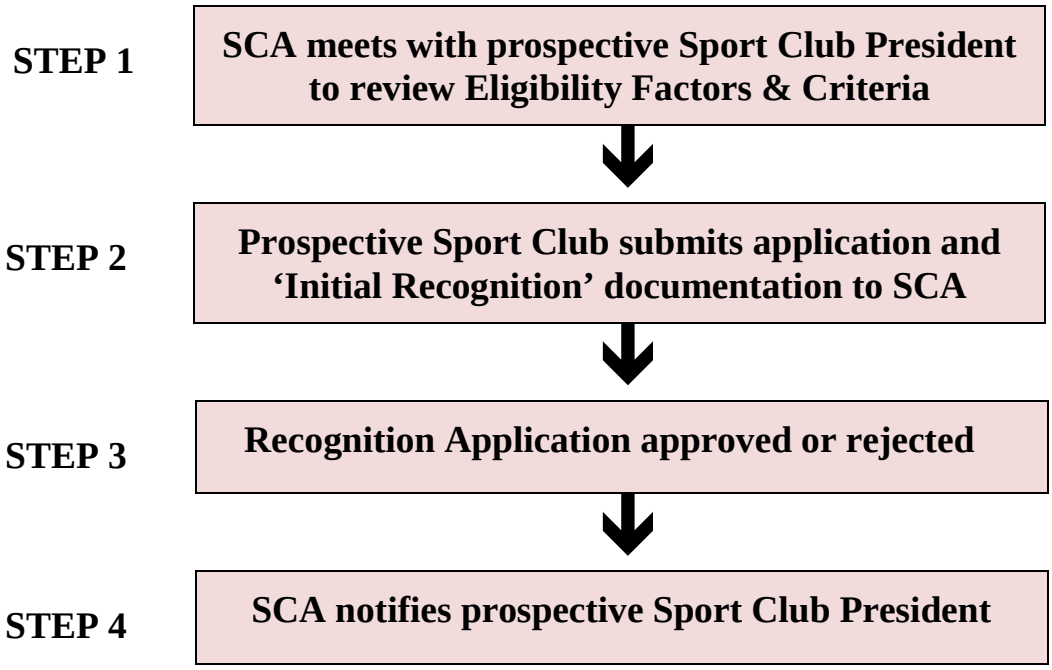
A.1 Operating Structure Procedures: Flow Charts

Section 1: Sport Clubs Recognition Process

The SCA is responsible for initiating and managing the overall 'Sport Clubs Recognition' process. The 'CSU Sport Clubs Operating Structure Policies' (Appendix: Part A) should be consulted.

Note: For Steps 1-4, submission deadlines are established by the SCA.

Minimum Requirements



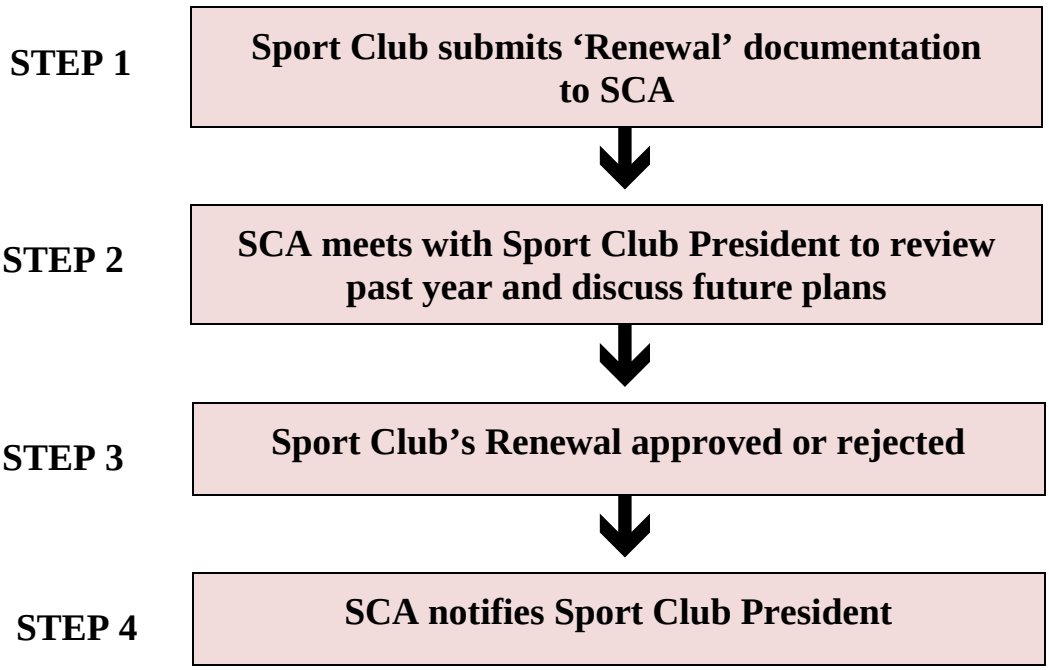
		Documents/Forms
STEP 1	**SCA and Sport Club President review Eligibility Factors & Criteria**	**Sport Club's 'Eligibility Factors & Criteria'**
STEP 2	**Sport Club submits required Documentation to SCA**	**Sport Club's 'Initial Recognition' Documentation**
STEP 3	**SCA or 'Recognition/Renewal Committee' meet to discuss application**	
STEP 4	**SCA notifies Sport Club applicant of decision**	

Section 2: Sport Clubs Renewal Process

The SCA is responsible for initiating and managing the overall 'Sport Clubs Renewal' process. The 'CSU Sport Clubs Operating Structure Policies' (Appendix: Part A) should be consulted.

Note: For Steps 1-4, submission deadlines are established by the SCA.

Minimum Requirements



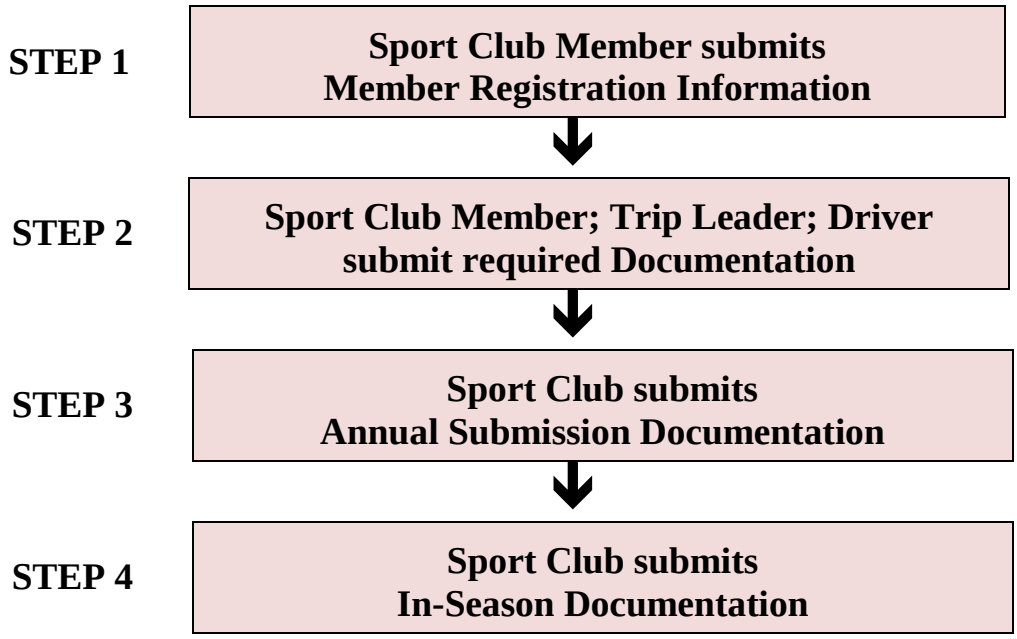
		Documents/Forms
STEP 1	**Sport Club submits Renewal Documentation to SCA**	**Sport Club's 'Renewal' Documentation**
STEP 2	**SCA or 'Recognition/Renewal Committee' meet Sport Club President to review past year**	
STEP 3	**SCA or 'Recognition/Renewal Committee' discuss renewal application**	
STEP 4	**SCA notifies Sport Club of decision**	

Section 3: Member Registration & Annual Submission Requirements

The type of information collected on Sport Clubs will vary from campus to campus. Use of a software package or various online forms (see A.2.5 on page 25) can alleviate much of the administrative burden of data collection. The 'CSU Sport Clubs Operating Structure Policies' (Appendix: Part A) should be consulted.

Note: For Steps 1-4, submission deadlines are established by the SCA.

Minimum Requirements



		Forms
STEP 1	**Complete Member Registration** (Online or hard copy)	**Member Registration Information**
STEP 2	**All members submit required Documentation** **Trip Leader and Driver submit Travel related Documentation**	**All members:** CSU Waiver (hard copy for minors) **Trip Leader:** University Volunteer Form **Driver:** University Volunteer Form Copy of Drivers License Driver Application/Declaration Form Defensive Driver Certificate (or equiv.)
STEP 3	**Submit Operational Documentation**	**Annual Submission Requirements**
STEP 4	**Submit In-Season Documentation**	**1. Competition and Travel Requests** **2. University Injury/Accident Report (see example: Std. Form 268)** 3. **Year-end reports**

Section 3A: Insurance Coverage and Renewals

All matriculated students who are participants in the CSU's supervised and sponsored Sport Clubs activities are eligible to be enrolled for accidental medical insurance. Additionally, all Sport Clubs who have gone through the official recognition process required by EO 1068 (Student Activities) can be covered for general liability. The 'CSU Sport Clubs Operating Structure Policies' (Appendix: Part A) should be consulted.

Note: For Steps 1-4, submission deadlines are established by the insurance broker and SCA.

Minimum Requirements

STEP 1 — **Sport Club submits Member Insurance Information to SCA**

↓

STEP 2 — **SCA collects all Sport Clubs Data**

↓

STEP 3 — **SCA submits Annual Participant Data to Broker for Annual Renewal**

↓

STEP 4 — **SCA submits In-Season Participation Data for Premium Adjustments**

		Forms
STEP 1	**Complete Preliminary Insurance Data Sheet** (Online or hard copy)	**Insurance Data Sheet (Estimates for the academic year)**
STEP 2	**All Sport Clubs submit Documentation**	**Insurance Information:** Sport (see list of eligible sports) No. of participants including coach/staff No. of Male and No. of Female by sport
STEP 3	**SCA submits Data to Broker**	**List of all Sport Clubs and number of participants (by M/F category)**
STEP 4	**Submit In-Season Adjusted Counts**	**Resubmit adjusted lists for insurance verification**

Section 4: Sport Clubs Management

The key to successful administration of a Sport Clubs program is achieving a balance which encourages student leadership and involvement without compromising University policies and procedures, or creating an increased or undue risk of injury to participants or increased risk of legal liability to universities.

The overall Sport Clubs program is managed by Campus Recreation (or other student organization program) through the Sport Clubs Administrator (SCA). Note that in the CSU system, Sport Clubs may 'belong' in different places (e.g. Campus Recreation; Student Affairs; Athletics; Auxiliary). On some campuses, Campus Recreation may not exist as a distinct entity. Irrespective of the reporting structure, the term 'Campus Recreation' is used throughout this manual to denote the 'Sport Clubs Management' organization through which Sport Clubs report.

Ultimately the success of an individual Sport Club rests largely with the student leadership of each Sport Club. The role of the SCA is to encourage active involvement in the Club operation by creating an environment for student leadership development through support, advice and expertise. It is suggested that students not hold more than two positions within their given club to help avoid any potential conflicts of interest.

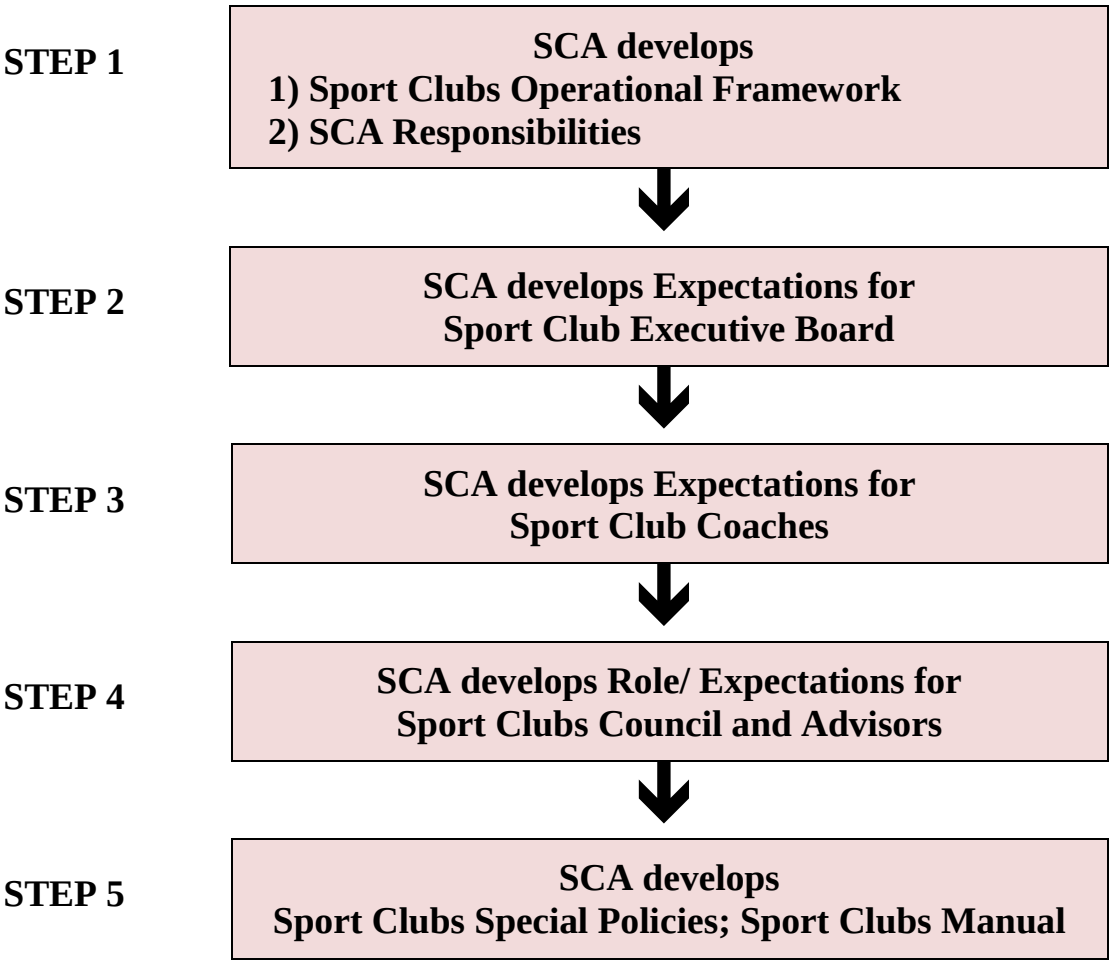
Institutional differences and resources will dictate the actual role of the SCA in terms of the overall management of Sport Clubs. However, 'ground rules' need to be established which clearly outline the specific roles, responsibilities and accountabilities of Campus Recreation, individual Sport Club Executive members, Advisors and Sport Club Coaches. As part of this role definition process, minimum requirements need to be established by the SCA, including the mandatory reporting of any form of discrimination, Title IX incidents, VAWA incidents, physical assaults, and these types of incidents to the proper campus personnel, regardless of whether incident involves student or non-student.

In addition, Sport Clubs must follow CSU policy in the administration of student organization funds by following their campus cash handling procedures (refer to ICSUAM 3141.01 dated 7/1/2016).

This section outlines the key areas where roles, responsibilities and accountabilities need to be defined. The overall approach in this policy document is to assist the SCA in developing their specific institutional policies and procedures, while also identifying 'good practices' and the ***'minimum requirements'*** of the CSU System.

Section 4: Management of Sport Clubs

Minimum Requirements



		Documents
STEP 1	**Sport Clubs Administrator Sport Clubs Student Supervisor**	**SCA Responsibilities**
STEP 2	**Sport Club Executive Board**	**Executive Board Expectations**
STEP 3	**Sport Club Coaches**	**Coach Expectations**
STEP 4	**Sport Clubs Council and Advisors**	**Council/Advisor Roles**
STEP 5	**Sport Clubs Special Policies; Sport Clubs Manual**	**Special Policies; Sport Clubs Manual**

A.2 Resources and Forms

The National Intramural and Recreational Sports Association (NIRSA) Sport Clubs Manual should be consulted for additional examples of the types of forms that can be used in the Sport Clubs programs.

Sport Clubs Recognition/Renewal

Sport Clubs Eligibility Factors & Criteria

Sport Clubs 'Initial Recognition' Documentation

Sport Clubs 'Renewal' Documentation

NGB's and Regional Associations Contact List

Sport Clubs Eligibility Factors & Criteria

The following represents the '**minimum criteria**' which should be considered when reviewing the application of a prospective Sport Club.

- For 'higher risk' Sport Clubs, only students of the University are allowed to participate in the Club (i.e. no faculty/staff or off-campus participants) – level of risk is determined when the club is established with help from the campus risk manager
- Financial viability of the prospective Sport Club
- Availability of facilities (practice and competition)
- Availability of appropriate equipment (participants need to have appropriate personal protective equipment, i.e., mouth guards, helmets, etc.)
- Availability of competitive opportunities (where applicable)
- Availability of qualified coaching
- Affiliation with NGB or State governing body
- Duplication considerations (i.e. similar type of Sport Club exists)
- Risk Assessment of Sport Club's activities, travel and competition
- Performance or discipline issues of a Sport Club (e.g. during a probationary year)
- Establishment of process to handle funds (See EO 1068 and ICSUAM 3141.01 for guidelines in handling funds from various campus activities)
- Availability of Sport Club Advisor
- Availability of appropriate Sport Clubs staff oversight

Sport Clubs 'Initial Recognition' Documentation

The SCA is responsible for establishing a list of 'Submission Requirements' for all Sport Clubs. Note that some specific chartering and/or recognition requirements may be applicable on individual campuses.

As a minimum, the following data supporting the **Recognition** of a new Sport Club should be submitted to the SCA by a specified deadline:

- Club Goals and Objectives
- Classification: Identify whether the club should be considered Tier 1 "Higher Risk" or Tier 2 "Lower Risk" based on campus definitions established (see page 4 – Definitions of Sport Clubs)
- Review current list of sports that are eligible to be covered under the CSIP insurance to determine if insurance can be procured through CSIP
- Constitution/Bylaws
- Affiliation with a National or State body (e.g. NGB)
- Contact List of Sport Club's Executive Board
- Identification of a Safety Officer who is a Club member
- List of interested students (signatures, ID #'s, phone #'s)
- Preliminary Insurance Data Sheet
- University Advisor's name
- Name of Coach
- Proposed Budget
- Club cash handling procedures (see ICSUAM 3141.01)
- Proposed annual calendar of activities

Sport Clubs 'Renewal' Documentation

The SCA is responsible for establishing a list of 'Submission Requirements' for all Sport Clubs. Note that some specific chartering and/or recognition requirements may be applicable on individual campuses.

As a minimum, the following data supporting the **Renewal** of a Sport Club should be submitted to the SCA by a specified deadline:

- Contact List of Sport Club's Executive Board
- Identification of a Safety Officer who is a Club member
- Club Roster and contact information
- Name of Coach
- Proposed annual calendar of activities
- University Advisor's name
- Financial Statements, Proposed Budget, and Cash Handling Procedures
- Equipment Inventory
- Accident and Injury Report for previous season
- Preliminary Insurance Data Sheet

NGB's and Regional Associations Contact List

Archery US Collegiate Archery http://www.uscollegiatearchery.org/	**Badminton** USA Badminton http://www.usabadminton.org/
Baseball National Club Baseball Association http://web.usabaseball.com/index.jsp	**Bass Fishing** B.A.S.S. Nation http://www.bassmaster.com/nation
Bowling USA Bowling http://www.bowl.com/	**Cheerleading** American Association of Cheerleading Coaches and Advisors (AACCA) http://www.aacca.org
Climbing USA Climbing http://www.usaclimbing.net/home.cfm	**Crew** US Rowing http://www.usrowing.org/
Cycling USA Cycling http://www.usacycling.org/	**Dance** USA Dance http://usadance.org/
Dodgeball USA Dodgeball http://www.dodgeballusa.com	**Dragonboat** US Collegiate Dragon Boat Club http://www.uscdbc.org
Fishing Fishing League Worldwide http://www.flwfishing.com/tournaments/college-fishing	**Handball** USA Handball http://www.ushandball.org/
Hockey USA Hockey http://www.usahockey.com/	**Ice Hockey** American Collegiate Hockey Association http://www.achahockey.org
Judo USA Judo http://www.usjudo.org	**Lacrosse** USA Lacrosse http://www.lacrosse.org
Paintball National Collegiate Paintball Association http://www.college-paintball.com	**Rugby** USA Rugby http://www.usarugby.org Southern California Rugby League http://www.scrfu.org/
Sailing US Sailing http://www.ussailing.org Inter-Collegiate Sailing Association http://collegesailing.org	**Ski & Snowboard** US Ski Association http://www.ussa.org USA Snowboarding Association http://www.usasa.org/

Ski & Snowboard (cont.) US Collegiate Ski and Snowboard Association (USCSA) http://www.uscsa.com/	**Soccer** NIRSA National Soccer Championships http://www.nirsa.net/nirsa/soccer/
Soccer (cont.) US Soccer http://ussoccer.com/	**Synchronized Swimming** United States Synchronized Swimming http://www.usasynchro.org/
Surf National Scholastic Surfing Assoc. http://www.nssa.org/ Surfing America http://www.surfingamerica.org/	**Table Tennis** USA Table Tennis http://www.usatt.org/index.shtml
Taekwondo USA Taekwondo http://usa-taekwondo.us/	**Tennis** United State Tennis Association (USTA) http://www.usta.com/
Triathlon USA Triathlon http://www.usatriathlon.org/	**Ultimate** Ultimate Players Association http://www.upa.org/ USA Ultimate http://www.usaultimate.org/
Volleyball USA Volleyball http://www.usavolleyball.org/	**Volleyball (cont.)** National Collegiate Volleyball Federation (NCVF) http://www.ncvfvolleyball.org/
Wakeboard USA Waterski http://www.usawaterski.org/	**Water Polo** USA Water Polo http://www.usawaterpolo.com Collegiate Water Polo Association http://www.collegiatewaterpolo.com
Water Ski National College Water Ski Association http://www.ncwsa.com/index.php	**Wrestling** USA Wrestling http://www.themat.com/ National Collegiate Wrestling Association (NCWA) http://www.ncwa.net/

Member Registration & Annual Submission Requirements

Maintaining Sport Clubs Data

Member Registration Information

CSU Waiver Form (EO 1041) – Note: electronic waivers/informed consent forms can be used if proper guidelines are followed (see ICSUAM, Section 8100). Parental waivers for minors must be on paper and signed with a wet signature.

Sport Club Annual Submission Requirements

Sport Clubs Athletic Injury Prevention Program (AIPP)

Sport Clubs Concussion Resources

CSU Club Sports Insurance Program (CSIP)

Injury/Accident Report Form 268

http://www.documents.dgs.ca.gov/dgs/fmc/pdf/std268.pdf

Maintaining Sport Clubs Data

Managing and administering a Sport Clubs program involves keeping track of a lot of forms, schedules and participant data. Some of the data can be managed with keeping simple lists on a spreadsheet. Very often it is helpful to purchase or develop a software package that can handle large quantities of data while providing some capability of protecting any personal data collected from the participants.

Some of the options currently being used are:

a) Org Sync (www.orgsync.com) – a purchased system developed specifically to manage the activities of organizations like Sport Clubs

b) In-house systems:

    a. San Jose State University has developed their own "Online Registration System" through their Student Union Auxiliary

    b. CSU Fullerton has developed the "CSUF Club Sports Registration System" that coordinates with other campus software to track student participation (uses student ID)

c) Google Docs (information on how to use at www.sportrisk.com/webinars)

d) Do Sports Easy – (www.dosportseasy.com) - used by Humboldt State University

e) Simplicity Community (www.symplicity.com/community) – used by CSU Monterey Bay

Member Registration Information

Member Registration information is collected (hard copy or online) by the SCA. This data is a requirement for all Sport Clubs members, and each member registration will be reviewed and approved or rejected by the SCA.

This registration information is essential when Sport Clubs travel and it provides the Trip Administrator with key emergency contact information.

The following list is the **minimum** required information for Sport Clubs members:

First Name; Last Name

Date of Birth

Gender (forms should include ability to opt-out or allow for LGBTO/non-gender conforming designation)

University ID

Local campus address (Street; City; State; Zip)

Primary Phone # Secondary Phone #

Emergency Contact: Name and Phone #

e-mail address

Academic Year and/or year of participation

Medical Insurance Information:
- Name of and relationship to Insurance Policy Holder
- Health Insurance Company and Policy #

Person to notify and contact information in case of emergency

Please note that this information may be considered Personal Confidential Information, and should have secured access as guided by CSU Policies. ICSUAM Policy No. 8025.0 states that reasonable efforts and due diligence is required to ensure that personally identifiable information is adequately protected from unauthorized disclosure.

CSU Waiver

RELEASE OF LIABILITY, PROMISE NOT TO SUE, ASSUMPTION OF RISK AND AGREEMENT TO PAY CLAIMS

Activity: _____
_____
_____

Activity Date(s) and Time(s): _____
Activity Location(s): _____

In consideration for being allowed to participate in this Activity, on behalf of myself and my next of kin, heirs and representatives, I **release from all liability and promise not to sue** the State of California, the Trustees of The California State University, California State University, [campus name] and their employees, officers, directors, volunteers and agents (collectively "University") from any and all claims, **including claims of the University's negligence,** resulting in any physical or psychological injury (including paralysis and death), illness, damages, or economic or emotional loss I may suffer because of my participation in this Activity, including travel to, from and during the Activity.

I am voluntarily participating in this Activity. I am aware of the risks associated with traveling to/from and participating in this Activity, which include but are not limited to physical or psychological injury, pain, suffering, illness, disfigurement, temporary or permanent disability (including paralysis), economic or emotional loss, and/or death. I understand that these injuries or outcomes may arise from my own or other's actions, inaction, or negligence; conditions related to travel; or the condition of the Activity location(s). **Nonetheless, I assume all related risks, both known or unknown to me, of my participation in this Activity, including travel to, from and during the Activity.**

I agree to **hold** the University **harmless** from any and all claims, including attorney's fees or damage to my personal property, that may occur as a result of my participation in this Activity, including travel to, from and during the Activity. If the University incurs any of these types of expenses, I agree to reimburse the University. If I need medical treatment, I agree to be financially responsible for any costs incurred as a result of such treatment. I am aware and understand that I should carry my own health insurance.

I am 18 years or older. **I understand the legal consequences of signing this document, including (a) releasing the University from all liability, (b) promising not to sue the University, (c) and assuming all risks of participating in this Activity, including travel to, from and during the Activity.**

I understand that this document is written to be as broad and inclusive as legally permitted by the State of California. I agree that if any portion is held invalid or unenforceable, I will continue to be bound by the remaining terms.

I have read this document, and I am signing it freely. No other representations concerning the legal effect of this document have been made to me.

Participant Signature: _____
Participant Name (print):_____ Date: _____

If Participant is under 18 years of age:

I am the parent or legal guardian of the Participant. **I understand the legal consequences of signing this document, including (a) releasing the University from all liability on my and the Participant's behalf, (b) promising not to sue on my and the Participant's behalf, (c) and assuming all risks of the Participant's participation in this Activity, including travel to, from and during the Activity.** I allow Participant to participate in this Activity. I understand that I am responsible for the obligations and acts of Participant as described in this document. I agree to be bound by the terms of this document.

I have read this two-page document, and I am signing it freely. No other representations concerning the legal effect of this document have been made to me.

_____

Signature of Minor Participant's Parent/Guardian

_____ _____

Name of Minor Participant's Parent/Guardian (print) Date

_____

Minor Participant's Name

Sport Club Annual Submission Requirements

- Budget request
- Facility requests
- Game and practice schedules
- Application and data for accidental medical insurance (CSU Club Sports Insurance Program (CSIP) provides this)
- Application for liability insurance (CSIP provides this)
- Proof of registration or insurance with NGB (where required or if not available through CSIP)
- Player Code of Conduct
- Coach Code of Conduct
- Equipment inventory
- Sport Club Program description (for Campus Recreation publications and to help staff answer questions)
- Bank Statements (if requested) and Cash Handling procedure for the club pursuant to campus policy as required by ICSUAM 3141.01
- Annual Report

Sport Clubs Athletic Injury Prevention Program

It is highly recommended that a campus' Sport Club program has an Athlete Injury Prevention Program (AIPP). Elements of a Sport Club's AIPP could include, but does not have to be limited to the following components:

- Injury Management
- Requiring coaches to be first-aid certified and familiar with the signs/symptoms of concussions.
- Annual Continuing Education
  - Coaches
  - SCAs
  - Student-Athletes

- Regularly review and update practices, policies and procedures.
- Facility and playing surface inspection for potential hazards
- Ergonomics
- Appropriate bracing and taping
- Athletic Trainers when they are available or required by a league
- Physical fitness, including stretching, weight training, cardio-vascular, nutrition, etc.
- Have a policy and practice in place to provide information and training to appropriate staff or students on how to address concussions.
- Ability and mechanism to monitor, track data regarding athletic injuries. Components should include the following elements:
  - Type of Injury/diagnosis
  - Bodily location of Injury (knee, shoulder, foot, etc.)
  - Activity at time of injury (training/conditioning, practice or competition)
  - Period of "disability"
  - General course of care

Sport Clubs Concussion Resources

Regardless of the sport and whether or not an incident occurs in training or competition, it is highly recommended for the Sport Clubs program to have a policy and practice in place to address concussions. This can be accomplished through the development of a concussion management plan (CMP).

TAKE A CONSERVATIVE APPROACH

Students with suspected symptoms of concussion should be removed from play, assessed for potential emergency need and referred to a trained medical professional.

At a minimum the following are components to sound concussion protocols:

- Previous to the beginning of training and competition, students, safety officers, coaches and others as applicable (parent/guardian of minor participants), should be provided with information related to concussions and the importance of taking a conservative approach in the prevention and addressing of concussions.
- Sport Club coaches should have familiarity with the signs/symptoms of a concussion and have biannual (or annual) concussion training that is documented. Online CSU training is being developed – check to see what is currently available.
- Familiarity with sideline assessment protocol is important, such as the "SCAT3".
- Training, Educational & Baseline Testing endeavors should be documented.
- Students suspected of having sustained a concussion (observed signs or reported symptoms) should be referred to a medical facility for further assessment.
- Return to play should be contingent upon clearance from a physician.
- Return to play should be gradual, based on medical direction.
- Incidents of concussions (suspected and confirmed) should be tracked and documented.
- An annual review of the SC and/or campus concussion policy and practices should be undertaken.
- Resources related to concussion management, practices, diagnosis et.al can be found at the following sites:

CDC (ImPACT Program): http://impacttest.com/concussion/overview

CDC (Heads Up): http://www.cdc.gov/headsup/index.html

NCAA Handbook:

http://www.ncaa.org/health-and-safety/concussion-guidelines

NCAA Guidelines:
http://www.ncaa.org/sites/default/files/SMH_Guideline_21_20160217.pdf

NATA: http://www.nata.org/health-issues/concussion

Sports Concussion Institute: http://www.concussiontreatment.com/

CIF (high school): http://cifstate.org/sports-medicine/concussions/index

CSU Club Sports Insurance Program (CSIP)

The CSU Club Sports Insurance Program (CSIP) was launched on August 1, 2012. The program is designed to cover students for accidental injuries while participating in the University's or Auxiliary Organization's Sport Clubs programs, including competitive and recreational Sport Clubs that are *officially recognized* by the University as a student organization.

The Club Sports Insurance Program maintains a risk pool for primary accidental medical expense up to a $30,000 limit per accident, subject to a $100 deductible. Excess accident medical expense coverage is provided by commercial insurance up to $5,000,000. Additionally, the program purchases primary General Liability insurance with a $1,000,000 limit; no deductible. The new CSU Club Sports Program protects both the Campus and CSU system from liability associated with the CSU sponsored program.

Eligible Persons: All matriculated students who are participants in Policyholder (CSU) supervised and sponsored club sports activities. Eligible persons include all students associated with the approved Sport Clubs per campus of the California State University System. Each club provides a list of male, female, and including the number who opted-out or noted as being LGBTO/non-gender conforming designation participants annually for coverage to be in effect (cost is per participant).

Covered Activities: A covered activity means a Policyholder (CSU) supervised and sponsored club sports activity approved by the designated California State University, for which the Covered and Eligible Person is enrolled in the insurance program.

All campuses and applicable auxiliary organizations are encouraged to take advantage of this program. Questions related to the program can be directed to the program administrator:

Alliant Insurance Services
100 Pine Street, 11th Floor
San Francisco, CA 94111

Robert Leong or Van Rin
Tel: 415- 403-1400
Email: rleong@alliant.com
vrin@alliant.com

A list of eligible sports can be found on page 77 and how to file a claim can be found starting on page 79. Basic steps for the annual August renewal can be found on the Section 3a Flowchart on page 16. (See Appendix Part A and Insurance FAQ's for more information.)

Sport Clubs Management

Sport Clubs Administrator (SCA) Responsibilities
Sport Clubs Program Student Administrative Assistant Expectations
Sport Clubs Student Field Activity Supervisor Expectations
Sport Club Officers and Executive Board Expectations
Safety Officer Responsibilities
Sport Club Coach Expectations
Sport Clubs Council and Sport Club Advisor Roles
Sport Clubs Council Example (Chico)
Sport Clubs Special Policies; Sport Clubs Manual

Sport Clubs Administrator (SCA) Responsibilities

Within the Sport Clubs Operational Structure, the SCA should have the following **minimum responsibilities** (refer to Appendix, Part A):

i) General Operating Framework

- On campuses which have 'Sport Clubs Student Supervisor' positions, establishing job responsibilities (see Appendix Part A for some guidelines)
- Ensuring expectations are in place for the key Sport Club Executive Board positions (President; VP; Treasurer; Safety Officer), Advisors and Sport Club Coaches, including a good practice of a student not holding more than 2 positions within their own club
- Establishing strong working relationships with the Sport Club Executives and Sport Club Coaches
- Establishing and implementing discipline procedures for Sport Clubs and Sport Club members

ii) Relationship to Coaches

Note: the SCA must approve the selection of all coaches

- Establishing Coaching qualifications and/or certifications (for higher risk Sport Clubs). **(Good Practice: Contact NGB for advice)**
- Establishing a 'Coach Selection and Approval Process' (Note – a good practice is to involve campus Human Resources and the Director for Equity & Diversity)
  - Include a background check on potential coaches
- Ensuring that the Coach is either an identified University Volunteer or is an independent contractor through the University. **For 'University Volunteer' guidance, see the current HR volunteer policy.**
- Developing a 'Coaches Code of Conduct'
- Establishing and implementing a Coach 'Performance Evaluation and Discipline Process'. The process must be aligned with applicable CBA's CSU policy, CSU student policy and legal requirements.
- Establishing insurance requirements for Coaches by working in conjunction with campus counsel and/or campus risk management (if applicable).

Risk Management

- Establishing risk management requirements in the following areas:
  - *Emergency procedures specific to each Sport Club including follow-up procedures (e.g. the Risk Manager should be the contact person for injury claims once filed)
  - *Emergency procedures training (e.g. medical, fire, extreme weather, travel related) for Sport Clubs personnel
  - *1st Aid/CPR/Concussion training requirements for identified Sport Clubs personnel
  - *Supervision requirements at practices and games for higher risk Sport Clubs (by Sport Clubs staff and/or coach)
  - *Medical coverage (e.g. Trainers, Safety Officers) at practices and games (for higher risk Sports Clubs)

*Requiring Safety Officer to complete pre-activity facilities and/or equipment inspection checklists and submit to the SCA

- Working with the Risk Manager to identify whether a Sport Club would be classified as a Tier 1 (High Risk) or Tier 2 (Low Risk).
- Working with the Risk Manager to coordinate the filing of insurance claims.
- Working with the Risk Manager to determine when specific trips must follow 'Trip Approval Process"
- Acting as Trip Administrator (**see CSU Sport Clubs Travel Policies**)

iii) General

- Ensuring that all contracts (personnel, facility, any written agreements) are approved by appropriate campus or Auxiliary personnel, and that the Sport Club Executive Boards and/or coaches do not sign contracts or agreements on behalf of their Club or University.
- Providing general administrative support
- Overseeing financial processes (fund dispersal; fundraising activities; bank accounts; travel advances; etc.)
- Establishing a cash handling procedure pursuant to campus policy as required by ICSUAM 3141.01
- Conducting Leadership Development training of Sport Club Executive Boards.

Sport Clubs Program Student Administrative Assistant Expectations

If your program uses a student assistant to assist with administrative duties in the Sport Clubs Program, the following is an example you may use to develop your position:

i) General Description: Under general supervision of the Sport Clubs Administrator, assist with administrative duties, financial, and accounting duties and serve as liaison for the Sport Clubs Program and participants.

ii) Qualifications
- Must be an enrolled student.
- Have computer proficiency and familiarity with general office software (Microsoft Word, Excel, and database applications), along with specialized skills necessary to manage Sport Clubs Tracking Online System.
- Experience in managing budgets.
- Ability to establish priorities and work independently to meet deadlines.
- Ability to collaborate and communicate effectively both orally and in writing.
- Ability to perform a variety of administrative functions.
- Ability to develop effective working relationships with campus group users and with diverse community clientele.
- Ability to establish conflict of interest boundaries.
- At least 1year experience with club sports, Business Management or other related field.
- Demonstrated high level of interest for club sports or fitness and recreation.
- Good interpersonal skills.
- Good oral and written communication skills.
- Employment conditional upon passing background check if handling cash or money.
- Works August 1 thru May 31 of the academic school year.

iii) Duties and Responsibilities
- Collects Sport Clubs team dues and fundraiser monies pursuant to CSU/campus cash handling requirements.
- Processes, records, and settles team's expenditures, revenue, invoices and reconciles deposits.
- Review accuracy of team's financial records with the student organizations accounting department and team vendors.
- Records and maintains credit card usage.
- Processes Sport Club Participant's required paperwork for eligibility, monitors team rosters with on line system.
- Conducts biweekly meetings with team representative to support and interpret policies and procedures.
- Handles Sport Club participant confidential paperwork.
- Other duties as assigned-related to Sport Clubs.

Sport Clubs Student Field Activity Supervisor Expectations

If your program uses a student assistant to assist with field supervision of activities in the Sport Clubs Program, the following is an example you may use to develop your position:

i) General Description: Under general supervision of the Recreation Facilities Manager, and with guidelines provided by the Sport Clubs Administrator, provide oversight of participants in and around Sport Clubs activities on the campus fields during all hours of Sport Clubs assigned use. This includes maintaining a safe environment for patrons by prevention of unsafe behaviors and responding to emergencies.

ii) Qualifications
- Good customer service skills required.
- Ability to act as a liaison between the public and management by appropriately handling and referring information about Sport Clubs teams, suggestions and complaints.
- Ability to communicate effectively both verbally and in writing.
- Ability to develop effective working relationships within a diverse community clientele.
- Working knowledge of recreation programs such as soccer, lacrosse, rugby, and other field sports.
- Ability to respond to emergency situations that require mature decision-making skill by administering appropriate First Aid and/or CPR procedures.
- Emotional stability (including a positive attitude and demeanor) in handling emergency and stressful situations.
- Ability to interpret policies, guidelines, and procedures.
- Must be CPR/ First Aid certified or be able to obtain certification upon hiring.
- One year of recreation/team sport experience required. Two years preferred.

iii) Duties and Responsibilities
- Helps ensure safety of Sport Clubs participants and spectators by interpreting and enforcing field rules and any applicable health and safety laws; and by preventing unsafe behaviors; and responding to emergencies in a calm and professional manner.
- Act as a liaison between the public and management of Sport Clubs by appropriately handling and referring information on programs, suggestions, complaints, requests.
- Responsible for assisting in the supervision of Sport Clubs participants and spectators, crowd control and field operations.
- Assist with scheduling problems related to field usage.
- Administer First Aid and CPR appropriately as necessary.
- Perform other duties as assigned.

Sport Club Officers/ Executive Board Expectations

Expectations of the Sport Club Executive Board should include the following **minimum requirements** regarding the Operational Structure of Sport Clubs:

i) General Operating Framework

- Developing a Sport Club Executive Board structure consisting of President; Vice President; Treasurer; Safety Officer
- Developing job expectations for each Executive position and Coach
- Following the 'Annual Submission Requirements' and deadlines
- Following all risk management policies and procedures outlined by the SCA.
- Conducting regular meetings with the SCA and/or the Sport Clubs Student Supervisor
- Ensuring the required Executive Board and Safety Officer Training (e.g. First Aid/ CPR/ concussion policy) is completed
- Following the approved University travel process, including the assignment of Trip Leaders to each trip **(see CSU Sport Clubs Travel Policies)**
- Assigning medical coverage at practices and games (e.g. trainers, Safety Officers), if appropriate
- Following Discipline Procedures established by the SCA and/or the University. (NOTE: Reporting of Title IX incidents, VAWA incidents, physical assaults, and these types of incidents to the proper campus personnel is mandatory, regardless of whether incident involves student or non-student.)
- Ensuring monies collected in the name of the Sport Club follow the CSU's required funds administration policy (ICSUAM 3141.01).

ii) Relationship to Coaches

- Following the 'Coach Selection and Approval Process' developed by the SCA
- Establishing Coach 'Performance Evaluation and Discipline Process'

iii) General

- Attending Sport Clubs Council meetings (if appropriate).

Safety Officer Responsibilities

Source: NIRSA 'Sport Clubs: A Resource Guide'. Used with permission.

It is highly recommended that at least one member of the Sport Clubs be First Aid and CPR certified. Many colleges and universities provide opportunities for Club members to become certified in CPR and First Aid. It is encouraged that Clubs have as many members certified and approved as Safety Officers as possible. Some responsibilities of the Safety Officer include:

- The primary responsibility is to ensure the health and safety of Club members.
- Ensure that at least one Safety Officer is present at all Club activities.
- Meet with and be approved by the Campus Recreation SCA, and attend a Safety Officer training.
- Maintain current CPR and First Aid certification from the American Red Cross or other nationally recognized organization.
- Comply with policies, procedures and emergency action plans.
- Enforce any rules and regulations imposed by the conference and be a safety advocate for the sport.
- Ensure that a First Aid kit is available at all practices and competitions. In addition, keep kit stocked with fresh and necessary supplies.
- Ensure that no individuals participate in practice unless they are approved members of the Sport Club and they have a release form on file in the Campus Recreation Office. This includes coaches and volunteer assistants.
- Be familiar with recognizing a potential concussion, take the CSU concussion training as available, and be familiar with CSU resources. Completion of training should be documented.

Sport Club Coaches Expectations

Expectations of the Sport Club Coaches should include the following **minimum requirements** regarding the Operational Structure of Sport Clubs:

i) Qualifications
- Have coaching qualifications and/or certifications as determined by the SCA
- Obtain First Aid/CPR certification if requested.
- If other medical personnel are not available, may need to assess potential concussion injury – be familiar with CSU resources and have biannual (or annual) concussion training that is documented.

ii) Requirements
- Either be employed by the University, identified as a University Volunteer, or sign a University contract to provide coaching services as an independent contractor. (NOTE: a CSU employee cannot volunteer to take on additional duties related to their primary job for which they could be paid per the Fair Labor Standards Act (FLSA), which governs the service of public sector employees (see the HR current volunteer policy, systemwide policies and the provisions on any applicable Collective Bargaining Agreement)
- Sign a Coach's 'Code of Conduct'
- Receive training on CSU systemwide nondiscrimination executive order policies (EO's 1095, 1096, 1097 and 1098), Title IX, VAWA/Campus SaVE Act
- Report incidents of alcohol, drug, hazing, discrimination, harassment, retaliation, sex discrimination, including sexual harassment, sexual assault, sexual violence, domestic violence, dating violence and stalking to the campus Discrimination, Harassment, and Retaliation Administrator and/or Title IX Coordinator per current executive order policy.
- Restrict activities to coaching and not be involved in the management function of the Sport Club
- Establish a formal working relationship with the SCA and Sport Club's Executive Board
- Obtain liability and/or medical insurance.

iii) General
- Follow all University policies and procedures.

Sport Clubs Campus Manual

When developing your own Sport Clubs Campus Manual, there are many areas that should be considered and covered in addition to the areas described in this Resource Guide.

Factors to be considered:

1. **Sport Clubs Council**
   - Good Practices approach (i.e. optional; based on examples from other universities)
     - Model Structure(s) – (refer to Chico example page 39)
     - Relationship to Campus Recreation
     - Operating procedures
     - Training and familiarity with CSU nondiscrimination policies, Title IX, VAWA/Campus SaVE Act

2. **Sport Club Advisors**
   - Good Practices approach (i.e. optional; based on framework(s) from other universities)
     - Job Descriptions
     - Expectations
     - Role as employee
     - Training and familiarity with campus policy

3. **Sport Clubs: Special Policies (Reference http://www.calstate.edu/EO/) (please check EO website for updates to applicable areas)**
   - Alcohol/Drugs
     - General Alcohol Policy – see EO 966
     - Drug-Free Workplace policy – see EO 930 on website
   - Hazing
     - This is mentioned in EO 1068 (also see Student Code of Conduct and 5 Cal.Code Regs § 41301).
   - Discrimination, Harassment and Retaliation
     - EO's 1096 and 1097 address systemwide nondiscrimination, anti-harassment and anti-retaliation policies (replaces EO's 883, 927, 928 and 1089) for employees and students.
   - Title IX, VAWA/Campus SaVE Act, and Related Sex Discrimination, Sexual Harassment and Sexual Violence Legislation – EO 1095 (please check EO list for updates)
   - Student Code of Conduct EO 1098 (replaces EO's 970, 1043 & 1073). Check with Student Academic Support as necessary
   - Facility Contracts
   - Response to Concussions and CSU Concussion Training as available.

4. **Sport Clubs Campus Manual**
   - Template or outline for a Sport Clubs Campus Manual
   - Key sections to be covered
   - Reference to the 'CSU Sport Clubs Resource Guide'
   - Reference to other campus-specific policies

Sport Clubs Council Example

A. Purpose
The purpose of the Sport Clubs Advisory Council is to address common needs and concerns of all Sport Club teams. Council convenes once per month at a time convenient for all members. Meeting dates are set annually by the Director of Sport Clubs/SCA.

B. Makeup
The Sport Clubs Advisory Council is made up of one representative from each team. The council will elect members to several standing committees, including Re-recognition Funding Committee, Exemplary Performance Committee, and other committees as directed by the Director of Sport Clubs.

C. Attendance:
Attendance to Sport Clubs Council meetings is mandatory. The first missed meeting of the year will result in $100 fine, second missed meeting will assess a $200 fine, and the third missed meeting will eliminate all funding for the club for the following academic year.

Additional Council Activities
The only continuous standing committee at this time is the Re-recognition Funding Committee. This committee consists of 5 members of the Sport Clubs Council, elected by the Council, along with two appointed professional staff members. Each April, the Re-recognition Committee reviews the paper application for re-recognition for existing competitive clubs as well as applications for recognition of new competitive clubs. The committee also hears oral testimony from each club to support their paper application for recognition and funding. Once all clubs have been heard, the committee ranks each club into one of three "tiers" or into "conditional" status. Clubs in the "tiers" are then awarded funding for the following year based on projected budget availability. Conditional clubs are not funded.

The Council as a whole also currently participates in an annual holiday food drive. Each council member is responsible for helping each club generate food items for collection and donation to the local food bank. The clubs that place first, second, and third in the ratio of food items to roster size each receive a small monetary award into their Foundation accounts, and we do a press release to the campus and community to let them know we do this collection on behalf of clubs.

The Council addresses potential discipline needs and considers two categories of focus:

1) Title IX incidents, VAWA incidents, physical assaults, etc. Reporting of these types of incidents to the proper campus personnel is mandatory, regardless of whether incident involved student or non-student.
2) Other actions or behaviors that may warrant discipline such as acutely poor sportsmanship (abuse of officials, taunting spectators, physical altercations, etc.) will be reported to the SCA for potential action and as applicable the SCA may consider reporting to the Student Conduct Affairs campus representative for purposes of determining whether any action is required.

Part B: Travel Procedures

Travel Policies & Procedures: Summary

The CSU Sport Clubs Travel Policies (see Appendices) focus on the **Trip Administrator,** the **Trip Leader**, the **Trip Approval Process** and **General Travel Policies**.

The Travel Procedures are structured to mirror the Travel Policies, and are divided into 4 main sections:

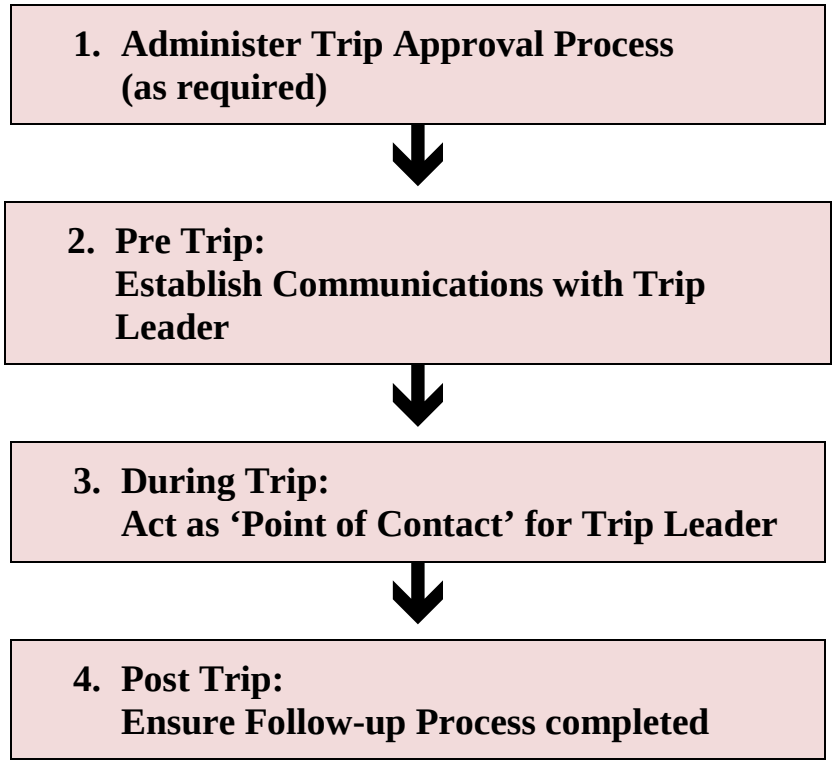
Trip Administrator Roles & Responsibilities
Trip Leader Roles & Responsibilities
Trip Approval Processes
Emergency Procedures

Part B.2 of this resource guide also includes the forms or links to the forms referred to in these Travel Procedures. In addition, the Appendices include all documents referenced in this guide (e.g. the CSU Sport Clubs Travel Policies).

Section 1: The Trip Administrator

See B.2.1 for detailed Trip Administrator Responsibilities

Trip Administrator Responsibilities: Summary



	Forms/ Key Documents	Good Practices
1. Overall Trip Approval	See 'Trip Administrator Responsibilities' See 'Trip Approval Process'	Coordinate with Risk Manager
2. Pre Trip	Trip Leader Responsibilities Trip Leader Agreement Trip Kit	a) Meet with TL's b) Pre-trip 'Trip Leader Meetings'
3. During Trip	Emergency Phone Tree	
4. Post Trip	Forms 268, 270, 274	

Section 2: The Trip Leader

See B.2.2 for detailed Trip Leader Responsibilities

Trip Leader Responsibilities: Summary

1. **Sign Trip Leader Agreement**
   Obtain First Aid/CPR certification

↓

2. **Pre-Trip**
   Communicate with Trip Administrator
   Submit final roster to TA before departure

↓

3. **During Trip:**
   Enforce Travel Policies
   In emergency, contact Trip Administrator

↓

4. **Post Trip:**
   Contact TA upon return
   Complete required forms

	Forms/ Key Documents	Good Practices
Trip Approval	**See 'Trip Leader Responsibilities'** **See Trip Approval Process** **Trip Leader Agreement**	
1. Pre Trip	**Trip Kit**	**Trip Leader Meeting** **Sample Vehicle Checklist**
2. During Trip	**See 'Sport Clubs Travel Policies'** **Emergency Phone Tree**	**a) For multiple vehicles, delegate responsibilities to driver(s)** **b) Ensure cell phone in each vehicle** **c) Carry credit card**
3. Post Trip	**Forms 268, 270**	

Section 3: The Trip Approval Process

Trip Approval

STEP 1 Trip Approval

Sport Club submits to TA:
Trip Request/Approval Form



STEP 2 Vehicle Approval (in situations involving privately owned vehicles)

Driver(s) submits to TA
Driver Declaration + Proof of Vehicle Insurance



TA approves or rejects
a) Trip
b) Vehicle(s)

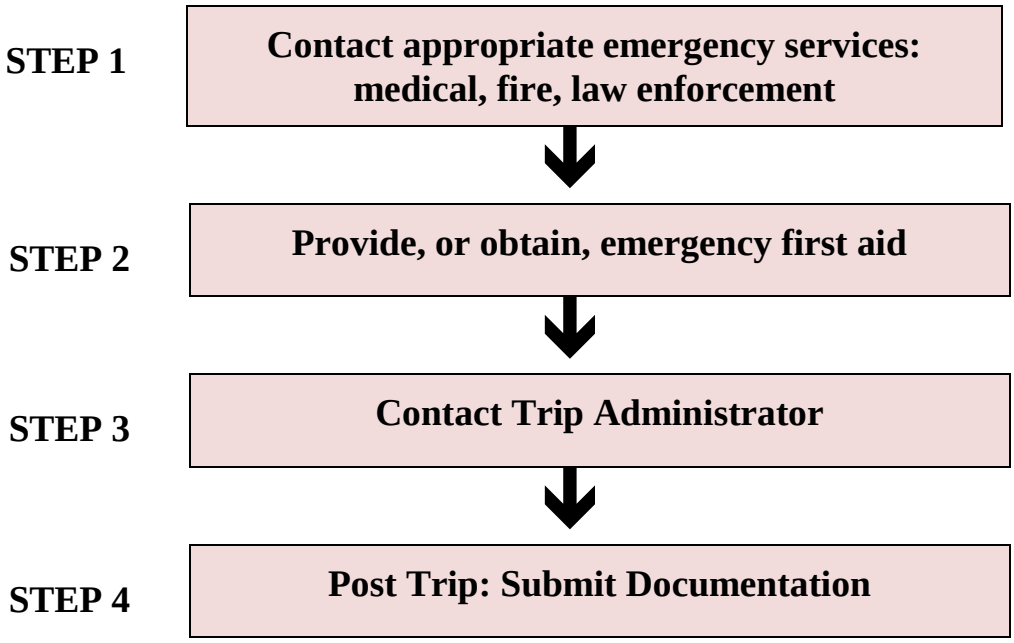
TA Communicates to Sport Club

	Forms
Trip Request/Approval Form **Vehicle Approval**	**Trip Request/Approval Form** **Driver Declaration*** **Proof of Vehicle Insurance** ***Some campuses may also require 'Authorization to use Privately Owned Vehicles' form**

Section 4: Emergency Procedures

The Trip Leader is responsible for handling all emergencies during a trip.

Trip Leader Responsibilities



		Information/ Forms
STEP 1	**Contact appropriate emergency services: medical, fire, law enforcement**	**Dial 911**
STEP 2	**Provide emergency First Aid if qualified**	
STEP 3	**Contact Trip Administrator**	**Emergency Phone Tree**
STEP 4	**Post Trip: Submit Documentation**	**1. Injury/Accident Report (not involving vehicle) (Form 268)** **2. Report of Vehicle Accident (Form 270)**

B.2 Resources and Forms

The NIRSA Sport Clubs Manual should be consulted for additional examples of the types of forms that can be used in the Sport Clubs program.

Trip Administrator and Trip Leader

Trip Administrator Responsibilities

Trip Leader Responsibilities

Sample Trip Leader Agreement

Sample Trip Leader Meeting Agenda

Transportation Manifest Example (Sonoma)

Trip Kit

Travel First Aid Kit Contents

Sample Vehicle Checklist (update)

Travel Waiver Form – EO 1051 (see CSU Waiver Form in Part A.2)

CSU Student Travel Policy - EO 1041 (considerations for air or bus travel)

Trip Administrator Responsibilities

Forms

The Trip Administrator's (TA) primary responsibility is to work with the Trip Leader to ensure that all travel is managed as safely as possible. While the Trip Administrator may delegate some responsibilities in the trip approval process, they are ultimately responsible for trip approval and recommendation of safe trip practices. The Trip Administrator may be the Sport Clubs Administrator.

Specifically the Trip Administrator should:

a) Determine under what circumstances the 'Trip Approval Process' is required (consult Risk Manager)

b) Approve all trips and verifying for each trip that:
   - Members travelling are registered Club members
   - Trip Leader is identified

c) Administer the Trip Approval Process (see **B.1 Section 3: Trip Approval Process**):
   - Trip Leader Approval
   - Driver Approval
   - Vehicle Approval
   - Trip Approval

d) Establish contact with Trip Leader(s)
   - Meet with Trip Leader(s).
   - Distribute Trip Leader Expectations and obtain signed Trip Leader Agreement — **Sample Trip Leader Agreement**
   - Verify Trip Leader's First Aid/CPR certifications
   - Distribute to Trip Leader: Travel Policies; 'Trip Kit' — **Trip Kit**

e) Ensure there is appropriate pre-trip communication with Trip Leaders e.g. through weekly 'Trip Leader Meetings' prior to departure.

   Good Practice #1: Convene Trip Leader Meeting at beginning of year for Trip Leaders in all Sport Clubs in order to address and review policies and procedures. — **Sample Trip Leader Meeting Agenda**

   Good Practice #2: Convene weekly Trip Leader Meeting for trips occurring within a week.

f) Assist with Sport Clubs identification or purchase of insurance coverage working with the Risk Manager. — **Insurance**

g) Act as the 'point-of-contact' for all Trip Leaders during trips, and implement the Emergency Response Plan (see **B1 Section 4: Emergency Procedures**) if notified by Trip Leader of an accident or incident during trip.

h) Ensure that Trip and Accident Reports are submitted by the Driver and Trip Leader. (see **B1 Section 4: Emergency Procedures**).

i) Complete the 'State Driver Accident Review' protocol (as outlined in the CSU Use of University and Private Vehicles Guidelines'). — **Std. Form 274**

j) For travel, ensure that EO 1041 is followed and all students have a 'Student Waiver Form' on file (see EO

1051 or page 28-29 of this guide). If the scope and nature of the participant's schedule or activities has substantially changed, an updated waiver may be needed.

Student Travel (EO 1041) Waiver (EO 1051)

Trip Leader Responsibilities

The Trip Leader is the person designated by the specific Sport Club and approved by the Trip Administrator, who is responsible for implementing trip safety procedures. Trip Leaders would normally be student members of a Sport Club and a Sport Club may designate more than one Trip Leader.

All University Trips conducted by Sport Clubs require that a Trip Leader be identified and accompany the group on the trip. Trip Leaders and drivers are identified by the Sport Clubs during the Sport Clubs registration process. Under normal circumstances, the Trip Leader should not be a driver.

For travel classified as University Business, the Trip Leader and driver must be identified as University Volunteers. Trip Administrators will oversee Trip Leaders who in turn oversee drivers. Unless delegated to a Sport Clubs Officer (e.g. the Sport Clubs Safety Officer) who is going on the trip, the Trip Leader is required to have First Aid/CPR certification. Trip Leaders are required to work closely with the Trip Administrator.

Under normal circumstances (a) the Trip Leader would be a student member of a Sport Club and (b) the Trip Leader would not be a driver. Under some circumstances, the Trip Administrator may approve someone other than a student to be the Trip Leader (e.g. a coach). In other circumstances where it makes sense that the Trip Leader is the driver (e.g. in situations where two drivers are required for a trip over 400 miles and only one driver is available; or simply that the Trip Leader is the best driver), then the Trip Leader must designate a person to assist with the Trip Leader duties.

Specifically, the Trip Leader is required to:

a) <u>Pre-Trip</u>
   - Agree to enforce Travel Policies
     Sign '**Trip Leader Agreement'**
   - Ensure all forms needed for trip approval have been submitted to Trip Administrator:
     Forms used to approve driver
     Trip Request/Approval Form
     Trip Leader Agreement
   - Have current First Aid/CPR certification
   - Inform Trip Administrator of any changes in Trip details

Trip Leader Agreement

- In situations where multiple vehicles are traveling, communicate safety responsibilities to vehicle drivers
- Attend '**Trip Leader Meeting**' prior to departure (if applicable)

Trip Leader Meeting

- Communicate information from Trip Administrator or from 'Trip Leader Meeting' to all traveling team members
- Obtain '**Trip Kit**' from Trip Administrator

Trip Kit

- Ensure there is a cell phone(s) in each vehicle (if possible) and that cell phone numbers have been exchanged
- Submit 'Final Roster' to Trip Administrator before departure (see 'Transportation Manifest' Example on page 55-56)

Good Practice: The Trip Leader should conduct or encourage the driver to conduct a simple pre-trip vehicle checklist (see Part B.2 '**Sample Vehicle Checklist**' - this checklist consists of some suggested areas to inspect)

Sample Vehicle Checklist

b) During Trip

- Carry Credit Card (if possible)
- Traveling in a caravan (a single file of vehicles) is prohibited
- When multiple vehicles are traveling to the same location, ensure vehicles stay in touch
- When multiple vehicles are traveling to the same location, delegate specific safety responsibilities (including procedures in event of an emergency) to someone in each vehicle (e.g. the driver)
- Enforce driver changes and rest stops
- Enforce behavior guidelines and alcohol/drug policies
- In the event of an emergency, implement the Emergency Procedures (see **B.1 Section 4: Emergency Procedures**)

c) Post Trip

- Contact Trip Administrator upon arrival back on campus (e.g. phone call; email)

Forms 268, 270

- Complete Trip and/or Accident Report Forms (when applicable). See **B1 Section 4: Emergency Procedures**
- Return Trip Kit to Trip Administrator

Sample Trip Leader Agreement

I have read, understood and agree to abide by the CSU Sport Clubs Travel Policies. As a Trip Leader for my Sport Club, I understand that I am responsible for implementing the safety procedures as outlined in the CSU Sport Clubs Travel Policies. I agree to abide by the Trip Leader duties as outlined in the 'Trip Leader Responsibilities'.

Specifically, I agree to:

- Follow the 'Trip Approval Process'
- Communicate with the Trip Administrator prior to each trip (and/or attend a 'Trip Leader Meeting')
- Follow the 'Emergency Procedures' as documented
- Contact the Trip Administrator immediately after the trip
- Return Trip Kit and any required documents (e.g. accident report form) within 24 hours of return from trip.

I AM SIGNING THIS AGREEMENT OF MY OWN FREEWILL AND CAN READ & UNDERSTAND THE PRINTED MATERIALS WITH EASE.

Trip Leader Name (Print): _____

Trip Leader Signature: _____

Sport Club: _____

Date: _____

Signing of this Trip Leader Agreement is encouraged though not mandatory.

Good Practice:

Have all drivers and/or club members sign a 'Participant Agreement'.

Sample Agenda for
Trip Leader Meeting Prior to the Trip

Outline Trip Leader responsibilities

Outline Emergency Procedures

Updates; travel plan changes

Announcements (e.g. weather situation, traffic warnings)

Issue ‘Trip Kit’

Review CSU/Campus rules for Drivers and Vehicles used on trips.

Transportation Manifest Example

(Sonoma State University)

Team: _____ Trip Leader: _____
Trip Dates: ___/____/____ to ___/_____/____Destination: _____

- All drivers must possess a valid California Drivers License.
- All vehicles must be insured.
- Drivers of rental vehicle paid for with team funds, OR drivers who are reimbursed for gas for transportation **MUST** have taken Defensive Driver Training.
- No 15-passenger vans may be used for club travel

Driver/Passenger Lists:

Vehicle 1 **Type:** ☐personal ☐rental **Drivers:** _____ _____ **Passengers:** _____ _____ _____ _____ _____ _____ _____	**Vehicle 2** **Type:** ☐personal ☐rental **Drivers:** _____ _____ **Passengers:** _____ _____ _____ _____ _____ _____ _____
Vehicle 3 **Type:** ☐personal ☐rental **Drivers:** _____ _____ **Passengers:** _____ _____ _____ _____ _____ _____ _____	**Vehicle 4** **Type:** ☐personal ☐rental **Drivers:** _____ _____ **Passengers:** _____ _____ _____ _____ _____ _____ _____

Vehicle 5 **Type:** ☐personal ☐rental **Drivers:** _____ _____ **Passengers:** _____ _____ _____ _____ _____ _____ _____	**Vehicle 6** **Type:** ☐personal ☐rental **Drivers:** _____ _____ **Passengers:** _____ _____ _____ _____ _____ _____ _____
Vehicle 7 **Type:** ☐personal ☐rental **Drivers:** _____ _____ **Passengers:** _____ _____ _____ _____ _____ _____ _____	**Vehicle 8** **Type:** ☐personal ☐rental **Drivers:** _____ _____ **Passengers:** _____ _____ _____ _____ _____ _____ _____
Vehicle 9 **Type:** ☐personal ☐rental **Drivers:** _____ _____ **Passengers:** _____ _____ _____ _____ _____ _____ _____	**Vehicle 10** **Type:** ☐personal ☐rental **Drivers:** _____ _____ **Passengers:** _____ _____ _____ _____ _____ _____ _____

_____ _____/_____/_____

Trip Leader Signature **Date**

Trip Kit

Contents:

1. **Trip Binder**
   Content:
   - Emergency Procedures Flow Chart
   - Emergency contact information of Sport Club members
   - Emergency Phone Tree
   - List of Trip Leader duties during a trip
   - What to do in case of an accident (Appendix A-7 and A-8 from CSU Use of University & Private Vehicles Guidelines – pages 25-28)

2. **Travel First Aid Kit** (see B.2)

3. **Sample Vehicle Checklist** (see B.2)

Travel First Aid Kit: Contents

The following represents the minimum contents for a Travel First Aid Kit.

The Travel First Aid Kit contains first aid materials for the immediate treatment of ***minor*** injuries for Sport Clubs participants. First Aid materials shall not include any medication that can be ingested, such as aspirin. The quantities of First Aid materials should be based on the number of persons for whom the materials are intended, and the location of the First Aid Kit should be made known to the Sport Clubs participants.

First Aid materials should include as a minimum:

Instant ice packs
Biohazard bags
Scissors
Medical Exam Gloves
Assorted adhesive bandages
Sterile Gauze pads in a variety of sizes
Adhesive Tape
Disinfectant wipe/spray

First aid materials should be maintained in a sanitary and useable condition, inspected frequently and replenished as necessary. If an injury occurs, seek appropriate medical attention.

Sample Vehicle Checklist

Good Practice:

It is recommended that prior to a trip, vehicles are checked to ensure that the following items are available and operational (Based on Appendix A-10 of the CSU Use of University & Private Vehicles Guidelines):

	Yes	No
Is the vehicle equipped with the following items in good operating condition:		
Adequate rearview mirrors?		
Safety belts?		
Windshield wiper blades and fluid?		
Horn?		
Correctly adjusted headlights?		
Brakes with adequate stopping power?		
Emergency brake?		
Turn/directional signals?		
Good tires with adequate tread and correct pressure?		
Oil and coolant levels?		
Brake lights?		
Taillights?		
License plate light?		
Tight muffler system?		
Properly serviced fire extinguisher?		
Intact windshield, with no cracks?		
Is all seating in the vehicle secured to the frame?		
Is there an automobile liability insurance information located in the glove compartment or elsewhere in the vehicle?		
Are appropriate notices posted in each vehicle as a reminder that all employees and their passengers are required to wear seat belts?		

_____

Driver's Signature

_____

Trip Leader's Signature

Trip Request/Approval Process

University Volunteer Form (campuses may have their own form)
See current HR volunteer policy

Authorization to use Privately Owned Vehicle on State Business
http://www.documents.dgs.ca.gov/osp/pdf/std261.pdf

CSU Driver Application/Declaration Form

Trip Request/Approval Form

If the Trip Approval Process is Not Used on Your Campus

CSU Driver Application/Declaration

This form should be submitted to the Sport Clubs Administrator (SCA) along with required documents listed in Section I.

Section I: Requirements of All Applicants

1. Copy of your valid driver's license.
2. Approved 'Request to Operate Vehicles on University Business' **or** 'Authorization to Use Privately Owned Vehicles on State Business.
3. Proof of the vehicle's liability insurance (if driving privately owned vehicle).
4. Approved 'University Volunteer Form'.
5. Documentation of completion of the campus defensive driving training (e.g. Certificate, e-record, note from campus training officer).

Section II: Driver Policies

1. Drivers must have a valid Driver's License.
2. Drivers must be 18 yrs or older to drive CSU owned vehicles, but must be 21 or older to drive CSU approved rental vehicles on university approved trips. Drivers must be 18 yrs or older to drive personal vehicles, with or without passengers.
3. Drivers driving personal vehicles must have the minimum automobile liability insurance coverage required by the state.
4. Drivers are expected to obey all traffic laws including driving at or below the posted speed limit, or at a safe speed based on the conditions.
5. Drivers must refrain from distracting behaviors while driving: eating, drinking, using cell phones, adjusting radio channels etc.
6. All travelers must wear seat belts. Number of passengers must not exceed number of operational seatbelts.
7. In the event of a motor vehicle accident, the driver must follow the campus vehicle accident procedures.

Section III: Travel Policies

1. Total daily driving distance not to exceed 800 miles or 12 hours irrespective of the number of approved drivers
2. For trips over 400 miles in one direction, two approved drivers are required for each vehicle.
3. No single driver may drive more than 150 miles without taking a mandatory minimum 15 min. break.
4. No travel to occur between midnight and 6am.

Official Use Only

____ Copy of DL
____ Completed 'Request to Operate Privately Owned Vehicle Form' (if applicable)
____ Proof of Vehicle Insurance Card
____ Approved 'Volunteer Form'
____ Defensive Driving 'Certificate of Completion'

_____ Approved _____ Not Approved

Signature _____Date _____

Section IV: Trip Leader Authority

The Trip Leader is responsible for the safe operation of a vehicle and therefore has the authority to enforce all policies and to ask for compliance from all passengers and drivers.

Section V: Vehicle Declaration (Private Vehicles). (An additional 'CSU form' may be required for vehicle approval.)

Please initial every statement

____1. I verify that the vehicle being driven (Lic. Plate# _____) is adequate for the work to be performed, is equipped with seat belts and is in safe mechanical condition.

____2. I understand that by driving I am taking responsibility for those whom I am transporting while they are in my vehicle. I further understand that when driving, there is a risk of being involved in a motor vehicle accident and that as a result, one might sustain damage to their property, sustain bodily injury or even death.

Section VI: Driver Agreement/Declaration

Please initial every statement

_____ 1. I understand the information outlined in Sections I, II, III, IV, V.

I also certify the following:

_____ 2. I possess a valid California or other State driver's license.

_____ 3. I have not been issued more than three moving violations or have been responsible for more than three accidents (or any combination of more than three) during the past 12 month period.

_____ 4. Within the past 5 years, I have had no DUI convictions, reckless driving convictions or any conviction that has lead to a license suspension or revocation.

_____ 5. I understand and agree to abide by all driver policies listed in Section II.

_____ 6. I understand that I must immediately report any accident that I am involved in to the Trip Leader and submit a vehicle accident report.

_____7. I understand that I must immediately report any subsequent moving violations, DUI or reckless driving citations to the Trip Administrator.

Sport Club: _____

Date: _____

Driver Name: _____

Signature: _____

Trip Request/Approval Form

Sport Club _____

Event Name _____

Travel Destination _____

Travel Itinerary _____

_____

Trip Leader _____ Cell #: _____

Coach Name _____ Cell #: _____

Attach list of (a) Travel Party and (b) Drivers (indicate who is in each vehicle)

Event Dates and Times _____

_____

Departure: Date _____ Time _____

Return: Date _____ Time _____

Opponent Contact Name(s) at Destination: _____

Phone #: _____

Lodging Name & Address _____

Phone #: _____

Method(s) of Transportation (check all applicable, and number if >1)

( ) University Van ( ) Rental Van ( ) Rental Car ( ) Airplane

( ) Private Vehicle ( ) Other (specify): _____

_____ _____

Trip Leader Signature Date

Office use only

Approved _____ _____

Signature Date

If the Trip Approval Process is Not Used on Your Campus

With any activity that requires travel there are two options:

1. The trip approval process is followed (CSU insurance coverage available for vehicle accidents) or
2. The trip begins and ends at the participation location (limited CSU insurance coverage for vehicle accidents).

However, the trip approval process must be used for any of the following:

- trips that are out-of-state
- trips that require vehicle travel of 150 miles one-way
- trips that require an overnight stay

While following Trip Approval and Driver Approval Processes is highly recommended, on a trip-by-trip basis, your campus may choose to allow Sport Clubs travel that does not follow the Trip Approval Process. This would be a trip that "*starts and ends* at the competition/practice site".

Should a trip "start and end" at the competition/practice site, there should be no SCA or Sport Clubs Program involvement in the planning or execution of the Sport Clubs travel.

Sport Club members must be explicitly informed verbally and in writing that they are responsible for their own travel to and from the event and that because this would not be considered University Travel, they **do not have auto liability coverage by the university**, nor can they claim travel reimbursement for mileage, rental fee/costs, gas, toll, or other expenses related to traveling to and from the event site.

Clarification on when there is auto liability coverage for sport clubs travel and when an activity is 'covered' under general liability:

For Sport Clubs travel there is one scenario wherein general liability & auto insurance is afforded and another wherein there is general liability coverage but not auto liability:

1. The entire trip (travel and activity) starts and ends on campus, and the CSU 'Trip Approval Process' <u>is followed</u> as per the CSU Sport Clubs Resource Guide.
2. The approved activity starts and ends at the venue with participants providing for or finding their own transportation to and from the venue, and the 'Trip Approval Process' is not followed.

Under Scenario 1, the travel portion would be covered by the CSU Auto Liability policy, and the Sport Clubs activity would be covered under the CSIP Medical Accident and General Liability policy.

Under Scenario 2, the Sport Clubs activity would be covered under the CSU General Liability policy. There would be <u>no</u> auto liability coverage; however there may be some 1st party medical coverage for the student traveler excess to their personal auto insurance and any personal medical insurance policy they might have.

While both of these scenarios are legitimate, it is important that Sport Clubs Administrators and participants **understand the consequences of Scenario 2:**

- Sport Clubs participants are responsible for their own transportation to/from the activity site. For those who are driving, the owner of the vehicle being used would be responsible for having the vehicle insured for auto liability. The CSU would not provide auto liability.

- Sport Clubs members, coaches, and other affiliates cannot receive mileage or travel reimbursement related to getting to and from the venue. This includes not being able to receive reimbursement for gas; and a vehicle will not be provided in connection with the university (rental, contract, university-owned).

If a vehicle being used is a university-owned vehicle or by vehicle acquired (rental vehicle using the State contract) using one of the approved university rent-a-car agreements, **Scenario 1 must be followed**.

It is also important that Sport Clubs Administrators and participants **understand the strict requirements inherent in Scenario 1.** For travel and activity to be covered by the CSU insurance policies:

- 'Trip Approval Process' must be followed
- Drivers must be authorized by the University
- Travel must be in University vehicles, university rented vehicles or university authorized personal vehicles
- The activity (practice, competition, event) must be approved by the University.

CSU-Approved Trip Travel

VELSIP if State Employee Driver	(CSURMA Excess)	
	CSURMA Auto (Students/Volunteers)	
State/Rental - VELSIP (Student or Volunteer Driver)	Personal Vehicle	Student Travel Accident *
	Auto Ded	

Non-CSU Approved Trip Travel to CSU Club Sport Event

Personal Vehicle	Student Travel Accident *
Auto Ded	

*Note: 1st Party Medical Coverage, Excess if Other Primary coverage

Emergency Procedures

CSU Use of University & Private Vehicles Guidelines (p 25-28):
http://www.calstate.edu/risk_management/documents/VehicleUseGuideBook.pdf

Appendix A-7 "Ok, You've Had a Motor Vehicle Accident, So Now What Happens?"

Appendix A-8 "Ok, You've Had a Motor Vehicle Accident in a Rent-a-Car, So Now What Happens?"

Std. Form 268 Template (Accident Report other than a motor vehicle)
http://www.documents.dgs.ca.gov/dgs/fmc/pdf/std268.pdf

Std. Form 270 Template (Vehicle Accident Report)
http://www.documents.dgs.ca.gov/orim/std270.pdf

Std. Form 274 Template (State Driver Accident Review)
http://www.documents.dgs.ca.gov/dgs/fmc/pdf/std274.pdf

Emergency Phone Tree: In the event of a serious incident or accident, Trip Leaders **MUST** activate the 'Emergency Phone Tree'. The Trip Leader should call the Trip Administrator **first**. If unable to make direct (live) voice contact, then the Trip Leader must proceed down the phone tree until they speak 'live' to a person.

Sample Emergency Phone Tree:

Name	Position	Phone #	Cell #
Joe Smith	Trip Administrator		
Angela Brown	Director, Campus Recreation		
Peter David	Asst. VP Student Affairs		
Diane Green	Risk Manager		

Appendices

Part A: Sport Clubs Operating Structure

- CSU Sport Clubs Operating Structure Policies
- CSU Club Sports Insurance Program (CSIP)
  - Introduction and Summary
  - Eligible Sports
  - Claims Reporting

(NOTE: The insurance program is updated every year – please contact your campus risk manager for your current year program)

Part B: Sport Clubs Travel

- CSU Sport Clubs Travel Policies
- Role of the Risk Manager
- Where does the Trip Start?
- Defensive Driver Course
- The DMV Pull Notice Program

Part A: CSU Sport Clubs Operating Structure

CSU Sport Clubs Operating Structure Policies

Preamble

All student organizations (including Sport Clubs) are required to be officially recognized by the University according to the 'Formal Chartering and Recognition policies' outlined in Executive Order 1068 (Superseded EO's 969 and 1006) - NOTE: Check for current updates to EO's.

Definition of Sport Clubs

Sport Clubs are generally physical activity based Clubs which can be competitive or recreational in nature. In order to classify Sport Clubs into categories that help identify how much attention needs to be paid to activity, you may want to work with your campus Risk Manager to develop a "Risk" tier system (Note: this is a slightly different definition than the original "Model")

Tier 1: Higher Risk – Includes competitive clubs which compete against other university or community teams in games, contests and/or events. Competitive clubs may be affiliated with a National Governing Body (NGB) where such a body exists. Examples: Rugby Club; Lacrosse Club; Competitive Martial Arts.

Travel is a major risk factor, and is usually involved in competitions. If a club with a "lower risk" activity travels regularly, this could also place them in the "higher risk" Tier 1. Examples: Ball Room Dancing Club that travels.

Another risk factor is the physical activity of the club participants. If there is a greater probability of a serious injury occurring during the activity, even if not competitive, then the club could be considered "higher risk", Tier 1. Examples: Rock Climbing; Outdoor Adventures.

Tier 2: Lower Risk – Includes more recreational clubs whose main purpose is to provide instruction, participation and/or social opportunities. Travel is usually not involved, or just local. Examples: Yoga Meditation Club; Belly Dancing Club.

N/A: Non-Sport Clubs: Sometimes a recognized Club will hold a special event that involves physical activity for a fund raiser or rally. This type of activity does not qualify the club as a "Sport Club", but rather the club might want to obtain special-event insurance for the specific activity. This resource guide is not intended for Non-Sport Clubs. Examples: English Club putting on a Dodgeball Tournament; Sustainability Students Club organizing an outdoor hike.

Operating Structure Definitions:

1. The Sport Clubs **Administrator** (SCA) is the staff member (a State or Auxiliary full-time employee) who oversees all Sports Clubs on a campus.
2. The Sport Clubs **Student Supervisors** are usually part-time student employees reporting to the SCA and assisting the SCA with the administrative management of Sport Clubs in a Program Assistant role. In some cases, Sport Clubs Student Supervisors may be used as a Field Student Supervisor for the supervision of Sport Club activities (e.g. practices, competitions). These student supervisors can be assigned specific duties covering all Clubs, or can be assigned all duties for a few Clubs.

3. The Sport Club **Executive Board** (or Sport Club **Officers**) is the group of elected student Club members who oversee the direct operation of their Sport Club.
4. The Sports Club **Coach** instructs or coaches the Club team and/or Club members. Coaches can be player-coaches and either volunteers, employees, or independent contractors. Coaches are expected to coach and not be involved in Club management. Ideally they are selected by the SCA, but can also be appointed by the SCA and Sports Club Executive Board. (NOTE: a CSU employee cannot volunteer to take on additional duties related to their primary job for which they could be paid per systemwide policy and the Fair Labor Standards Act (FLSA), which governs the service of public sector employees (see the current volunteer policy). Before a coach a coach is retained, consult with campus HR to address any potential Collective Bargaining issues.
5. The Sport Clubs **Council** is a group which generally consists of one representative from each Sport Club. The Sport Clubs Council is advisory to the SCA and makes recommendations on various aspects of Sport Clubs operations.
6. Many Sport Clubs have a **National Governing Body** (NGB) which works in partnership with regional and local leagues. NGB's may provide standards of competition and safety guidelines (e.g. recommended coaching qualifications and certifications) in their respective sports. Additionally, they may provide access to special liability or other insurance if not available through the CSU Club Sports Insurance Program (see Appendix A for more information on this program). Other local and statewide bodies should also be consulted for advice.
7. The University **'Point of Control'** refers to the person (e.g. the campus Risk Manager) who has been delegated the authority to approve University Volunteers and privately owned vehicles for use on State business.
8. Regardless of the position or responsibility, whether student, volunteer or staff, everyone that works with Sport Clubs must report any form of discrimination, Title IX incidents, VAWA incidents, physical assaults, and these types of incidents to the proper campus personnel, regardless of whether incident involves student or non-student.

Policies arranged into 3 Sections:

A. Sport Clubs Recognition & Renewal (two procedures combined)
B. Sport Clubs Member Registration & Annual Submission Requirements
C. Management of Sport Clubs

A. Sport Clubs: Recognition & Renewal (combined)

1. Recognition & Renewal Process

While campuses may have different processes to (a) approve, charter or recognize a new Sport Club or (b) renew a current Sport Club, ***as a minimum*** the SCA must be involved in any final approval process. In situations where others (e.g. Student Affairs; Auxiliary) are involved in the sanctioning process, the SCA will ensure that the following ***minimum*** 'good practice' processes are implemented:

- Pre-meeting of Sport Club President with Sport Clubs Administrator, Student Affairs or Auxiliary (as applicable)
- Submission of 'Recognition and Renewal Requirements' Documentation
- Sport Clubs Administrator, Student Affairs or Auxiliary meet to:
  - Review application; review past history
  - Accept or reject new Sport Club
  - Renew or reject current or returning Sport Club status

2. Department Eligibility Factors & Criteria for approval of a new Sport Club

The SCA is responsible for establishing the criteria to be used in the approval of any new Sport Club. While these criteria may vary from campus to campus, the following ***minimum criteria*** are key considerations for inclusion in the 'Sport Clubs Approval Criteria':

- For 'higher risk' Sport Clubs, only students of the University are allowed to participate in the Club (i.e. no faculty/staff or off-campus participants).
- Financial viability of Sport Club
- Availability of facilities (practice and competition)
- Availability of competitive opportunities (when applicable)
- Availability of qualified coaching
- Affiliation with NGB or State governing body
- Duplication considerations (i.e. similar type of Sport Club exists)
- Risk Assessment of Sport Club's activities and competition (Tier 1 or Tier 2)
- Performance/discipline issues of a Sport Club (e.g. during a probationary year)
- Establishment of process to handle funds (refer to ICSUAM Policy No. 3141.01 for the CSU requirement for handling funds from various campus activities).
- Availability of Sport Club Advisor
- Availability of appropriate Sport Clubs staff oversight

3. **Recognition and Renewal Requirements**

The SCA is responsible for establishing a list of 'Submission Requirements' for all Sport Clubs (see Sport Clubs Operating Structure). Note that some specific chartering and/or recognition requirements may be applicable on individual campuses.

As a minimum, the following data should be submitted to the SCA by a specified deadline:

a) Initial Recognition of a Sport Club
- Club Goals and Objectives
- Classification: Identify whether the club should be considered Tier 1 "Higher Risk" or Tier 2 "Lower Risk" based on campus definitions established (see page 4 – Definitions of Sport Clubs and Risk Tiers)
- Review current list of sports eligible to be covered under the CSIP insurance to determine if insurance can be procured through CSIP
- Constitution/Bylaws
- Affiliation with a National or State body (e.g. NGB)
- Contact List of Sport Club's Executive Board
- Identification of a Safety Officer who is a Club member
- List of interested students (signatures, ID#'s phone #'s)
- Preliminary Insurance Data (No. of male participants/staff/coaches for each club and No. of female participants/staff/coaches for each club)
- University Advisor's name
- Name of Coach
- Proposed Budget
- Proposed annual calendar of activities

b) Renewal of a Sport Club
- Contact List of Sport Club's Executive Board
- Identification of a Safety Officer who is a Club member
- Club Roster and contact information
- Name of Coach
- Proposed annual calendar of activities

- University Advisor's name
- Financial Statements and Proposed Budget
- Equipment Inventory
- Accident and Injury Report for previous season
- Preliminary Insurance Data (No. of male participants/staff/coaches for each club and No. of female participants/staff/coaches for each club)

B. Sport Clubs Member Registration & Annual Submission Requirements

The type of information collected on Sport Clubs will vary from campus to campus. Collecting the data may be better managed if you purchase or develop a software package (see Maintaining Sport Clubs Data in the Sport Clubs Operating Resource Guide).
The Sport Clubs Operating Structure Resource Guide outlines the information that could be captured by the SCA. From a risk management perspective, the following represents the ***minimum*** information to be captured by the SCA:

1. **Member Registration Information (online or hard copy)**
   - Member information (including Emergency contact information)
2. **Hard Copy Information**
   - Waiver
   - Proof of First Aid/CPR certification (e.g. Safety Officer; Trip Leaders; Exec Board)
3. **Annual Submission Requirements (online or hard copy)**
   - Budget request
   - Facility requests
   - Game, practice and activity (fundraisers, socials) schedules
   - Proof of secondary/supplemental medical insurance and liability insurance
   - Proof of registration with NGB (where required)
4. **In Season Information**
   - Competition and Travel Requests (refer to Travel Procedures Manual)
   - Campus Injury Reports
   - In-Season Adjusted Counts (for insurance verification – number by gender for each club sport)

C. Management of Sport Clubs

The key to successful administration of a Sport Clubs program is achieving a balance which encourages student leadership and involvement without compromising university policies and procedures, or creating an increased or undue risk of injury to participants or increased risk of legal liability to universities.

The overall Sport Clubs program is managed by Campus Recreation (or student organization program) through the Sport Clubs Administrator (SCA). Ultimately the SCA is held responsible and accountable to the university for the safe management and operation of Sport Clubs. However, the success of an individual Sport Club rests largely with the student leadership of each Sport Club. The role of the SCA is to encourage active involvement in the Club's operation by creating an environment for student leadership development through support, advice and expertise.

Institutional differences and resources will dictate the actual role of the SCA in terms of the overall management of Sport Clubs. However, 'ground rules' need to be established which clearly outline the specific roles, responsibilities and accountabilities of Campus Recreation, individual Sport Club Executive members, Advisors and Sport Club Coaches. As part of this role definition process, some <u>minimum requirements</u> need to be established by the SCA.

This section outlines the key areas where roles, responsibilities and accountabilities need to be defined. The overall approach in this policy document is to assist the SCA in developing their specific institutional policies and procedures, while also identifying 'good practices' and the ***'minimum requirements'*** of the CSU System.

5. Campus Recreation Sport Clubs Management

<u>a) The Sport Clubs Administrator (SCA)</u>

The SCA has overall responsibility and accountability for the safe and efficient operation of all Sport Clubs.

As a minimum, SCA job responsibilities should be documented and include specific responsibilities in the following areas:

i) General Operating Framework

- On campuses which have 'Sport Clubs Student Supervisor' positions, establishing job responsibilities (see Appendix Part A for some guidelines)
- Ensuring expectations are in place for the key Sport Club Executive Board positions (President; VP; Treasurer; Safety Officer), Advisors and Sport Club Coaches, including a good practice of a student not holding more than 2 positions within their own club
- Establishing strong working relationships with the Sport Club Executives and Sport Club Coaches
- Establishing and implementing discipline procedures for Sport Clubs and Sport Club members

ii) Relationship to Coaches

Note: the SCA must approve the selection of all coaches

- Establishing Coaching qualifications and/or certifications (for identified 'higher risk' Sport Clubs)
- Establishing a 'Coach Selection and Approval Process'
  - Include a background check on potential coaches

- Ensuring that the Coach is either an identified University Volunteer or is an independent contractor through the University
- Establishing and implementing a Coach 'Performance Evaluation and Discipline Process'
- Establishing insurance requirements for Coaches by working in conjunction with campus counsel and/or campus risk management (if applicable)

iii) Risk Management

- Establishing risk management requirements in the following areas:
  *Emergency procedures specific to each Sport Club including follow-up procedures (e.g. accident report forms)
  *Emergency procedures training (e.g. medical, fire, extreme weather, travel related) for Sport Club personnel
  *First Aid/CPR/Concussion training requirements for identified Sport Club personnel
  *Supervision requirements at practices and games for higher risk Sport Clubs (by Sport Clubs staff and/or coach)
  *Medical coverage (e.g. Trainers, Safety Officers) at practices and games (for higher risk Sport Clubs)
  *Requiring Safety Officer to complete pre-activity facilities and/or equipment inspection checklists and submit to the SCA
- Acting as Trip Administrator (see CSU Sport Clubs Travel Policies)

iv) General

- Ensuring that all contracts (personnel, facility, any written agreements) are approved by appropriate campus or Auxiliary personnel, and that the Sport Club Executive Boards and/or coaches do not sign contracts or agreements on behalf of their Club or University.
- Providing general administrative support
- Overseeing financial processes (fund dispersal; fundraising activities; bank accounts; travel advances; etc.)
- Establishing a cash handling procedure pursuant to campus policy as required by ICSUAM 3141.01
- Conducting Leadership Development training of Sport Club Executive Board.

b) Sport Clubs Student Supervisors

Administration of Sport Clubs can be a very time consuming job depending on the number of Sport Clubs involved. Sport Clubs Student Supervisors are therefore a key component in the effective and efficient management of multiple Sport Clubs through the delegation by the SCA of specific Sport Club duties and responsibilities.

For those campuses using a Sport Clubs Student Supervisor's system, the SCA needs to work with their campus Human Resources and develop job responsibilities for all Sport Clubs Student Supervisors, and establish a reasonable ratio of Student Supervisors to Sport Clubs or Sport Club participants. The recommended ratio based on national averages is one part-time student supervisor to be hired for every 8 Clubs or 100 Sport Club members.

6. Sport Club Officers/ Executive Board

Working closely with the SCA, the Sport Club Officers/ Executive Board are responsible for the operation of their Club. The Sport Club Executive Board must conform to the following ***minimum requirements*** regarding their Club's structure and operation:

i) General Operating Framework
- Developing a Sport Club Executive Board structure consisting of President; Vice President; Treasurer; Safety Officer
- Developing Job Expectations for each Executive position and Coach
- Following the 'Annual Submission Requirements' and deadlines
- Following all risk management policies and procedures outlined by the SCA.
- Conducting regular meetings with the SCA and/or the Sport Clubs Student Supervisor
- Ensuring the required Executive Board and Safety Officer Training (e.g. First Aid/CPR) is completed
- Following the approved university travel process, including the assignment of Trip Leaders to each trip (see Sport Clubs Travel Policies)
- Assigning medical coverage at practices and games (e.g. trainers, Safety Officers) if appropriate.
- Following Discipline Procedures established by the SCA and/or the University.

ii) Relationship to Coaches
- Following the 'Coach Selection and Approval Process' developed by the SCA
- Establishing Coach 'Performance Evaluation and Discipline Process'. The process must be aligned with applicable CBA's CSU policy and legal requirements.

iii) General
- Attending Sport Clubs Council meetings (if appropriate).

7. Sport Club Coaches

The Sport Club Coach instructs or coaches the Club team and/or Club members. Coaches can be player-coaches and either volunteer or be paid. Coaches are expected to coach, and unless approved by the SCA, cannot be a member of the Sport Club Executive Board.

Ideally the SCA selects the coach, but this function can be a shared responsibility between the SCA and the Sport Club Executive Board. ***As a minimum***, the SCA must approve the selection of all coaches following campus HR and the Director, Equity and Diversity guidance.

As a ***minimum requirement***, Sport Club Coaches are expected to

i) Qualifications
- Have coaching qualifications and/or certifications as determined by the SCA
- Obtain First Aid/CPR certification if requested
- If other medical personnel are not available, may need to assess potential concussion injury – be familiar with CSU resources and have biannual (or annual) concussion training that is documented.

ii) Requirements
- Either be employed by University or identified as a University Volunteer, or sign a University contract to provide coaching services as an independent contractor

- Sign a Coach's 'Code of Conduct'
- Receive training on CSU systemwide nondiscrimination executive order policies (EO's 1095, 1096, 1097 and 1098), Title IX, VAWA/Campus SaVE Act
- Report incidents of alcohol, drug, hazing, discrimination, harassment, retaliation, sex discrimination, including sexual harassment, sexual assault, sexual violence, domestic violence, dating violence and stalking to the campus Discrimination, Harassment, and Retaliation Administrator and/or Title IX Coordinator per current executive order policy.
- Restrict activities to coaching and not be involved in the management function of Sport Clubs
- Establish a formal working relationship with the SCA and Sport Club Executive Board
- If not a CSU employee or volunteer, obtain liability and/or medical insurance.

iii) General

- Follow all University policies and procedures

CSU Club Sports Insurance Program

INTRODUCTION & SUMMARY

The Club Sports Insurance Program (CSIP) was launched on August 1, 2012. The program is designed to cover CSU students for medical expense due to accidental injuries while participating in the University's or Auxiliary Organization's sport clubs programs that are officially recognized by the University as a student organization, including Intramural and Recreational sports.

The Club Sports Insurance Program maintains a risk pool for primary accidental medical expense up to a $30,000 limit per accident, subject to a $100 deductible. Excess accident medical expense coverage is provided by commercial insurance up to $5,000,000. Additionally, the program purchases primary General Liability insurance from AIG with a $1,000,000 limit; no deductible.

Coverage Highlights:

Accident Medical Coverage

$5,000,000	Lifetime Benefit Limit
$10,000	Accidental Death & Dismemberment
$100	Deductible - Option A (Basic & Catastrophe Accidental Medical Expense)
$30,000	Deductible - Option B (Catastrophe Accidental Medical Expense only)

Pays covered medical and dental expenses incurred by club members for accidental injuries sustained while participating in covered sport activities. The Basic limit of $30,000 is provided by the CSURMA Risk Pool, and is supplemented with $5,000,000 Catastrophic Injury Insurance provided by Mutual of Omaha Insurance Company (A.M. Best rated A+ XV) via the National Intramural-Recreational Sports Association (NIRSA).

General Liability Insurance – included with Options A & B.

$1,000,000	per Occurrence
$3,000,000	General Aggregate
$1,000,000	Personal/Advertising Injury
$1,000,000	Products- Completed Operations Aggregate
$300,000	Damage to Property Rented to You
$0	Deductible

Investigates, defends and pays on behalf of enrolled student organizations liability for covered Bodily Injury and/or Property Damage to a third-party (not including Automobile Liability) arising from covered club sport activities. Coverage includes on-campus and off- campus events of the student organization and its members, subject to all terms of the insurance policy. The insurance is provided by New Hampshire Insurance Company (A.M. Best rated A+ XV).

Eligible Sports: See Eligible Sports Listing on current year enrollment form. It is important to list # Male and # Female participants by sport.

Eligible Persons: All matriculated students who are participants in the Policyholder's (CSU) supervised and sponsored sport clubs activities. Eligible persons include all students associated with the approved club sports as declared by a Member campus of the Club Sports Insurance Program.

Covered Activities: A covered activity means a Policyholder (CSU) supervised and sponsored sport club activity approved by the designated campus of the California State University, for which the Covered and Eligible Person is enrolled in the insurance program.

Claims Administrator: Health Special Risk, Inc. (HSR) (HSR also manages CSU's Athletic Injury Medical Expense (AIME) claims.) All sport clubs claims should be coordinated through the campus Risk Manager once the claim has been filed.

NOTE: Accidents occurring before August 1, 2015 were handled by A-G Administrators. If you have a question on an older claim that was handled by A-G Administrators, please contact A-G Administrators (800-634-8628).

Questions? Assistance?

Please contact your CSURMA Program Administrator or

Rob Leong
Alliant, Program Administrators for CSURMA
rleong@alliantinsurance.com
415-403-1441

Van Rin
Alliant, Program Administrators for CSURMA
vrin@alliantinsurance.com
415-403-1408

***IMPORTANT NOTE*: Coverage is not in effect unless the clubs, intramural and recreational programs are declared in the CSIP Application and approved by the underwriters. Once approved, coverage becomes effective the following day.**

(Check with your campus Risk Manager or CSURMA Program Administrator for current year coverage information – the examples in this guide are for August 1, 2016 to July 31, 2017. The program is renewed and updated each year).

ELIGIBLE SPORTS LISTING

(Note: Check with your Risk Manager for Current Year List)

August 1, 2016 to July 31, 2017

CLUB SPORTS / INTRAMURAL & REC SPORTS

Aquatics
Crew
Diving
Dragonboat
Longboarding
Master Swims
Rowing
Sailing
Surfing
Swimming
Wakeboarding
Water Polo
Water Skiing
Archery
Badminton
Baseball
Basketball
Billiards
Bowling
Boxing
Cheer Team/ Cheerleading *
Pep Band
Chess
Cricket
Crossfit
Cycling/Biking
Mountain Bike
Dance
Ballroom Dance
Belly Dance
Break Dance Club
Broncette Dance Team
Chinese Lion Dance
Con Soya SalsalDance
Hip Hop Dance
Sac Modern Dance/Salsa Loca
Salsa Club
Scottish Country Dancing
Golf
Grappling
Gymnastics
Ice Hockey
In-Line/Roller Hockey
Kinesiology/Physical Ed (KPE)
Lacrosse
Logging Sports
Martial Arts
Aikido
Brazilian Jiu Jitsu
Filipino Martial Arts
Judo/Karate
Kung Fu
Mixed Martial Arts
Muay Tai Kickboxing
Shotokan Karate
Taekwondo/Jiu Jitsu
Tai Chi
Uechi-Ryu Karate
Medieval Clubs
Outdoor Adventure
Hiking, Biking, Kayak
Paintball
Racquetball
Rock Climbing Wall
Roller Hockey
Rugby
Running
Snow
Alpine Skiing
Ski & Snowboard
Snow Jacks
Soccer
Softball
Sword Club
Table Tennis
Tennis

Swing Dance Club	**Track & Field**
Disc Golf	**Triathlon**
Equestrian/ Equestrian Drill	**Ultimate Disc**
eSports	**Ultimate Frisbee**
Fencing	**Volleyball**
Field Hockey	**Walk, Jog, Run**
Firearms Safety	**Weightlifting**
Fishing	**Wheelchair Basketball**
Flag/Touch Football	**Wrestling**
Gator Rugby	**Yoga**
*** Cheerleading pyramids over 2-1/2 persons high and activities using trampolines and springboards are not covered.**	

CLAIMS REPORTING

CSU Systemwide Club Sports
Accident Medical Insurance Program

How to File a Claim

To process your claim please submit the following three pieces of information:

1. Completed and Signed Claim Form
2. Itemized Bills
3. Explanation of Benefits from your Primary Insurance Carrier

These documents should be Mailed or Faxed to:

Health Special Risk, Inc.
4100 Medical Parkway
Carrollton, Texas 75007
(972) 512-5820 Fax
(972) 512-5600 Phone
(866) 345-0976 (Toll Free)

1. The Claim Form enables us to open a claim for the treatment of your injury. To avoid delays in claim processing please be sure the "other insurance" portion of the claim form is completed in full. The claim form must be signed by a school official such as a coach or athletic trainer.

2. Itemized Bills: Please include copies of all medical bills, showing the name and address of the provider of service, date of service, type of service and the charges. Account statements or "balance due" statements are helpful, but do not contain all the information needed to process the charges.

3. Explanation of Benefits: If you have other medical insurance, all medical bills must be first submitted to that carrier for their determination of eligibility. If the charges are not paid in full by the other medical insurance carrier we will need to see a copy of the "Explanation of Benefits" from that carrier prior to issuing benefits from this office. If you have no primary medical insurance the need for an "Explanation of Benefits" will not be applicable to your claim.

4. Claim Filing and Coordination: The SCA must coordinate with the campus Risk Manager to file and process claims through Health Special Risk, Inc. The SCA may provide claim forms to the injured student, but the Risk Manager should be involved in the actual claim process as the campus contact point.

HSR
Health Special Risk, Inc.

Providers
Send Claims and EOB's to:
HEALTH SPECIAL RISK, INC.
4100 Medical Parkway
Carrollton, Texas 75007
P: 972-512-5600 | F: 972-512-5820
csuclaims@hsri.com

Club Sport / Intramural / Recreational Sports Athletic Accident Claim Form

csurma
California State University Risk Management Authority

Please complete and submit to HSR with itemized medical bills and primary insurance explanation of benefits. For questions, please contact HSR.

College/University _____

Club/Student Organization _____

Athlete's Name _____
FIRST NAME MIDDLE INITIAL LAST NAME

Date of Birth _____ Sex: ☐ Male ☐ Female Cell Phone _____

LAST FOUR DIGITS SOCIAL SECURITY # ☐☐☐☐

Email Address _____

School Address _____
STREET CITY STATE ZIP

Home Address _____
STREET CITY STATE ZIP

ACCIDENT INFORMATION

Sport _____ Accident Date _____

Circumstance: ☐ Game ☐ Practice ☐ Conditioning

Body Part Injured _____ Place of Accident _____

Nature of Injury — Details of What Happened _____

INSURANCE INFORMATION

Does the claimant have primary insurance? ☐ Yes ☐ No *(Attach separate sheet if necessary.)*

Insurance Company Name & Address _____

Policy Number _____ ID# _____

PROVIDER INSTRUCTIONS:

Health Special Risk, Inc. (HSR) is the plan administrator for the California State University Risk Management Authority (CSURMA). HSR is secondary to all other valid medical coverage held by the CSU student-athlete. All charges must be submitted to the student-athlete's primary insurance carrier for processing, prior to any excess payments made by HSR on behalf of the University and/or student-athlete. To make payment for an outstanding charge on a student-athlete's claim, HSR must receive the following three pieces of information to be considered a valid claim:

Required Documentation:
a. Completed and Signed Claim Form - Submitted from the University or student – athlete
b. HCFA/UB Forms - Submitted from the provider(s) or insurance carrier
c. Explanation of Benefits - Submitted from the insured or insurance carrier

AUTHORIZATION

AFFIDAVIT: I verify that the statement on other insurance is accurate and complete. I understand that the intentional furnishing of incorrect information via the U.S. Mail may be fraudulent and violate federal laws as well as state laws. I agree that if it is determined at a later date that there are other insurance benefits collectible on this claim I will reimburse HSR to the extent for which HSR would not have been liable.

AUTHORIZATION TO RELEASE INFORMATION: I authorize any Health Care Provider, Doctor, Medical Professional, Medical Facility, Insurance Company, Person or Organization to release any information regarding medical, dental, mental, alcohol or drug abuse history, treatment or benefits payable, including disability or employment related information concerning the patient, to HSR Administrators and its designees.

PAYMENT AUTHORIZATION: I authorize all current and future medical benefits, for services rendered and billed as a result of this claim, to be made payable to the physicians and providers indicated on the invoices.

_____ _____
ATHLETE SIGNATURE *(Parent or guardian, if participant is a minor)* Date

_____ _____ _____
RISK MANAGER OR CLUB SPORTS ADMINISTRATOR Title Date

Club Sports Claim Form 2015-01-01

CSU Systemwide Club Sports
General Liability Coverage

CLAIM REPORTING NOTICE

RSC Solutions Sports and Recreation Program

Effective January 1, 2011, all new General Liability and Property claims for the RSC Solutions Sports and Recreation Program, regardless of severity or location, are reportable to the Lexington Claims Department for handling.

Lexington accepts new reports of losses in the following methods:

E-Mail:	RSClaims@chartisinsurance.com
Fax:	866-785-2722
Telephone:	1-800-931-9546
Mail:	Lexington Claims Department 100 Summer Street, 17th Floor Boston, MA 02110 Attention: Bruce Lantman, Segmentation Manager

To report a loss after hours, call 1-800-931-9546 (weekends and after 5 pm Eastern Time, Mon.–Fri.)

The campus Risk Manager should be involved in the actual claim process as the campus contact point.

To follow up on existing claims handled by Lexington, call: 1-877-873-9972

Lexington Claims Contacts:
William Brewer, Examiner
(617) 330-4240
William.Brewer@chartisinsurance.com

Bruce Lantman, Segmentation Manager
(617) 330-8461
Bruce.Lantman@chartisinsurance.com

Part B: CSU Sport Clubs Travel Policies

Section 1: The Trip Administrator
The Trip Administrator is a University Employee (or a University Volunteer if they are an Auxiliary employee), who is responsible for trip approval and recommendation of safe trip practices for travel of Sport Clubs.

The Trip Administrator (see Job Responsibilities in Part B2) should:

- Determine under what circumstances the 'Trip Approval Process' is required (consult Risk Manager - See pages 63-64 and 87-88).
- Administer the trip approval and documentation process
  - Approving the activity (i.e. confirming it is a University Activity)
  - Approving all Trip Leaders
  - Ensuring all drivers are authorized (through the University 'point of control' as defined in the CSU Use of University & Private Vehicles Guidelines.
- Supervise and assist all Trip Leaders
- Ensure there is appropriate pre-trip communication with all Trip Leaders (e.g. conducting a weekly pre-trip training meeting with Trip Leaders)

The Trip Administrator oversees all bus charters, university vehicle rental agreements and ensures that EO 1041 (CSU Student Travel) is followed.

In the event of an accident, the Trip Administrator follows the "Appendix A-7 or A-8 from the CSU Use of University and Private Vehicles Guidelines.

Section 2: The Trip Leader
The Trip Leader is the person designated by the specific Club and approved by the Trip Administrator, and who is responsible for implementing trip safety procedures. Trip Leaders would normally be student members of a Sport Club, and a Sport Club may designate more than one Trip Leader.

All University Trips conducted by student groups require that a Trip Leader be identified and accompany the group on the trip. Trip Leaders and drivers are identified by the Sport Clubs during the Sport Clubs registration process. Under normal circumstances, the Trip Leader should not be a driver.

For travel classified as University Business, the Trip Leader and driver must be identified as University Volunteers. Trip Administrators will oversee Trip Leaders who in turn oversee drivers. Unless delegated to a Sport Club Officer (e.g. the Sport Club's Safety Officer) who is going on the trip, the Trip Leader is required to have First Aid/CPR certification. Trip Leaders are required to work closely with the Trip Administrator.

The Trip Leader (see Job Responsibilities in Procedures Manual) has specific responsibilities prior, during, and after a trip:
<u>Pre-Trip:</u>

- Ensures all documentation required for trip approval is submitted
- Coordinates vehicle(s) for trip, ensures vehicle(s) are appropriate for use, inspected and equipped (e.g. First Aid kit, fire extinguisher)

- Receives from Trip Administrator pre-trip instructions, training, emergency briefing (e.g. through a pre-trip meeting)
- In situations where multiple vehicles are travelling, communicates to all vehicle drivers their safety responsibilities

During Trip:

- Implements driver, transportation and general safety policies
- Initiates Emergency Response when appropriate

Post Trip:

- Upon completion of the trip, notifies Trip Administrator. In event of an accident, completes 'Vehicle Accident Report' as per the CSU Use of University and Private Vehicles Guidelines.

Section 3: The Trip Approval Process

With any activity that requires travel there are two options:

1) the trip approval process is followed or
2) the trip begins and ends at the participation location.

However, the trip approval process must be used for any of the following:

- trips that are out-of-state
- trips that require vehicle travel of 150 miles one-way
- trips that require an overnight stay

The Trip Approval Process is administered by the Trip Administrator. To obtain trip approval, the Trip Leader ensures that the following key documentation is submitted:

1. Trip Approval Form capturing, **at a minimum**, the following information:
   - Purpose and destination of trip
   - List of passengers and their contact information (campus address, phone number, medical insurance policy number)
   - List of drivers
   - Make, model, and year of vehicle and license numbers (when possible) of vehicles to be used
   - Name of Trip Leader (s)
   - Departure and arrival times for all vehicles (both travel legs)
   - Proposed route
2. Driver Forms:
   - Copy of valid Driver License
   - Driver Declaration (in lieu of copy of DMV record)
   - Driver Application/Agreement
   - Authorization to Use Privately Owned Vehicles; and 'Proof of Vehicle Insurance Card (when private vehicles involved)
   - Verification of completion of University approved Defensive Driving Course.
3. Emergency Contact Information:
   The following minimum passenger information is required. It must be on file prior to the trip, and a copy must accompany the Trip Leader during the trip. This information is normally obtained during the appropriate Sports Club registration process.
   - Medical insurance
   - Emergency contact information

Section 4: General Sport Clubs Travel Policies

General

1. University Trips shall be planned, documented and conducted in a manner to minimize risk to university students, employees, as well as to members of the public.
2. Unless prior approval is given by the Trip Administrator, or in the case of an emergency, passengers may not travel home from an event with a relative.
3. Guests, friends and family are not permitted to travel on University Trips in University owned or rented vehicles.
4. Passengers are expected to behave in a manner that does not distract the driver.
5. Alcohol and/or illegal drugs are not permitted in the vehicle during travel to and from Sport Clubs practice, events and competitions.
6. Travel in 15 passenger vans is not permitted.

Trip Administrator

7. In some situations (e.g. international travel, air travel, extended travel), the Travel Administrator (or approved designee) may be required to accompany group, at the group's expense. The Risk Manager (or designate) must be consulted to make this determination.
8. The activity must still be approved even in situations where the full 'Trip Approval Process' is not followed. If activity is not approved by SCA then it is not considered an official university activity. Groups cannot travel and will be subject to the campus' disciplinary measures if travel is undertaken.
9. On approved university trips, all drivers must be approved and authorized by Trip Administrator.

Trip Leader

10. All Sport Clubs traveling must have a Trip Leader traveling with the Club. The Trip Leader is responsible for trip safety by implementing all travel and driver policies and ensuring that driver distractions are minimized. Under normal circumstances, the Trip Leader cannot be a driver.
11. For trips involving multiple vehicles (vans and/or private vehicles), the Trip Leader is responsible for the overall coordination of the trip.
12. In the event of inclement weather or other significant disturbance, the Trip Leader should contact the Trip Administrator to determine if the trip needs to be modified, delayed, re-routed, or cancelled.
13. When multiple vehicles are traveling, all vehicles must leave at the same time (unless pre-approval is given by the Trip Administrator) and stay within close proximity at all times, but not "caravan" or directly follow each other.
14. All vehicles must have a First Aid Kit. Vans must have a fire extinguisher.

Driver

15. Drivers must have a valid Driver's License.
16. Drivers must be 18 years (preferred 19+ for trips) or older to drive CSU owned vehicles, but must be 21 or older to drive CSU approved rental vehicles on university approved trips. Drivers must be 18 years (preferred 19+) or older to drive personal vehicles, with or without passengers.
17. Drivers driving vehicles capable of transporting 10 or fewer persons, including the driver, may use a regular California Driver's License. A vehicle carrying more than 10 passengers may require a Class C or passenger endorsement. Under no circumstances should a 15-passenger van be used.

18. Drivers driving personal vehicles must have at least the minimum automobile liability insurance coverage required by the state.
19. Unless prior approval is obtained from the Trip Administrator, no single driver can drive more than 7 hours or 500 miles, whichever comes first. If driving is shared, no more than 12 hours or 800 miles in a day.
20. Unless prior approval is obtained from the Trip Administrator, two approved drivers are required for each vehicle for trips over 400 miles in one direction.
21. No single driver may drive more than 150 miles without taking a mandatory minimum 15 minute break.
22. Unless prior approval is given by the Trip Administrator, no travel can occur between midnight and 6:00 am.
23. Drivers should not operate a vehicle while using alcohol and/or drugs, or while taking prescription medications which impair one's ability to drive.
24. Drivers are expected to obey all traffic laws including driving at or below the posted speed limit, or at a safe speed based on the conditions.
25. Drivers must refrain from distracting behaviors while driving: eating, drinking, using cell phones, adjusting radio channels, etc.
26. All travelers must wear seat belts. Number of passengers must not exceed # of operational seatbelts.
27. In the event of a motor vehicle accident, the driver must follow the accident procedures outlined in the CSU Use of University and Private Vehicles Guidelines and/or specific Campus/University vehicle accident reporting procedures.

Role of the Risk Manager

1. Establish contact with the Director of Campus Recreation (and/or Sport Clubs Administrator (SCA)) to discuss Sport Clubs and the role of the Risk Manager and further identify wherein risk management information and resource materials can be provided.

2. In consultation with the SCA, assist with the process of:
    - Determining when the 'Trip Approval Process' be implemented (See pages 63-64 and 87-88)
    - Driver approval
    - Private Vehicle approval
    - Defensive Drivers course protocol and timing
    - As applicable, establishing the role of the Risk Manager.

3. The Risk Manager should work with the SCA to establish an emergency protocol.
    - Function as a key resource for the SCA in the event of an emergency.
    - Assist the SCA in fulfilling post-emergency responsibilities.

4. Assist the SCA in identifying and working with university personnel responsible for Club recognition (e.g. Student Affairs) in establishing a process to recognize and renew Sport Clubs. Work with the SCA to determine which clubs will be defined as Sport Clubs for your campus. This may involve helping identify risk factors to categorize the clubs into Tier 1 and Tier 2 and contacting the underwriters to determine insurance risk classifications.

5. When appropriate, assist the SCA with:
    - Insurance-related matters (will assist in obtaining CSURMA Club Sports insurance and filing claims)
    - Rental agency contracts.
    - Review of contracts or agreements (Not in lieu of Campus Counsel).
    - Post-incident consultation.
    - Use and retention of Waiver and Release documents.

6. The Risk Manager must be consulted when International or major Travel is involved:
    - Establishing with the SCA a communication system which flags all International or major Travel.
    - Ensuring that the Trip Administrator (or designate) accompanies a Sport Club on an International trip.
    - Ensuring proper insurance is in place for the trip (will assist in obtaining CSURMA Foreign Travel insurance if needed).

Where Does the Trip Start?

Classifying Trips

Two Types of Travel: University Approved Travel and Non-University Approved Travel

One type of Activity University Activity (e.g. Sport Club competition)

Two Scenarios

1. **University Approved Travel to University Activity**

a) Travel

- Directed travel - using university vehicles, university rented vehicles, university authorized personal vehicles.
- 'Trip Approval Process' must be followed.▪ Vehicle liability insurance coverage provided:
  - ♦Vehicle Liability Self Insurance Program (VELSIP) is primary liability coverage for university owned vehicles; (This is a State of California program in which CSU participates as a State Agency – but does not include collision coverage for owned, rented or personal vehicles).
  - ♦VELSIP is secondary for University leased/rented vehicles (Rental Agency Contract [RAC] provides primary coverage).
  - ♦VELSIP is secondary for University authorized personal vehicles (owner provides primary coverage).
- Student Travel Accident provides 1st party medical coverage (only during direct travel to and from the CSU-sponsored event, excess of other coverage from personal auto or medical insurance – does not cover injury at the practice or game – that is under the CSIP coverage).
- University Authorized Drivers (employees or official volunteers) covered under University Workers' Compensation.
- Vehicles leave and return as directed.
- 'Personal Deviations' during trip not covered. A 'Personal Deviation' is defined as an activity which:
  i) is neither reasonably related to or incidental to the purpose of travel for which coverage is provided by this Policy; and
  ii) the Covered Person performs before, during or after covered travel.
  *Note that students are free to deviate from the approved trip – but must understand that the deviation is not considered part of the trip.

b) Activity

- Since this is a 'University Activity' (competition or practice) - University provides general liability coverage for claims related to employees' and official volunteers' actions and the overall activity. First party coverage for the student participants is through the CSIP. Students must be enrolled in the insurance program.
- University Workers' Compensation covers employees and official volunteers
- The CSIP medical and liability programs meet the requirement for the activity coverage, as required by CSU Executive Order 1068:
- 'Trip Approval Process' is followed.

2. **Non-University Approved Travel to University Activity**

a) Travel

- Travel not directed (and hence not reimbursable) by University i.e. the 'Trip Approval Process' is not followed.
- Student Travel Accident provides 1st party medical coverage (only during direct travel to and from the CSU-sponsored event, excess of other coverage from personal auto or medical insurance – does not cover injury at the practice or game – that is under the CSIP coverage).
- Vehicle liability insurance not provided – the driver's personal vehicle insurance is the main coverage.

b) Activity

- Since this is a 'University Activity' (competition or practice) - University provides general liability coverage for claims related to employees' and official volunteers' actions and the overall activity. First party coverage for the student participants is through the CSIP. Students must be enrolled in the program.
- University Workers' Compensation covers employees and University volunteers.
- The CSIP medical and liability programs meet the requirement for the activity coverage, as required by CSU Executive Order 1068:
- 'Trip Approval Process' is not followed.

Scenarios:

The Lacrosse Sport Club goes on a road trip to play a scheduled game. Consider the following travel options:

a) There is 1 Enterprise van carrying 10 people leaving from campus, organized through the Trip Approval process.
b) There are 2 private cars leaving from campus at the same time as the van, organized through the Trip Approval process.
c) There are 2 private cars leaving from different locations off campus (and did go through the Trip Approval Process)
d) There are 2 private cars leaving from different locations off campus (but did **not** go through the Trip Approval Process).

*Scenarios (a) (b) and (c) would be classified as '**University Approved Travel to University Activity'** trip.

*Scenario (d) would be classified as '**Non-University Approved Travel to University Activity'** trip.

The major advantages for Sport Clubs and their members to use the 'Trip Approval Process'are:

- Improved participant safety since trip is managed by defined policies and procedures
- Reduced exposure to liability and other risks for the Sport Club, its members as well as University, employees, and volunteers
- Superior insurance coverage

Defensive Driver Course

Note: Completing a 'University Approved' Defensive Driving course once every 4 years is a requirement under the CSU 'Use of University and Private Vehicles Policy Guidelines'. (Some campuses may have more stringent requirements.)

As part of the driver approval process, a 'Defensive Driver Course' must be completed prior to driving any vehicle on approved University business.

There is flexibility on the type of Defensive Driving Course that can be used.

It's up to each university (likely the Risk Manager) to determine which course will be used. There are three options:

Option 1: University-approved online course (includes the State of California DGS Online training – see below)

Option 2: University-approved classroom course
(Good Practice: Incorporate fire extinguisher training)

Option 3: University-approved commercial driver training programs

A 'Defensive Driver Certification Form' is needed as part of the driver approval process as stated in the CSU 'Use of University and Private Vehicles Policy Guidelines'. (Note that for the 'online course', a completion certificate is produced or the course completion is filed electronically in the employee/volunteer data base.)

In situations where the classroom version of the course is not available until after a trip then Options 1 and 3 are the only alternatives since driving is not allowed until this course has been completed.

California Defensive Driving Courses

The Department of General Services (DGS), Office of Risk and Insurance Management, has developed an Online Defensive Driver Training course with no charge to state agencies. Please visit the **DGS Training Website** for more information or e-mail: **DDT@dgs.ca.gov .**

Visit the **Defensive Driver Training webpage** to begin the training.

The DMV Pull Notice Program

Some campuses may choose to join the ‘DMV Pull Notice Program’.

For these campuses, the Sport Clubs Administrator submits the name and license number of all potential drivers to the DMV to be registered in the program.

Under this program, the DMV will release a driver record plus immediately notify the Sport Clubs Administrator (or other University official) of any moving violations or other serious violation.

FAQ's

A. Operating Structure

FAQ	Response
If a State or Auxiliary employee becomes the coach of a Sport Club, do they still have to register as a 'University Volunteer'?	Yes – since they are acting outside the scope of their regular responsibilities. (NOTE: a CSU employee cannot volunteer to take on additional duties related to their primary job for which they could be paid per the Fair Labor Standards Act (FLSA), which governs the service of public sector employees (see the current HR volunteer policy). Consult campus Human Resources re: potential CBA implications.
Can an Auxiliary Employee become an Advisor?	EO 1068 indicates that Auxiliary employees may oversee Sport Clubs programs but a Club Advisor for an individual Sport Club must be a university employee or university volunteer.
Can the SCA be a Graduate Assistant (GA)?	No – the SCA must be a full time employee. However, the SCA may delegate responsibilities to others, including GA's. GA's may be appointed Sport Clubs Student Supervisors.
What is the policy for students in regards to health insurance? Do students have to have their health insurance through Blue Cross, etc. or can they have insurance through the association they belong to?	The CSU does not require students to have personal health insurance (primary). EO 1068 requires that "all CSU campuses must carry adequate liability and secondary medical insurance as determined in collaboration with the campus risk managers or the Office of Risk Management in the Chancellor's Office for all participants and coaches, including non-students and volunteers." The CSU Club Sports Insurance Program (CSIP) is designed to cover students for accidental injuries while participating in officially recognized Sport Clubs programs (see FAQ Section C for details).
Tier 1/2 clarification. Do we have to go with a Tier system?	Sport Clubs can be classified into categories that help identify how much attention needs to be paid to activity, you may want to work with your campus Risk Manager to develop a "Risk" tier system (Note: this is a slightly different definition than the original "Model"). This will help when setting up how the club should operate to keep its members safe.

What is the difference between Sport Clubs, Intramural and Extramural?	**Sport Clubs** are usually chartered student organizations, and student-led, for recreational or competitive purposes; most Sport Club competitions are part of organized leagues playing by rules and regulations set forth by a National Governing Body. **Intramural Sports** are organized sports leagues run as a program – it consists of teams that play competitively within the college campus. **Extramural Sports** are organized sports competitions where teams compete against teams from other campuses; usually there is a host campus, and often championship intramural teams advance on to this more regional competition.
Definition of Sport Clubs vs. 'regular chartered' club?	'Regular chartered' clubs refer to all clubs chartered by whoever does the chartering. While all Sport Clubs would be regular chartered clubs, not all regular chartered clubs would be Sport Clubs. A Sport Club is usually defined as a Club in which 'physical activity' is the primary goal, as opposed to other clubs where the focus is not physical activity (e.g. debating club). The SCA should work with the campus Risk Manager to determine which clubs will be treated as Sport Clubs.
Many campuses allow off-campus non students to participate in Sport Clubs. Is this still allowed?	Yes – but only if the Sport Club is deemed to be low risk. Outside participation is not allowed for 'high-risk' Sport Clubs (see Sport Clubs Eligibility Factors & Criteria)
What is the makeup of the Sport Club 'Executive Board' pursuant to the NIRSA Manual?	Executive Board is the terminology used in the NIRSA Sport Clubs Manual (p.16). Alternative name could be: 'Sport Club Officers'.
Are tryouts permitted?	People participating in tryouts must have a signed release form on file and must be approved by the SCA to participate. It is suggested that SCA's ensure that waiver forms are available on site prior to try-out sessions.
Can a student be a coach?	Yes, they should follow the guidelines for coaches and work with the SCA and appropriate HR personnel to develop their job duties and responsibilities. If working with minors they would still be required to follow the background check process, as well as other CSU policy.

Who is responsible for reporting any incidents of hazing, harassment or violence that might occur during club activities?	Regardless of the position or responsibility, whether student, volunteer or staff, everyone that works with Sport Clubs must report any form of discrimination, Title IX incidents, VAWA incidents, physical assaults, and these types of incidents to the proper campus personnel (a student can report to the SCA), regardless of whether incident involves student or non-student.
May the campus use Instructionally Related Activities (IRA) fee revenue to pay for the cost of Sport Clubs insurance?	Costs of insurance may be paid by non-General Fund student fees that have been approved for that purpose. Each campus may develop its own method for insurance coverage requiring participants to pay or other fiscally sound approaches as authorized by the campus vice president for student affairs or his/her designee (See EO 1068 and ICSUAM Policy)
May the campus use General Fund or CSU Operating Fund 485 to pay for Sport Clubs insurance?	Under no circumstances may a campus use General Fund or CSU Operating Fund to pay for Sport Clubs insurance (see EO 1068 and ICSUAM Policy).
If the campus collects funds through dues, prizes/awards from competitions, or fund raising, can we use the funds any way we want?	Funds collected in the name of a student organization for its activities must be used exclusively for the purpose of furthering the student organization's goals and objectives. This may include paying for Sport Clubs insurance costs as long as the expenditure meets the goals and objectives of the student organization. (see EO 1068 and ICSUAM 3141.01).
If I sign a CSU waiver at the start of the academic year and then the schedule changes – does the waiver cover these changes?	If competitions are added, an additional waiver may be required. Check with your SCA.
Can a Sport Club have a separate bank account in their own name?	No, monies collected in the name of the student organization (Sport Club) must be maintained in a bank account of the University or an Auxiliary Organization (see ICSUAM 3141.01).
Can electronic waivers be used? What about for minors?	Electronic waivers can be used as long as they conform to the required electronic identification validation rules and follow the ICSUAM policy (Section 1800). Please note, electronic waivers for minors are not allowed – there must be a hard copy, wet signature from the parent.

B. Travel

FAQ	Response
Trip Administrator	
If the Trip Administrator is an auxiliary employee, should someone from the state side sign something approving this appointment?	In this situation, the Auxiliary employee would have to register as a 'University Volunteer'. Each campus will have to determine who approves this.
Who determines the 'Point of Control' in authorizing the use of private vehicles?	Each campus will determine this – e.g. it could be the Risk Manager or VP of Administration & Finance. Alternatively, this function could be delegated to the Trip Administrator.
Are Trip Administrators allowed to ask for a Sport Club member's Medical Insurance Policy number (i.e. not in violation of HIPPA)?	Asking for this is not a HIPPA violation.
Will the Trip Administrator be asked to provide their respective University Police department a copy of their sport clubs rosters containing emergency contact numbers?	This will be for each campus to determine. As a minimum, the Trip Administrator will have this information.
Trip Leader	
Since the Trip Leader and driver are signing on as volunteers, will they be extended insurance benefits available to them as an employee? (e.g. Workers' Comp and General Liability)	Yes – but only during the time they are engaged in University Business.
Under 'normal circumstances', the Trip Leader cannot be the driver. What would be classified as 'abnormal circumstances'?	In some circumstances where it makes sense that the Trip Leader is the driver (e.g. in situations where two drivers are required for a trip over 400 miles and only one driver is available; or simply that the Trip Leader is the best driver), then the Trip Leader must designate a person to assist with the Trip Leader duties.
Does the Trip Leader need to be First Aid/CPR certified?	Yes – unless someone else (e.g. Safety Officer) has these qualifications and goes on the trip (This needs approval by the Trip Administrator).
How are the Trip Leader responsibilities enforced and how is the Trip Leader held accountable?	Individual campuses will determine how to do this. Though having no legal effect, a good practice in this area is use of the 'Trip Leader Contract' which encourages and promotes the Resource Guide's safety practices.

Since there may be more than one driver, whose auto insurance will serve as primary? Will the limits match a secondary insurance policy provided by the University or club?	Different scenarios will dictate which insurance would be "primary". Generally speaking, insurance follows the vehicle not the driver. See 'Where Does the Trip Start?' in Appendix Part B, and consult with campus counsel and/or Risk Manager regarding your particular scenario.
What happens if approved drivers get injured during a trip making it difficult for them to fulfill their driving duties on the drive back?	The policies and procedures are not intended to cover every possible scenario that can arise during a trip. In some situations (the driver gets injured or becomes sick during a trip and there is not an alternative approved driver) then it is hoped that good judgment by the Trip Leader (and others) will prevail in determining what action needs to be taken.
What happens if a Sport Club makes several consecutive weekend trips. Do they have to attend a Trip Leader Meeting prior to every trip?	Trip Leader meetings are a recommended 'Good Practice'. However, the Trip Administrator may communicate with the Sport Club prior to a trip in other ways. In situations where Trip Leader Meetings are held, the Trip Administrator would likely use their judgment in determining whether a Sport Club is required to attend meetings every week for trips on successive weekends.
Trip Approval Process	
What are the advantages to student Sport Club members going through the 'Trip Approval Process'?	They will have access to VELSIP (secondary vehicle insurance which will go on top of the driver's personal primary insurance). See 'When Does the Trip Start'.
Will Sport Club members need to furnish proof of medical insurance (as primary) in order to be covered while traveling with a team whose travel has been approved?	While the CSU System does not require students to show proof of primary medical insurance, on some campuses, the Sport Clubs Administrator may require this primary coverage based on campus policy.
As part of the Trip Approval process, when club members are renting vehicles – are they required to rent from the approved CSU carriers (currently Enterprise and Alamo)?	Yes! If none of these agencies have vehicles, then the Trip Administrator can approve a rental from another agency and require that all available liability coverage be purchased.
If students are driving personal vehicles (a) are they covered by the University auto liability policy and (b) are there any requirements in order to receive mileage reimbursement?	Unless the use of a privately owned vehicle is approved prior to the trip (see Vehicle Approval process in the Travel Procedures), and the Sport Club conforms with the overall 'Trip Approval Process', then students are not covered by the University Auto insurance policy, and cannot receive trip re-imbursement from the University.

Some approved drivers may not own their own car, and therefore would not be able to produce proof of insurance. Can they still drive a private vehicle?	Insurance follows the vehicle and not the driver. When a private vehicle is being used, the driver would have to produce proof that the vehicle is insured appropriately and that they are not an excluded driver under said policy. Policies vary, so it is important to work with risk management in evaluating whether the driver has met the requirement.
Can a parent be a driver?	Yes – to be considered a university sponsored event, all drivers must be registered as a University Volunteer, and be approved by the Trip Adminstrator.
Are we forcing Sport Clubs to go through the 'Trip Approval Process'?	No – on a case by case basis, the SCA (in concert with the Risk Manager) may determine that the trip officially starts at the venue. In this situation, the SCIP General Liability policy comes into play only for the duration of the competition or event, and that the travel portion of the trip is not covered by the university, but will fall on the driver's personal auto insurance. It should be noted however that the trip approval process must be used for any of the following situations: • trips that are out-of-state • trips that require vehicle travel of 150 miles one-way • trips that require an overnight stay
Should Sport Club members be informed every time they travel to and from an event on their own that they do not have auto liability coverage by the university?	At a minimum, members must be informed at the start of the season, and it is recommended that when an SCA (or the applicable person) knows that a trip is beginning and ending at a location that they should remind the participants.
Are the state minimum insurance requirements sufficient?	These requirements are the minimum requirements for a privately owned vehicle. If a trip is classified as 'University Approved' travel to a University Activity' then the vehicle insurance limits afforded would be better than the minimums required by the state for privately owned vehicles.
When renting a vehicle from a Rental Agency under the State contract, do we have to purchase liability coverage?	No, the minimum liability insurance is already included in the State contract.
Can we use Auxiliary owned vehicles to transport Sport Club athletes?	For a trip to be classified as 'University Business' (see 'When Does the Trip Start?' in the Appendices), the vehicle must be a state

	vehicle or a rental vehicle under state contract (currently Enterprise or National). Under certain circumstances (e.g. no state, Enterprise or National vehicles available) the Trip Administrator may approve the use of an Auxiliary vehicle. If an Auxiliary van is going to be used, then permission needs to be obtained from the Auxiliary, and the Sport Club must follow the Auxiliary Policies and Procedures in place. In addition, the SCA needs to have confirmation that the Auxiliary vehicle has the minimum insurance required by the state. However, it should be noted that drivers of Auxiliary vehicles carrying greater than 10 people require a Class B license with a passenger endorsement.
General Policies	
Guests, friends, and family not being allowed to travel with the Sport Club athletes (General Policies #3) – are there any exceptions to this policy?	Under certain circumstances (e.g. family emergency), the Trip Administrator may approve this.
Drivers must be at least 21 yrs old (policy #16) to drive approved rentals. This may be difficult for some campuses. Any leeway?	This age requirement has been established by the rental agency and not the CSU.
Travel requirements seem too restrictive, too specific. Example - policy on mileage.	We tried to keep the 'minimum requirements' to a minimum, and allow individual campuses flexibility in implementation. But ultimately, decisions were made on what is 'reasonable' based on a review of a number of institutions (inside and outside CA: there were no 'standard' travel requirements observed). Hence the travel policies represent a consensus of what are reasonable safe driving practices.
The maximum distance allowed in the policy is 800 miles in one day or no more than 12 hours (#19). Is there any leeway?	Only the Trip Administrator may give prior approval for exception to this, for instance if the total distance needed to be traveled in one day is 804 miles.
Policy #21 indicates that drivers must not drive more than 150 miles before taking a mandatory break. In some circumstances this may be difficult. What leeway is there here?	Only the Trip Administrator may give prior approval for exception to this, for instance if there is no safe place to pull over for a break until 152 miles, so Sport Clubs need to pre-plan their driving. These are essential items to address in the Pre-Trip Meeting.

Is the definition of 'University activity' restricted to competition but not practice?	The definition of a 'University activity' was designed to cover travel to competitive events and travel to practice (a benefit to Sport Clubs). However, to realize this benefit, Sport Clubs will have to submit details about practices (i.e. submit a practice schedule with the SCA which includes dates, location(s) and times of practices). 'Ad hoc' practices will not be covered. This submission of 'practice schedules' will be part of the 'submission requirements' at the beginning of the year, and should not have any additional impact on the SCA workload. The driver approval process (and vehicle approval process) is still in effect.
Is travel to off-campus practices part of these travel policies?	In general, participants make their own way to practices, hence this travel would not be part of the CSU Sport Clubs Travel Policies. For travel to practice to be covered as part of the Travel Policies, Sport Clubs would have to submit details of practices in the same way that details on games and competitions are submitted. (refer to previous FAQ)
Why is travelling in a caravan prohibited?	This is strictly a safety issue. Caravans increase the concentration of risk and/or risk factors.
General Questions	
Is CSU taking on an increased exposure to liability?	No. Sport Clubs are student run organizations, created by and for students and the University simply facilitates their organization and activities. The University understands the benefits that Sport Clubs bring to students, and to this extent the development of policies and procedures as well as minimum requirements is viewed as important. Additionally, such policies provide guidance in how Campus Recreation departments can effectively oversee Sport Clubs to assist (a) in minimizing the risk of participant injury and (b) mitigate the exposure to liability.
Why are Sport Clubs being singled out – there are many other Clubs on campus?	Sport Clubs are a higher risk due to their involvement in (a) physical activity (often higher risk physical activity) and (b) travel.

C. Insurance

FAQ	Response
CSU Club Sports Insurance Program (CSIP)	
Do we count every participant – if they are participating in multiple sports leagues, do we only count them once?	Count each participant once for each club they are a participant. The total # of participants by gender should be counted for each sport even if they are a member in more than one club. Example: a student who is involved in 3 sports would be counted once for each of the 3 sports.
Does this cover Greek Olympic activities? Inter-Fraternity Council plans a multi-day, multi-sporting event competition between different Greek organizations (basketball, flag football, volleyball, etc.).	Greek organizations are NOT included. The CSIP is for student organizations that are specifically recognized/registered by Student Affairs only; i.e., sport clubs.
Our Intramural League numbers can fluctuate greatly from year-to-year. Do we do our best to estimate the participant numbers based on previous year numbers?	Yes, please provide best estimates at renewal time for all sport clubs for the year. We will track Estimated # to Actual # of participants, and if the difference is significant, we may need a premium adjustment based on actual participation.
We have insurance coverage directly from NIRSA or through another broker. Are we required to purchase the CSU Club Sports Insurance (CSIP) from Alliant?	Your current NIRSA coverage can be transitioned into the CSIP over time. If you have a special situation where insurance is not available through CSIP, then NIRSA may be your option. Please discuss with your Risk Manager, your SCA, and Alliant to determine what is needed.
Like all other student extracurricular organizations and activities, Sport Clubs suffer from the problem of too many students signing up and too few actually participating. How are clubs to pay for dozens of students to be insured when only a few actually participate at any given event?	You should provide the best estimate of ACTUAL number of participants, by sport, by gender. This may be the tallies from the last academic year. Some participation numbers vary, but typically it does not change much. To address more students signing up – have them pre-pay the sign up fees to get a more serious participant count.
How do we cover Fitness classes, Excursions and Intramurals? Can we still use PAI to cover intramurals in a more cost effective manner?	The CSIP is for recognized student organizations; i.e., Sport Clubs that are recognized/registered by Student Affairs on your campus. Other activities, including intramurals, fitness classes, etc., can be covered by the Participant Accident Insurance plan (PAI) as before.

Is coverage automatic for all Sport Clubs at a particular campus?	Coverage is NOT automatic – it will cover only those sports declared by the Member and accepted by the Insurer upon which a premium charge is made.
Our Cheerleaders are currently covered by the AIME program. Can we drop AIME coverage and get covered by the CSIP instead?	Coverage is not duplicative. AIME covers cheer activities for NCAA-sanctioned events, and we want that to remain in place because the NCAA $20 Million Catastrophic Injury Insurance program is provided free of charge to NCAA members. Cheer activities unrelated to NCAA events are not covered in AIME, thus the CSIP coverage is needed.
Can open water activity sports be covered?	Open water activities are excluded for Liability, but can be covered for Accidental Medical Expense. Rate is adjusted accordingly.
We have categorized our Sport Clubs into a 2-Tier structure. Tier 1 is Higher Risk competitive clubs that either travel regularly or compete in a physical event. Tier 2 is Lower Risk that includes more recreational activities, such as Yoga Meditation, Belly Dancing, etc. Is there a different premium for CSIP based on the risk, or do we not need to purchase CSIP for the Tier 2 Clubs?	The CSIP insurance is based on whether it is considered a sport club versus a regularly chartered club. Currently you purchase the same insurance for all sports clubs; however, there may be future rate adjustments based on hazard groups once the program has developed sufficient history
What is the process for requesting an exception for a club that is not included on the Eligible Sports Listing, i.e., Skateboarding?	Skateboarding is not covered under CSIP. We will need to place coverage separately by providing information regarding the Skateboarding club activities and participation. Also, check to see if the club is a member of a national association that offers insurance.
Can a sport excluded from the eligibility list be covered?	Excluded sports may be considered on an individual basis, but it may be at a different rate depending on the risk review and coverage may have to be provided through another source.
How does the premium rate apply?	The rate is per person/ per sport. Thus, an individual should pay the appropriate rate for each club sport he/she is a participant.
Are the premiums prorated for seasonal play?	Premiums are NOT prorated for seasonal play – the coverage includes practices and activities throughout the year.
Is the $30,000 optional deductible (standard deductible is $100) per person, per injury or per event/accident, or per campus/year?	The deductible is per person, per accident. So if John, Bob and Troy all got hurt in a person-person collision, they each would have a deductible.

Can the cost be retrospectively rated; i.e., can we provide our best estimates for each sport for the year, and then report actual number of participants for a premium adjustment?	This may be possible, but we need your best estimates for the entire year in the Fall and can make adjustments based on actual counts at the end of the sport season.
Is there blanket coverage or is a claim denied for an individual that fails to pay?	We do not require names of participants; it is expected that the campus/auxiliary will maintain appropriate records. It is the campus/auxiliary's responsibility to ensure all appropriate fees are paid, advisably prior to participation in club activities.
Is coverage afforded for overnight activities?	The program covers accidental injuries occurring during practices and games; this is NOT 24-hour coverage. Overnight activities require special insurance.
Can the $10,000 AD&D limit be increased?	$10,000 is the basic AD&D limit at this time. We will review if there is a pressing need for more; however, we do not want to increase the rate at this time.
How can we get a cost to cover an "Excluded" activity?	The number of participants in an excluded sport should be listed in the Enrollment form under "Excluded Sports". For others not listed, please send a note with the completed form.
Can coverage be extended to include all "Open Water" club sports?	No. Open water activities require special coverage. Some water sports such as rowing, fishing, etc. on a lake can be covered in the program. See the "Eligible Sports Listing".
Can participants pay the premium directly online?	Unfortunately, a direct pay option is not available at this time.
Will each campus receive a loss history/claim summary from the CSIP program?	Health Special Risk, Inc., as claims administrator is able to provide claims summary by campus, by year, by sport, by gender.
How do we report claims to CSIP?	Upon enrollment, Claims Reporting instructions and forms are provided. All claims should be submitted to the claims administrator (Health Special Risk, Inc.) using the Sport Club claim form.
If the higher deductible is selected, how does the Catastrophic Accident Medical coverage respond if claim costs exceed $30,000?	Health Special Risk, Inc. will review, investigate and adjust the claim in accordance with the selected deductible, and coordinate benefits with other insurance that may be available to the injured participant. Claims payments are made in excess of the selected deductible.

Can the coverage be bought for specific participants – i.e., those who cannot show proof of personal health insurance? And, are we obligated to purchase coverage at all?	The program is designed to cover all student participants; i.e., we do not specify individuals, thus keeping down rates. Total # participants by gender and by sport should be reported. Also, in addition to Accident Medical Expense coverage, the program includes General Liability insurance. Coverage is not limited to "playing season" as many clubs are active year-round for recruiting, fund-raising and practices.
What are the options for selecting a deductible and what are the average rates associated with the deductibles?	You have the option to choose a higher deductible for Accident Medical Expense: $100 deductible (standard minimum deductible; basic coverage) $30,000 deductible (no basic coverage; catastrophic coverage only) $0 deductible applies to General Liability insurance
Can we add a sport mid-year (like in February)? Will we be invoiced through Alliant or directly by Health Special Risk, Inc.?	This program is funded and managed by CSURMA, thus CSURMA will invoice the campuses. Health Special Risk, Inc. manages the sport clubs claims for CSURMA.
If there is an accident to a third party at a Sport Club event, would the General Liability provide coverage? Is the claim reporting process the same or are General Liability claims filed through a different process?	CSIP Liability insurance would provide coverage for an accident at an event. See the section on claims reporting on p.80
What is the difference between NIRSA insurance coverage and CSU coverage?	NIRSA insurance (through Ascension) provides medical and catastrophic insurance, but not liability insurance.
Insurance During Travel	
Since the Trip Leader and driver are signing on as volunteers, will they be extended insurance benefits available to them as an employee? (e.g. Workers' Compensation and General Liability)	Yes – but only during the time they are engaged in University Business.
Since there may be more than one driver, whose auto insurance will serve as primary? Will the limits match a secondary insurance policy provided by the University or club?	Different scenarios will dictate which insurance would be "primary". Generally speaking, insurance follows the vehicle not the driver. See 'Where Does the Trip Start?' in Appendix Part B, and consult with campus counsel and/or Risk Manager regarding your particular scenario.