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Top 3 Insurance Claims Relating to Sports:

1. Wayward Balls

The highest amount of claims come from damages and injuries caused by wayward balls. Sports including baseball, lacrosse, basketball and more can be of risk to not only players, but also spectators, cars, windows or anything close enough for the balls to reach. Although, it is almost impossible to completely prevent a baseball from going into the crowd or a lacrosse ball from hitting a player, there can be measures taken to avoid some problems. Installing nets behind home plate or enforcing rules to discourage players from hitting each other are good places to start.

2. Falls

Players, coaches, spectators, groundskeepers and officials are all affected by the venue of a sports event. Falls are the number one cause of sports injury and most commonly occur because of unkept or unsafe environments. Routine care of fields and surrounding environment can decrease the amount of falls at a sports event.

3. Vehicles

Although not directly related to the sports themselves, vehicles account for a large amount of insurance claims in the sports realm. These claims include balls hitting windshields, delivery trucks backing into spectator vehicles, vandalism because of rivalries, just to name a few. Avoiding some of these claims is possible through the regulation of parking and traffic signage.