

## TECHNICAL INFORMATION PAPER SERIES: TEACHERS AND SPORTS INJURIES



## FOLLOW THESE TIPS TO HELP PREVENT SPORTS INJURIES AMONG TEACHERS.

There are many health benefits for teachers when they participate in sports-related activities with students. But for some adults, that benefit comes with a price – the potential for a sports injury.

Some sports injuries can be minor, such as a sprained ankle, while other injuries involving the head, neck or back can be serious.

### THE COST OF SPORTS INJURIES AMONG TEACHERS

Here are examples of how a simple sporting activity can become a serious claim:

PARTICIPANT	SPORTING ACTIVITY	INJURY	CLAIM COSTS
Teacher	Basketball	Bilateral quadriceps tears	\$100,000+
Teacher	Rock climbing event off-premises	Climbing injury	\$25,000+
Teacher	Jumping in a bounce house	Injured knee	\$50,000+
Teacher	Soccer	Broken wrist	\$50,000+
Teacher	Roller skating off-premises	Skating injury	\$35,000+

Nobody wants this. At The Hartford, our goal is to help prevent these injuries from happening.

Prepare. Protect. Prevail.®

continued





## PREVENTING INJURIES - IMPORTANT STEPS FOR TEACHERS

Teachers should:

1. **Obtain a medical screening** from their doctor to determine if they are physically capable of participating in athletic activities

Ascertain if they have any medical conditions that could potentially prohibit them from participating or chronic conditions that could be aggravated by participating in sports

2. **Consider these precautions** once they've been medically cleared:

» Recognize their own body's physical limits. As an adult, they may not be able to compete like when they were a teenager.

- » Warm up and stretch prior to playing.
- » Wear the appropriate safety gear. This includes knee pads, shin guards and helmets, if required.
- Wear the appropriate footwear for the sport activity.
- Make sure that the playing fields or courts are well maintained. This includes ensuring that the playing areas are free of tripping hazards, exposed sprinklers, holes or broken glass.
- Have a first aid kit available at all times.
- Cool down and stretch after the athletic activity.

## LEARN MORE.

For more information, contact your Risk Engineering consultant from The Hartford today or visit us online at [thehartford.com/riskengineering](http://thehartford.com/riskengineering).

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