



Redding Back To School Time...Sports Are Going Strong

As your child head back to school this fall, California parents need to be educated on the risks involved in [Redding school and club sports programs](#). These are generally good programs, but participation does come with some risk.

There are over 35 million children participating in organized school and other sports programs throughout the United States. This is why sports injuries are the second leading cause of emergency room visits for children and adolescents, and the second leading cause of injuries in school. While many of these injuries are covered under some form of Florida [health insurance](#), there should be some cause for alarm. Your [personal liability](#) may be increasing as youth sports get more competitive.

Personal Liability Risks

With increases in the severity of head injuries, growth plate injuries, and heat related injuries, coaches, volunteers and others are becoming subject to litigation to cover ongoing medical treatment.

Here Are A Few Actions to Help Reduce Your Personal Risk

- Enroll your child in organized sports through schools, community clubs, and recreation areas that are properly managed.
- Consider buying an accident policy if your health insurance is limited.
- If you are a coach, call us to make sure your personal liability is covered.
- Ask if the programs have certified trainers at each event.
- Have your child get an annual physical, even if it is not required.
- Make sure your child has, and uses, proper equipment designed for a particular sport.
- Consider a personal umbrella policy if you are active in youth sports leadership.
- Make sure your child has access to water or a sports drink while playing.

Insurance specialists at Berry Curtis Insurance help you coordinate an insurance program that determines the best coverage options for your needs – for benefits and quality discounts that help you save. Berry Curtis Insurance is here to help.