

Issue 3

touchline

The journal of sport & risk with an international perspective

Is Wage Capping the Way Forward for Sport?



**Crisis in the Indian
Sub-continent - will
sporting events go
ahead?**

**Irish Sports Fans'
Lives at risk**

**Calculating the
risk of brain injury**

**Hockey fights down
for the count**

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Kinglake football club rises from the ashes

Like a phoenix rising from the ashes, the Kinglake footy club will take to the paddock in 2009.

The town of Kinglake was devastated by the horrific bushfires that swept across the Australian state of Victoria in February. Only days after the fires, 200 community members gathered on the oval determined the club would not become a Black Saturday casualty.

"This fire has really kicked us in the guts," Kinglake Football and Netball Club president Cameron Kaine said.

Vice-president Danny "Doggy" Heal lost his home. So did one of the players, Adam Butterworth. As did committee member Dionne Smith.

Most tragic, club supporter Ross Buchanan lost two of his children.

Despite these heartbreaking losses, the club -- officially

launched in 1925, but reportedly started in the late 1800s -- will compete in the 2009 season.

The Australian Football League (AFL), country football and the Yarra Valley Mountain District Football League have pledged help to provide an administrator for the year knowing that Kinglake residents will be too busy rebuilding their houses and lives to organise the footy club.

Melbourne Football Club donated boots and balls and has promised to provide skills training.

The green and gold Lakers jumpers have survived and the team is already back in full training -- three times a week to make up for lost time.

This year, the Kinglake footy club is playing for more than pride -- it is playing for a whole community.



Sportscover's Sponsorship Fund will go to clubs affected by the Victorian Bushfires

Sports and leisure insurer Sportscover has announced that its annual Sportscover Sponsorship Fund which is normally allocated to amateur sports clubs based upon submissions from throughout Australia, will this year be allocated to sports clubs who have been affected by the Victorian bushfires in February this year. The Fund will be used to distribute grants of \$1,000 per club to replace sports equipment that has been lost due to this disaster.

Sportscover Australia's CEO Murray Anderson commented, "Whilst some clubs around the country may be disappointed that they will not be eligible to apply for the sponsorship grants this year, we believe that this is an appropriate way in which Sportscover can assist those clubs most affected by the Victorian bushfire tragedy".

Affected clubs who wish to apply can do so through Sportscover's web-site: www.sportscover.com/bushfires

Sportscover also offered immediate assistance to client businesses that have been directly affected by the Australian bushfires. Sportscover has set aside initial funds for distribution to affected clients to ensure that they can start to rebuild operations as soon as possible.

Sportscover's Lloyd's syndicate is the leading sports and leisure insurer in Australia. Group Chairman, Mr Peter Nash said, "The size of the human and economic tragedy is enormous and our hearts go out to those affected. Although as an insurer we do not



appear to have suffered significant losses, we do have a number of client businesses in the areas that may have been very badly affected by the bushfires. They may need urgent assistance to start the rebuilding process and we are here to help".

Mr Nash continued, "The first thoughts on everybody's mind is to make sure that people are safe. However, for many of these communities their local footy club or recreation centre is the focal point and that is where we can help to try to get things back to some kind of normality as soon as possible."

A telephone hotline **1300 134 956** is available for policyholders to notify possible claims.

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Tanya Blake, Maura Manning

A new era of social responsibility?

How prophetic Chris Hootton's centre spread article in our last edition turned out to be. In raising the prospect of major sponsors bailing out of some of the world's most prestigious sporting events in the wake of the global economic crisis, he probably hadn't foreseen how soon his words would come true.

Banks are doing it tough at the moment and both the Royal Bank of Scotland and Dutch financial services group ING have announced swingeing cuts to their sponsorship budgets for sport. RBS has announced that it will cut its investment in British sport by 50% including ending its sponsorship deal with the Williams F1 team at the end of 2010. This comes after the UK government's bailout of RBS following losses of £24.1bn for 2008, the biggest such loss in UK corporate history. The bank will also review its individual sponsorship deals with tennis star Andy Murray and cricketer Sachin Tendulkar and others.

The Williams F1 team had already lost sponsorship deals with Baugar, Lenovo and Petrobras. But the bad news for Formula 1 keeps coming following the withdrawal of the Honda racing team last year and the announcement by ING that they are also withdrawing from sponsoring the Renault team from 2010. The ending of the ING sponsorship deal has also raised question marks over the future of the Renault team.

But its not only motor racing that is being affected. David Thorpe, chairman of the Racecourse Association, has predicted that sponsorship revenue in horse racing could fall by as much as 40% during the economic recession. The annual report of the British Horseracing Authority show that sponsors'



Steve Boucher
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contribution to prize-money has already dropped more than £3m in four years. Now, in light of the current economic climate and the withdrawal of sponsor Vodaphone, Epsom Downs Racecourse has taken the decision to divide up the 2009 Derby Festival sponsorship offering the individual races on Ladies Day and Derby Day.

There are many other examples of major sponsors reducing or withdrawing sponsorship from major events or clubs. Perhaps this is giving rise to a new realism in sport about what it is all about - a sense of getting back to basics. For example, some football clubs have demonstrated their social awareness by giving the club's shirt sponsorship to a charitable cause. Barcelona donated their shirt sponsorship to Unicef and Aston Villa donated their sponsorship to Acorn Children's Hospice.

Now Sheffield Wednesday have given their shirt sponsorship to The Children's Hospital in the City of Sheffield for the next two years. Club chairman Lee Strafford explained that the move was to express a sense of social responsibility in football, rather than focus on financial issues. A commercial sponsorship would generate more finances, but the club is interested in making the point that football is not just about money.

Let's hope that more sports and events follow suit and that the financial crisis can give rise to a renewed focus on sport for its own sake rather than as a commodity to sell.

Best wishes,

Broker Profile ~ Ian Braid



Ian Braid is the Sports Development Executive for Towergate based in Warwick, England – part of the Towergate Partnership, Europe's largest independently-owned insurance intermediary.

In addition to his business accomplishments, Ian is a triathlete and a keen sports fan putting something back into sport through his position as a non-executive director of British Triathlon and his work with the sports charity – SportsAid.

Ian kindly took the time to share his insights and experiences with Touchline.

Can you describe your pathway into the insurance broking business?

Insurance wasn't my career of choice. I had a degree in Town & Country Planning and a M.Sc. in Pollution and Environmental Control, but I was "green" before my time.

From university, I worked 18 years for Royal Sun Alliance in various roles finishing in senior management positions in head office in Horsham Sussex.

I have been with Towergate for two years. Prior to that I worked as a marketing consultant to the business evaluating the potential of the sports market in the U.K. with particular reference to National Governing Bodies (NGBs) and how Towergate might position itself in the sector during the London Olympiad. I believed my own press and joined the business full time.

What are your particular areas of interest in the insurance business?

I'm particularly interested in the insurance / risk management requirements of National Governing Bodies (NGBs) and their members.

As well as the core and

statutory liabilities, this also includes working with NGB clients to build stronger affinity with their members through the offer of relevant insurance products.

Many NGBs are also successfully bidding to host major sporting events in the U.K. – often with the assistance of U.K. Sport funding – and we are insuring many of those events. For example, the Modern Pentathlon Association of Great Britain World Championships at Crystal Palace in August this year and for British Wrestling International Tournament at the English Institute of Sport in Sheffield.

What are some of the main professional accomplishments you are most proud of in the last few years?

Two years ago Towergate was an unknown name in the sector. Now I believe with the growth of our client-base and other initiatives, we are becoming increasingly well-known not just as a name, but as a business that offers something different.

Our intervention in the market has often caused a significant difference in getting NGBs to review the appropriateness of their current programmes and in many cases has caused reductions in premiums. All NGBs are not-for-profit organisations so when savings are made that is money that can be better invested in sport for the benefit of sport.

What are the best aspects of your current job?

I have a passionate interest in sport and in my role I get to understand how many varied sports are delivered in the U.K. I am a non-executive director for the British Triathlon Federation. Understanding how other sports operate and how sport in the U.K. operates through the relationships with U.K. Sport and the Sports Councils helps in my role on the board.

Towergate is the insurance

partner and a sponsor of SportsAid (<http://www.sportsaid.org.uk>). This charity helps the potential sports stars of tomorrow when they are 12-18 through funding and recognition. Former SportsAid alumni include Sir Steve Redgrave, Sir Matthew Pinsent, Dame Kelly Holmes and Dame Tanni Grey-Thompson. The thought that we may be helping future Olympians is very motivating for me.

Are there any individuals who find particularly inspiring?

Inspirational figures do not necessarily have to be famous. I have been touched recently by two young people who I have met and whilst both are having to cope with adversity they are incredibly positive. One is the nine year old daughter of family friends and she has been having treatment for cancer for over a year. She has recently done a presentation to peers and teachers at school to tell them all about her illness.

The other I met only recently when I presented her with a SportsAid award. She represents GB Women at Deaf Football and has ambitions to play women's football and ultimately coach the GB team when she retires. I know this as she stood up and addressed a meeting of 120 people and had complete disregard for her disability.

Working in the sports insurance industry, do you find time to participate in sport yourself?

I have been a journeyman rugby union player and on retirement from rugby turned myself into a journeyman triathlete. As well as these sports I try to follow the sports of our clients and I'm glad to say this is becoming increasingly difficult as we get more. I am delighted to say that one of our newest clients (with Sportscover) is the British Bobsleigh Association and they are the current Women's World Champions –

all set for the Winter Olympics in Vancouver next year.

In my role as British Triathlon director I am involved in the staging of a World Championship Series Triathlon on August 15/16 in Hyde Park, London as part of the build up and test for the London Games in 2012. In addition I chair the Steering Group that will bring the World Duathlon Championships (run/bike/run) to Edinburgh in 2010 as part of the build up to the Commonwealth Games in Glasgow in 2014. Both present great opportunities to raise the profile of Triathlon in the UK and hopefully home advantage in Hyde Park will get us at least one athlete on the podium.

What are some of your personal accomplishments that you are most proud of in the last few years?

Completing L'Etape du Tour (a 150 mile leg of the Tour de France in a day).

Setting up a Regional committee for Wooden Spoon (<http://www.woodenspoon.com/>) from scratch and turning it into one of the most successful regions in three years (with the help of others!!). Wooden Spoon is rugby's charity (in the Home Nations) and has for 25 years helped raised money for projects that help disadvantaged children and young people.

You are a valued broker in the Sportscover network. How have you found working with the company?

Sportscover are good people to deal with. There is a genuine passion about sport and a willingness to listen and help wherever they can. I have worked with Sportscover on a number of presentations and their flexible approach and attention to detail has helped us win a number of new clients. I'm hoping it will be an even better relationship in '09 when we reclaim the Ashes!

Northern Irish sports fans' lives at risk



Ongoing government delays to improve the safety standards at sports grounds in Northern Ireland is putting fans' lives at risk.

Members of the Stormont sports committee asserts that a tragedy is looming if bureaucratic red tape continues to prevent vital maintenance work at dilapidated venues.

The revelation that while £25 million is needed to renovate grounds to bring them up to standard, this year £1 million earmarked for these improvements was returned to the Finance department because of a failure to allocate it properly provoked an angry reaction.

A report by Sport Northern Ireland (Sport NI) has identified potential hazards such as:

- A wall inside Crusaders FC Seaview ground in north Belfast that has been served with a 'dangerous structures notice';
- Crush barriers at Ravenhill rugby ground in east Belfast that do not comply with recognised safety guidance; and
- Fire protection measures inside the main grandstand at the GAA's Casement Park in west Belfast that 'fall well short' of recognised standards.

The report does not include Windsor Park, where major safety concerns have already cast doubt on the viability of holding international football games at the south Belfast venue.

Sport NI, which manages the funding applications on behalf of the Department of Culture, Arts and Leisure (DCAL), has been allocated around £7 million for improvements this year. It has made a bid for an additional £10 to undertake more projects.

However, Paul Scott from the organisation conceded it would take between £20 to £25 million to address all the current outstanding safety issues.

DCAL officials are currently drawing up legislation that will require sports grounds in Northern Ireland above a certain capacity to gain a safety certificate to allow them to operate. This system is expected to be introduced later this year.

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Boxing ban for breast implants

A former model aspiring to be Britain's first woman boxer at the Olympics has been banned from the ring due to her breast implants.

Sarah Blewden, 25, took up boxing two years ago to keep fit and soon discovered she had a natural talent.

But the Amateur Boxing Association of England (ABAE) deflated her hopes of Olympic glory when it turned down her application on the grounds that the breast augmentation she underwent in 2003 put her at greater health risk.

"International rules forbid anyone with breast implants continuing to box because of risk of damage to the breast tissue," said Tony Attwood, chairman of the ABAE.

"The natural breast tissue is pushed

forward in front of the implant and it is this that is more at risk."

Repeated punches to the breast could also lead to distortion known as capsular contracture, he said.

Blewden from Poole, Dorset, who runs a hair salon, described the decision as "ridiculous" and said she would happily pay for surgery to repair any damage to her 32C breasts.

"My surgeon said they make me no more vulnerable than any other woman. They are not enormous ones -- they are in proportion. They are gel implants and not liquid so they won't burst."

She added: "Women haven't been allowed to box for that long and this is an obstacle I want to get over so other women like me

won't have the same problem."

The ABAE said that it had hoped to develop a protective breast plate to allow women like Blewden to box competitively, but research funding had been withdrawn.

Women's boxing is not currently an Olympic sport, but Tessa Jowell, the Olympics Minister wants to change the rules to open all events to both sexes for London 2012.

Ms Jowell said: "I think it's wrong that women can't compete in as many events as men. Women's sport has come on leaps and bounds so it's high time there was equal opportunity at the Olympics."

It's official – cheerleading is a contact sport

The Supreme Court in the U.S. state of Wisconsin ruled that high school cheerleading is a contact sport at the end of January. This decision means that cheerleading participants cannot be sued for accidentally causing injuries.

The decision means that a former high school cheerleader cannot sue her teammate who failed to stop her fall while participating in a stunt. The court also ruled that the injured cheerleader is not able to sue the school district.

According to the National Cheer Safety Foundation, this is the first decision of its kind in the U.S.

The primary question in the case was whether cheerleaders qualify for immunity under a Wisconsin law that prevents participants in contact sports from suing each other for unintentional injuries.

The difficulty was that the law does not list the sports which are regarded as contact sports. The District 4 Court of Appeals ruled in 2008 that cheerleading does not qualify because there is no contact between opposing teams.

This decision was overruled unanimously by the Supreme Court. In the ruling, Justice Annette Ziegler said cheerleading involves "a significant amount of physical contact between the cheerleaders." She

cited stunts in which cheerleaders are tossed in the air.

Brittany Noffke, a cheerleader at Holmen High School in western Wisconsin, fell backward off the shoulders of another cheerleader and suffered a serious head injury in 2004. She sued her 16-year-old male teammate who was supposed to be her spotter, the school district and the district's insurer.

The Supreme Court rejected the argument that "contact sports" should mean only aggressive sports such as football and hockey. Ziegler wrote they should include any sport that includes "physical contact between persons."

This decision means cheerleaders can be sued only for recklessness. The court said Noffke's teammate only made a mistake or showed a lack of skill. As for the school district, Ziegler said it cannot be sued for the coach's behavior under a Wisconsin law that shields government agencies from lawsuits for the actions of employees.

Because of the increasingly difficult stunts, injuries among high school cheerleaders are a problem. Researchers at the University of North Carolina have found that two-thirds of the roughly 100 cases of "catastrophic" sports injuries among high school girls since 1982 have involved cheerleading.



Calculating the risk of brain injury

At the end of January, the New York Times reported the death of a sixth former National Football League (NFL) player who died under the age of 50 suffering from brain damage normally associated with boxers.

The report casts a shadow over American football which has already been confronted with growing medical evidence that its players face significant risk of developing brain damage.

Determining who is at risk of this brain damage is part of the problem.

Dr. John Stiller, the chief physician of the Maryland State Athletic Commission, may soon be able to help solve this dilemma with a study of boxers that could have far-reaching implications for all contact sports.

The Maryland commission and Stiller have devised a test to determine whether boxers are developing symptoms that could be an indicator of more-serious brain disorders as they age.

"We are talking about how to limit the number of people who end up with chronic traumatic brain injury and who end up disabled," said Stiller, the chief neurologist at St. Elizabeth's Hospital in the District.

The results of this study would be useful not only in boxing but in football and all other contact sports in which incidences of concussion are high. Players are uncertain of the risks they take when they return to the field after blows to the head.

"We are hopeful this study will have a significant impact on all athletes," said Patrick Pannella, executive director of the Maryland State Athletic Commission.

"Football is a physical game. Boxing is a physical game. I would say it could

have a lot of value for football players, anyone who is subjecting themselves to concussions and other injuries. Getting hit in the head is a part of the game."

Stiller is looking to define ways to discover brain injuries and reduce the incidence of occurrence.

"The big stumbling block [Stiller] had was that boxers and trainers and managers normally don't want to participate in tests that would prevent a boxer from fighting," Pannella said.

"He and I came up with the idea that we would conduct this study at boxing weigh-ins. There is down time, particularly at the club level, at boxing weigh-ins, where the fighters are waiting for the next test or the paperwork to be done or the medical examination, so this was the perfect time to do it.

"Then we had to convince the boxers it was OK," he added. "So this is a voluntary study where boxers do not have to participate. When they do participate, they become anonymous. They are given a number, and the doctors who conduct the study cannot give any information to the commission."

All fighters licensed in Maryland must pass a neurological exam, so anyone who already had developed a problem that comes up in such tests would not be licensed. The study, though, is designed to discover visible indicators that show up before any symptoms do in standard neurological testing.

This study, which began in 2003 and so far has included nearly 250 fighters, is an effort to chronicle a boxer's symptoms throughout his career, looking for changes from test to test.

Stiller hopes to complete a paper on the preliminary findings soon. He also hopes



to expand the study to convince other commissions to take part as well.

"It is a simple protocol and takes about 10 to 15 minutes in private," Stiller said. "We gather some basic information, such as how much a fighter spars. Some of our data already shows that sparring is very important. We ask for an estimate on how often they spar, how many ground and to what degree to get a cumulative sparring index. Those with a high amount tend to do worse."

Other tests include a smell identification test, a symbol digit modality test and a balance test.

"If we can go back and see if their smell was changing or some combination, we may be able to find a window to tell people, 'Stop now and your chances of developing this [brain damage] will be small compared to if you keep going,'" Stiller said. "By the time you know you have it, it is too late."

The NFL and other contact sports may find this study unlocks the mysteries of brain injuries.





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Sports Shorts

Premier League transfers break record

Total Premier League transfer fees spent in this year's January window have hit an all-time high of £160m according to an early study by business advisory group Deloitte.

The amount spent has surpassed last year's £150 m, the survey concluded.

Manchester City and Tottenham Hotspur have been the two biggest spenders with City spending more than £50m during the transfer window, and Tottenham around £45 m.

The Deloitte survey added that the total spending by Premier League teams in the January window had 'again far exceeded that in other European leagues'.

FIFA wants limits on foreign players

World football (soccer) governing body FIFA is to discuss plans with the European Commission to limit the number of foreign players at football clubs. FIFA would like to stop clubs fielding more than five non-nationals in their starting teams. FIFA's '6+5' rule was approved by 155 of the organisation's member nations last year. The key aim of the rule is the creation and assurance of sporting competition. The EU has indicated that this would be illegal although a report by the Institute for European Affairs (INEA), commissioned by FIFA, says the plans do not fall foul of EU regulations. A FIFA spokesman said the report would form the basis of a new round of talks with the EU.

First Stadium Completed for World Cup

The first of 10 stadia for the South African World Cup has been completed. The Loftus Versfeld stadium in Pretoria is one of 4 that will be used in the Confederations Cup this June. Three other venues for the Confederations Cup are nearing completion with the other six venues expected to be completed by the end of this year. FIFA has refuted allegations that insurers have held off providing stadium and event cancellation cover in case the stadia were not completed on time.



Sports Shorts

Chicago manufacturer sued after hypothermia death of football player

A US lawsuit was filed by the widow of former Ohio State University lineman Korey Stringer when research concluded that the helmet and pads that he wore contributed significantly to his hypothermia and death.

Chicago based Riddell Inc. manufactured the helmet and pads that Mr Stringer was wearing when he collapsed and died from heatstroke on the second day of a training camp. The lawsuit contends that the equipment was defectively designed and unreasonably dangerous and should have contained warnings about the danger of wearing it on hot days.

Riddell argues that a written warning would not have stopped Mr Stringer practising, that the equipment has no defects and that coaches, trainers and players know that wearing the equipment adds to heat retention.

The 2007 annual survey of Football Injury Research showed 119 deaths from heatstroke from 1955 to 2007.

Move towards Olympic equality

UK Olympics Minister Tessa Jowell has called for the existing structure of the Olympics and Paralympics to be changed to allow women to compete in as many sports and events as men by London 2012. She said it was 'wrong' that under current regulations men could compete in 40 more events than women.

Currently under Olympic and Paralympic regulations men can compete in 164 events while women can only enter 124. A rule change would allow women to compete in heavyweight wrestling and men in synchronised swimming. It would also give women the opportunity to enter boxing - and men rhythmic gymnastics.

Changes to Olympic sports are made by the International Olympics Committee (IOC), usually at the same time as the Games are awarded to a host city.



Give the Scots a break

Gordon Smith, CEO of the Scottish Football League has suggested a two-month winter break, extending the season until June. The lack of a winter break restricts the Scottish national team from playing international matches or setting up training sessions. However, the extended season could clash with the FIFA requirement for an early finish ahead of the World Cup finals in South Africa.

New UK anti-doping agency

The UK national anti-doping agency (NADO) will be in operation by the end of 2009, taking full responsibility for all drug testing of elite athletes. As well as continuing UK Sport's athlete education and testing work NADO will be given 'significant new powers' to ensure Britain's remains in the forefront of anti-doping efforts in the build-up to London 2012. These new powers will include a more centralised approach to pursuing doping cases, and much closer links will be sought with law enforcement agencies, particularly Customs and Excise and the Serious Organised Crime Agency.

However, doping will not be made a criminal offence, as has started to happen elsewhere in Europe, most notably in Italy.

Russia bids for Rugby Sevens World Cup

Russia has dropped its bid to host the 2019 Rugby World Cup and has confirmed that it will concentrate on bidding for the Rugby World Cup Sevens 2013 tournament. Russia's withdrawal leaves a record eight Unions tendering to host either Rugby World Cup 2015 or 2019. Australia, England, Ireland, Italy, Japan, Scotland, South Africa and Wales have confirmed their intention to tender for Rugby World Cup 2015, while Australia, Ireland, Italy, Japan, Scotland, South Africa and Wales formally confirmed their commitment to host the 2019 tournament.

Detailed tenders have to be submitted to Rugby World Cup Limited by 8th May. The hosts for Rugby World Cup 2015 and Rugby World Cup 2019 will be selected at a special meeting of the IRB Council on 28th July, 2009.

Given the rise of mega clubs dominating their sport, salary capping is being proposed as a way to increase competition in the major football leagues in Europe, so we ask...

Story by Chris Hootton

Is Wage Capping the *Way Forward* for Sport?

Most of us cannot even begin to imagine what it must be like earning the megabucks that many professional sports players earn. So what if you suddenly found that the amount shown on your pay slip was £500,000 *per week*?

Imagine the plight of Ricardo Izecson dos Santos Leite (better known as Kaká) when he learnt of his earning potential at Manchester's lesser known club if he were to ditch European giants AC Milan.

Ardent fans of the beautiful game lambast 'mercenary' players for abandoning aspirations of representing the most prestigious teams in favour of a quick buck. But let's be realistic; if another company offered you double your salary to do the same job elsewhere, would you turn them down because "it has always been my dream to adjust claims/plaster walls/deliver the mail for...(insert appropriate company here)..."? Probably not!

The implication is that Manchester City with their new billionaire owner, Sheikh Mansour bin Zayed Al Nahyan, will surpass Chelsea's efforts in harvesting the world's finest players to forge a global monopoly. Is this fair on their English Premier League (EPL) rivals? Take Everton for example who are closing in on the 'Big Four' and even crashed the party in 2004/05? Or Aston Villa who are doing the same this year. How can their shoe-string budget compete with the ever increasing wealth of the Champions League regulars?

The two detrimental aspects of increased wages in football are the ability for the richest clubs to afford the best players and dominate a league, and the issue of solvency for clubs paying more on wages than their turnover.

Would a wage cap be the answer?

Michel Platini, the president of European football governing body UEFA, thinks it may be. He has told the European parliament that he is reviewing proposals to cap spending by clubs. "Clubs are telling us that our system is in danger of financially imploding in the medium term. We are looking at limiting a club's expenditure on staff", he said.

'That limit would be salary and transfer fees combined - to an as yet undecided percentage of its direct and indirect sporting revenue.'

'During this year's festive season, one club which had suddenly become very rich made various astronomical bids in the transfer market,' Platini added, alluding to Manchester City's bid for Kaka. 'Many people have responded by talking about limiting players' wages by introducing a European salary cap.'

Do any of these players warrant such bloated wages? Well if you compare across sports, then yes. Top sportsmen in F1 (Kimi Raikkonen earned \$44 m in '07), Tennis (Roger Federer - \$35 m in '07) and Golf (Tiger Woods - in excess of \$100 m in '07) all receive more than any footballer with the exception of David Beckham (\$50 m in '07) who earns over £70,000 per day. You could argue that Kaká would be receiving his worth, as a world cup winner with the World Player of the Year accolade under his belt.

According to Deloitte's Annual Review of Football Finance, in 2006/07 the EPL wage bill was well out in front compared with Europe's five biggest leagues at €1.44 bn, 75% higher than nearest contender; Spain's La Liga at €822 m. The report revealed that the percentage of wages to turnover in the EPL stood at 63%, which is a comfortable level for teams receiving a share of the current TV deal worth £2.7 bn.

However, while wages have grown by 13% in 2006/07, the revenues only grew by 11%.

So how could a wage cap improve the situation? We can compare with the National Hockey League (NHL) in North America and Canada where a salary cap was introduced to ensure the 'cost certainty' of clubs.

The salary cap represents a budget calculated on a league wide percentage of revenue. There is a maximum spending limit, a minimum spending limit as well as greater transparency over contract details and player wages (no player can earn more than US\$10m per year). A benefit of this wage structure is an emphasis on promoting cheaper home grown players. But how would you impose a limit on spending for Manchester United that is fair on Wigan Athletic?

The biggest difference within the NHL is that contracts are strictly binding agreements compared to those of the football world. Players can only leave their club at the end of their contract or if they are traded. There are no contract release fees, and trades are done for players on the merits of who can benefit the team.

There is an expectation in the US that the wage cap will decrease over the next few seasons to reflect the economic downturn, proving that the sports industry doesn't exist in a bubble immune to the recession.

The wage cap isn't perfect though. Despite the limit on team spending, the equality hasn't drastically changed the hierarchy in the NHL; the traditionally biggest teams still threaten the top places each year.

There have also been 'lockdowns' where the NHL Players Association has gone on strike over pay and a whole season was



Is Wage Capping the Way Forward for Sport?

Story continued from previous page



lost to the dispute in 2004/05.

The main success of the wage cap in the NHL has been to improve club financial sustainability, a status the EPL with its estimated collective debt of £2.6 bn can aspire to.

Another league with a wage cap in operation is the Australian Football League (AFL - Aussie Rules). Astoundingly, football's top earners, Ibrahimovich and Kaká who earn £166,000 per week or £8.63 m per year, earn more than the whole of the Aussie Rules league combined. However, in addition to the wage cap there is a draft system to regulate player transfers. This system allows the teams finishing lowest the first pick at players in next seasons draft picks, ensuring that the league is very balanced.

The AFL introduced an equalisation policy in 1987 and put an end to dominance of the select few teams and the Aussies have welcomed it with open arms. In fact the last 10 seasons have seen half of the teams in the league win the title, compared to just 3 teams in the EPL winning the title in the last 13 years. Interestingly, the last five years has also seen a different champion each year.

Sound more exciting? Even for fans of reasonably successful teams such as Aston Villa or Everton, can you really see your team being champion of the EPL in the next 10 years?

But how would a proposed wage cap or draft system be received in Europe?

The EPL has reached its strongest position within the realms of European football in the last few years, with no English clubs eliminated by foreign opposition in last year's European Champions League.

As the self declared 'best league in the world', the EPL's financial clout can attract the biggest names in football, the monikers "Ronaldo", "Robinho" and "Torres" are key for global popularity of the English game. A wage cap however would then limit this ability for the EPL to attract such footballing luminaries. Where is the logic in inhibiting the best teams because they are too good? It is after all called the "Premier" league, where the top level of football in England is contended.

Pundits are quick to forget the other 72 teams competing in the English leagues, the Championship being one the most exciting leagues each year, and how could there be more drama than the sub plots of point deductions and cup competitions? If a wage cap was imposed on every league, increased parity between teams could see a yo-yo effect between divisions and the newly promoted could face insolvency when trying to secure their finances to compete outside their comfort zone.

An overriding facet of the English game is the tradition and heritage of clubs; fans pride themselves on their clubs history and former glories and would not take well to being usurped by lowly opposition

Are we too stuck in our ways then? The Australian AFL has implemented far-reaching changes with little backlash and as a result they have a thrilling league.

A lot of media attention has surrounded the Man City debate, but teams like Manchester United and Chelsea have been spending fortunes for years. There is only a minority of teams with billionaire owners that can afford such extravagance, so maybe the situation has been blown out of proportion. Arséné Wenger's policy of developing young players has seen Arsenal win the EPL and reach the Champions league final without having to blow their budget, which proves it is possible to compete at the top without a Sheikh or Russian oligarch.

A wage cap would have to be imposed across Europe otherwise players would simply leave to the highest paying league, and this blanket cap would be very difficult to impose. The EPL has in fact recently rejected the notion again.

There are alternatives however, such as limiting foreign players, as is being proposed by FIFA, banning teams in debt from competing in the Champions League, or even limiting entry to the Champions league back to the *Champions* from each country.

Ultimately the sport is dependent on fans, and until the financial burden becomes too great, football's money makers are safe as clubs finances are secured long term via TV deals and sponsorship. Change will only come when fans start voting with their feet, and this seems unlikely as 2007/08 saw the highest average attendances across England's four football leagues (29.9m) since 1967/68.

A survey of EPL finance directors by PKF accountants reveal the number clubs planning on giving wage rises this year have fallen by 69% and the use of performance based contracts has increased by 47%. So it is also unlikely that wages will be capped or reduced, merely stabilised.

Despite the urge to panic, football goes in cycles. Look at Leeds and Nottingham Forest for example, both top flight teams now languishing in lower leagues. In 10 years time Abramovich could have upped sticks, United could be languishing due to having failed to replace the retiring Ferguson and Tottenham may have finally surged out of mid table mediocrity without the need to introduce a salary cap!

Is your laptop protected?

We live in a world where everyone, everything, everywhere is both connected and mobile and this combination of hyper connectivity and continuous mobility brings significant business benefits but they also bring significant business and personal risks.

The risks lie in breaching legal requirements and regulatory compliance. These are serious matters, affecting a company's suppliers, clients, employees, investors, partners and regulators. The impact on reputation can be catastrophic as an increasing number of organisations, companies and their key staff and officers have found to their cost.

It's an issue which affects business executives who are solely based in one country, but it's an even bigger concern for executives who travel overseas. It's potentially a major problem if a breach results in the confiscation of a company owned and issued laptop.

Most jurisdictions now have the right to inspect laptops at customs and immigration. What they object to varies from country to country. Some might object to images which wouldn't

necessarily be an issue in the home market, some might object to copyright infringement (music and video) whilst others might object to evidence of online gambling.

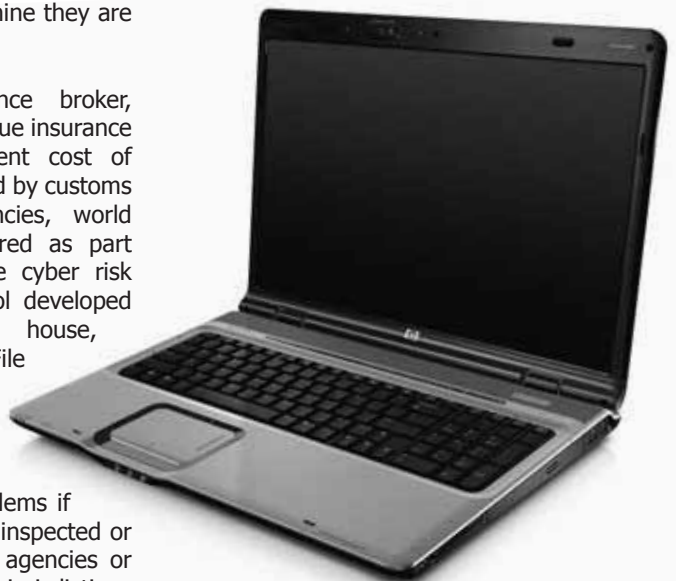
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Crisis in the Indian Sub-Continent

Is international cricket in Pakistan a thing of the past?

Ongoing security concerns threaten the life of international cricket being played in Pakistan, following a terrorist attack in the country which saw the Sri Lankan cricket team's tour bus targeted by gunman as it approached the Gaddafi Stadium in Lahore early in March this year. Seven players and an assistant coach were wounded. The attack was reportedly a co-ordinated terrorist ploy, and resulted in the deaths of six policemen and two civilians.

Following the shooting, the Test match between Sri Lanka and Pakistan was cancelled and the Sri Lankan team was immediately evacuated and returned home. This attack comes in the wake of continuous violence occurring in Pakistan, a country that is battling an uprising of extreme militants with alleged links to al-Qaeda.

The ongoing violence had already caused unrest within the International Cricket Council over security at the upcoming 2011 World Cup, which was expected to take place in India, Pakistan, Sri Lanka and Bangladesh. Following this most recent terrorist incident, it is unlikely any tournament will be held in Pakistan.

In February, the International Cricket Council (ICC) stripped Pakistan of hosting the 2009 Champions Trophy due to several teams citing security concerns about playing in the country. The tournament had already been postponed from 2008 to September/October of 2009 after five of the eight teams said they would not send teams due to the security worries.

The ICC has advised 2011 World Cup organisers to plan alternate venues if security continues

to be a concern in Pakistan. Strained political ties with India following the militant attacks in Mumbai in November 2008 have also raised concerns about the 2011 World cup.

Following several suicide bombings last year, Pakistan cricket has suffered due to the refusal of teams to travel there. As a result of this, Pakistan did not play a single test in 2008.



Contingency Risks in the Indian Sub-Continent too hot to handle?

According to an article appearing in Insurance Day on 4 March, contingency underwriters in London should expect renewed interest for event cancellation coverage for events in the Indian sub-continent.

Whilst much of the business over the past few years has been written by local insurers, the impact of the recent terrorist attacks is likely to reduce their appetite for the risks considerably. With the start of the Indian Premier league (IPL) looming large, local insurers could be getting very nervous. The values at risk from players, advertising, sponsorship and television rights are significant.

Albert Goldfinch, Contingency expert with Lloyd's broker Kinetic, said "London is the traditional home of these risks and indeed the

Sri Lankan cricket tour was presented for consideration to London underwriters, who consulted with their advisers on terrorism. On the recommendation of these advisers, underwriters declined to offer terms and it is understood that the cover was placed locally with insurers in the sub-continent"

Given the experience of the past few months and little prospect that there will be an early cessation to the violence, it appears that even London does not want too large an exposure on these risks. That will have serious consequences for major sporting events in the region.



But Delhi will remain 2010 Commonwealth Games host city.

Despite concerns being expressed by the management behind the Welsh Commonwealth Games team, the chief executive of the Commonwealth Games Federation has dismissed any fears that the 2010 Games will be moved from host city Delhi.

The recent terrorist attacks in Pakistan have prompted a number of fears over sporting events to be held in the sub-continent with security now a major issue in that part of the world. 'We have to be more than 100% sure that they are going to be safe,' said Welsh Games Council President, Anne Ellis.

However CGF chief executive Michael



Hooper said Delhi would do whatever is required to ensure safety. 'There is no plan B, the Games will be here, that's the reality. The Games are 20 months away and no other city, no matter how good its infrastructure, could manage to stage an event of this magnitude in the time now available. 'There has never been any discussion whatsoever about shifting the Games. The Games will be in Delhi in 2010.'

The Indian city has already been the subject of question marks over security after a series of bombings in Delhi

killed 21 people last September followed two months later in Mumbai, where co-ordinated attacks by Islamic militants left more than 170 people dead.

Only last week a parliamentary committee warned the Indian Government that the security arrangements for Delhi 2010 were inadequate. The Standing Committee on Home Affairs said "urgent measures" were required to make sure the event, which runs from 3rd-14th October, passes off safely.

The government's revised plans for the Games include hiring an additional 5,000 police in Delhi and handing responsibility for security on the city's metro system to the Central Industrial Security Force, a paramilitary unit.

To a willing person, no injury is done? Interpreting Assumption of Risk

In this issue of Touchline our legal experts from Australia, Canada and the U.K. look at "assumption of risk". In the first issue, we reported a decision by the UK appeal court to overrule a July 2007 decision which awarded a man who had fallen from a climbing wall 1 million pounds in compensation because the climbing centre had failed to warn the man that the matting did not provide complete protection from injury. However, in 2008, the UK appeal court judges overruled this decision finding the man wholly to blame for the accident and entitled to no compensation.



The insurance industry is regularly dealing with claims that involve an "assumption of risk". Being injured whilst being tackled in a game of football, stepping into a hole in a pitch or sports ground or even being hit by a golf ball whilst playing golf all are commonplace occurrences with many ending in legal action.

Some plaintiffs are awarded millions whilst others fail to recover anything at all. Courts take differing views and the outcomes are vastly different.



UK Perspective

Hurdles may need to be overcome for common sense to apply

The notion of an "assumption of risk" in personal injury claims is an extension of the long-established principle of *volenti non fit injuria* – to a willing person, no injury is done (or "that to which a man consents cannot be considered an injury"). It is a defence which has been cited since long before the *Poppleton* case, for example dating back to *Haynes v Harwood* in 1935, where a policeman recovered damages after suffering injury by restraining a bolting horse (where it was held that he had a professional and moral duty to protect life and that, accordingly, he could not be seen to have consented to the risk in the same way as, for example, a volunteer). *Volenti* has been established as an absolute defence, and in that sense it is an approach that the courts are willing to uphold, but the defendant will need to show:

- 1) the claimant was fully aware of the risks, including the nature and extent of the risk;
- and
- 2) the claimant expressly (by his statements)

or impliedly (by his actions) consented to taking that risk, thus waiving his right to damages. Note that mere knowledge of the risk will not amount to consent, as established in *Haynes v Harwood*.

Varying decisions over the years have revealed that getting over both limbs of *volenti* is not a straightforward exercise. In *Poppleton*, it was eventually decided that the risk of injury from falling off a climbing wall onto crash mats below was so obvious that it could not have been incumbent on the defendant to have specifically warned the claimant about it. However, that decision (seemingly based more on common sense than any legal masterstroke) was only achieved once the case reached the Court of Appeal. Similarly, in *Tomlinson v (1) Congleton Borough Council (2) Cheshire County Council (2003)*, where the claimant suffered severe injuries after diving into a shallow lake, it was not until the case reached the House of Lords that what appeared to be a common sense decision (that the risk associated with diving into the lake was so obvious that the defendant could not be expected to have issued a specific warning, especially where a clear "Dangerous Water. No Swimming." sign was on display) was made.

Another hurdle which must be overcome by defendants is that, even if both limbs of the *volenti*/assumption of risk defence are established, they will come into difficulty if it can be shown that the claimant's consent to the risk was brought about by duress: the consent must be free and voluntary. In *Vowles v (1) David Evans (2) Welsh Rugby Union Ltd (2003)*, it was held that a referee in an amateur rugby match was liable for injuries suffered by a player who was allowed to play as a prop despite having little experience in that position. It was held that, even though there is an obvious and inherent risk of injury in rugby, the injured player only consented to that risk because the referee directed that the game should continue with him playing in that position.

Assumption of risk is a defence which remains valid and is duly considered by UK courts in personal injury claims. However, even where common sense seems to suggest that a *volenti* defence should succeed, the hurdles a defendant may need to overcome to see common sense prevail may be considerable.

Stephen Hooper is a solicitor with Eastwoods Solicitors in London.



Australian Perspective

Playing by the rules is imperative

On any weekend across Australia, men, women and children can be found participating in a whole range of sporting and recreational activities. These activities vary greatly in standard, competitiveness and physicality. What they all have in common is the risk of injury to participants.

Unfortunately, with injury comes the risk of liability. In considering whether some organisation or person should be found liable for causing injury on the sporting field, courts in Australia have recognised the uniqueness of sport. In general physical contact which causes a person to suffer personal injury is frowned upon. However, on the sporting field, the law recognises that participation in sport often carries with it the risk of injury.

Courts in Australia appreciate that when people voluntarily participate in sporting activities, it is often the risks involved in the particular sport which are the main attraction. Courts have long respected the rights of individuals to participate in sport, and are reluctant to curtail the conduct of a particular sport by finding someone liable when injury occurs. This support of sporting activity is underlined by courts' willingness to accept, in certain circumstances, the defence of voluntary assumption of risk.

It is important to recognise that courts do not condone a sporting 'free for all' where

participants are exposed to unnecessary risk of injury. The defence of voluntary assumption of risk is by no means easy to establish, as a court will need to be convinced that prior to participating in the particular sport, the injured person fully understood the risk of injury, and despite that risk chose to participate.

An example of where a court has accepted the defence involved a BMX rider who was injured whilst attempting to negotiate a particularly challenging jump. The court found that prior to attempting the jump, the rider knew it had been altered to make it more demanding. Despite his awareness of the risks posed by the jump, the rider chose to attempt the jump. In those circumstances, the court found that the council, which managed the bike track, was not liable for the rider's injuries. In contrast, a person who was injured when his head struck car tyres placed around a beach volleyball court was found not to be fully aware of the risks involved in participating in a game of beach volleyball.

Establishing that a person actually had knowledge of all the risks associated with a particular sporting activity will often be difficult. A court will examine all of the surrounding circumstances to determine whether or not it can infer that a person knew of the particular risks involved in the sport, and despite that knowledge, participated in the sport.

Courts will often consider what the accepted rules of a particular sport are to decide what risks are inherent to that sport. A good example is in the golfing context. In one situation, a golfer

was injured after being struck by a golf ball hit by a fellow group member. The court refused to find the golfer liable in negligence for striking the other golfer with his golf ball because, among other things, it found that the golfer had conducted himself in accordance with the accepted rules of the golf club. In contrast, in a situation where a golfer teed off without first checking whether the fairway ahead was clear, the court found that his conduct fell outside the accepted golfing practice to first check if any golfers were within range before teeing off.

In the much more dangerous arena of Rugby Union, courts have recognised that the risk of injury is inevitable. In this sport, participants are exposed to the risk of suffering catastrophic injuries if a scrum collapses. Despite the dangerous nature of Rugby Union, courts will look to the rules of the sport to determine whether players were exposed to an unreasonable risk of injury in a particular game. In the Rugby League context, a court determined that when a player was injured as a result of a dangerous throw, the conduct of the perpetrators of the tackle fell outside the accepted rules of play and was unreasonably dangerous.

Therefore, whilst courts recognise that participants in sport are taken to have voluntarily assumed the risks which are inherent to a particular sport, if the particular sport is conducted in a manner which is outside the accepted rules, and a person is subsequently injured, the defence is unlikely to apply.

Peter Dobeli is a solicitor with DLA Phillips Fox in Melbourne.



Canadian Perspective

The importance of a well-framed waiver

A consequence of increased participation in physical activity and sport is an increase in negligence actions commenced when a person is injured. Defendants in lawsuits brought by claimants who have been injured in the course of participating in sport have historically relied on the established legal doctrine of *volenti non fit injuria*. This defence is premised on the supposition that – to a willing person, no harm is done. Because a successful defence acts as a complete bar to responsibility, Canadian courts have significantly limited its scope.

Volenti has been constrained to apply only in situations where the plaintiff has made a free and informed choice to assume both the physical and legal risks of an activity.¹ To succeed there must be an express or implied agreement whereby the plaintiff gives up their right of action in negligence.²

In general, when someone is injured while participating in sport, the law does not usually hold anyone else responsible.³ However, there exists a duty not to place another in a position where it is foreseeable that injury could be suffered.⁴ This general duty is buttressed

by the fact that in most sports there is an inherent risk of injury. Those who willingly participate in sports do so with the acceptance of this risk.⁵ For example, in the sport of ice hockey, Canadian courts have reasoned that it is common to have contact with the body, puck and stick. Therefore, a person who engages in the sport of ice hockey must accept a certain risk of harm and waive any claim in return for enjoying the same immunity from other players.⁶

The Canadian threshold for physical violence in sport is that a participant consents to that degree of physical contact which is part of the game, as it is ordinarily played. The courts have recognized that "the leave and licence will include unintentional injury resulting from one of the frequent infractions of the rules of the game."⁷ The issue then turns to a standard of care and whether or not the behaviour was reasonable in view of the rules of the game.⁸

In constraining the *volenti* defence the courts have limited what can be consented to. It would appear that the policy is to allow the freedom to accept a certain level of risk, but with limitations. In the case of *R. v. Ciccarelli*, where a professional ice hockey player struck another player in the head three times with his stick, the court found that there was an implied consent that physical force would be used; however,

the consent was limited to "ordinary or usual risks and hazards of the sport".⁹ In an action involving a Canadian university (gridiron) football match, a punt return specialist was speared (head-butted) by a 102-kg linebacker while in a vulnerable position. In accepting that the players, by their participation, accepted a certain degree of violence, the court stated that "only when there is a deliberate intention to cause injury or a reckless disregard for the consequences of one's actions in an uncontrolled or undisciplined manner will a finding of negligence result."¹⁰

Due to the limits on the use of the *volenti* defence, waivers and releases have come to the forefront as a way for organisations involved in sport or recreational activities to limit their liability. The courts have concluded that as long as reasonable steps are taken to alert a participant or a visitor to a waiver, an organisation or an occupier can rely on waiver clauses.¹¹ What constitutes a 'reasonable step' varies on the facts of each case, and will likely be considered a triable issue. Therefore, the drafting of a well-framed waiver and release may in due course become imperative to limit liability.

Graeme Mew is a partner with Nicholl Paskell-Mede LLP in Toronto (gmew@npm.ca). He is also an arbitrator for the Court of Arbitration for Sport and a Judicial Officer for the International Rugby Board.

1 *Dube v. Labar*, [1986] 1 S.C.R. 649

2 *Ibid.*, at para. 7

3 *Crocker v. Sundance Northwest Resorts Ltd.* [1988] S.C.J. No. 60, at para. 16

4 *Ibid.*, at para. 21

5 *Matheson v. Dalhousie College and University*, [1983] N.S.J. No. 86 at para. 85

6 *Agar v. Canning* (1966), 54 W.W.R. (N.S.) 302 at p. 304

7 *Ibid.*, at p. 304

8 *Dunn v. University of Ottawa* (1995) Ont. Ct. J. Unreported O.J. 2865

9 [1988] O.J. No. 2547 at para. 11

10 *Dunn*, at para. 36

11 *Pelechytik v. Snow Valley Ski Club*, [2005] A.J. No. 875, at para. 15

on track

QUICK NEWS TO KEEP YOU IN THE FAST LANE

Fifa loses faith in Nigeria

Fifa vice-president Jack Warner has raised fresh concerns over Nigeria's preparations for their hosting of October's Under-17 World Cup.

Speaking at an event in Abuja to launch the official emblem, Warner said: "I have always had faith in Nigeria but at the moment that faith is not there."

Warner is chairman of the organising committee for the tournament, and was not impressed after touring the facilities.

"I cannot go back to Fifa and say yes, Nigeria is ready, because plenty still has to be done before we get to that stage.

The country's Vice-President, Goodluck Jonathan, assured Fifa that there will be an improvement.

Nigeria lost the right to host the 1995 Under-20 World Cup, due to lack of facilities and medical concerns.

But the country successfully hosted the tournament four years later, with Spain winning the trophy.

With South Africa hosting the 2010 World Cup, the continent will also this year stage the Under-20 World Cup in Egypt, and the Under-17 World Cup in Nigeria.

Twelve nations bid for World Cup

Twelve nations have now put in bids for the right to host the 2018 and 2022 World Cups. Egypt and South Korea the last nations to apply for the right to host the tournament with the former bidding only for the 2022 competition. FIFA, has also received individual bids from Australia, Indonesia, Japan, Qatar, Mexico, the United States, England and Russia.



There are also joint applications from Netherlands and Belgium, and Spain and Portugal.

The winning bids for the 2018 and 2022 World Cups will be announced at the same time in December 2010.

Should a 2018 bid fail it now means countries can enter the 2022 vote straight after, although FIFA's tournament rotation policy prevents a nation from hosting the World Cup if either of the previous two tournaments were held on the same continent. That means that if another European nation wins the right to host the 2018 World Cup, England could not bid for 2022.

British Cyclists Destroy Olympic Suits

The suits that British cyclists wore at the Beijing Olympics have been destroyed to stop rivals getting their hands on the technology. It has meant that none of the cyclists, who won eight of Team GB's 19 gold medals in Beijing, could keep them as mementoes.

Performance Director David Brailsford said: "They have been shredded because we believe that the technology will hold well for 2012."



Above: British men's team pursuit squad in Beijing

PlayStation Pox

Your mother was right, too much PlayStation is just not good for you.

Dermatologists warn that PlayStation gamers who use their consoles excessively risk painful lesions from a new skin disorder called palmar hidradenitis.

The condition was identified in a 12 year old girl in Switzerland who developed lesions on her hands after playing for several hours a day.

The good news is that the condition cleared up after the patient ceased all use of the PlayStation for ten days.

The more common version of the condition is usually seen on the soles of the feet of children who play lots of sport or take part in intensive physical exercise such as jogging. It is thought to be connected to intense sweating, but it is very unusual to appear on the hands.

Geneva University Hospital doctors found the girl had not played any sport and

the lesions only appeared after she had played her PlayStation for several hours a day.

Lead author of the case, Behrooz Kasraee, reported in the British Journal of Dermatology that the condition appeared because of the "tight and continuous grasping of the console's handgrips together with repeated pushing of the buttons which produces minor but continuous trauma to the palms of the hands", compounded by sweating that can occur if the player becomes anxious while playing the game.

A spokesman for PlayStation said: "We firmly believe that video gaming is a legitimate entertainment pastime like watching movies, listening to music, or reading books. As with any leisure pursuit there are possible consequences of not following common sense, health advice and guidelines, as can be found within our instruction manuals."

London 2012 venues get £461 million bail-out

The UK government has been forced to use £461 m of its £2 bn contingency fund for the London 2012 Olympics to help support construction costs on two of the main projects for the Games after private sector funding failed to materialise. The £900 m Olympic Village will receive £326 m from the fund, while two media centres, costing a total of £355 m, will get an extra £135 m.

However, Olympics Minister Tessa Jowell pledged that spending on the Games would remain within the £9.3 bn budget.

The Olympic Delivery Authority admitted the economic downturn had threatened private sector funding for the Athletes' Village and media centres, but pledged the Games would not exceed its budget. The original budget for the Games was £3.4 bn but this was increased to £9.3 bn in 2007.

on track

CONTINUED...

Team Type 1: cycling for a cure in the Tour of California

For the first time last month, Team Type 1 competed in Amgen's Tour of California. This groundbreaking team included two members, Phil Southerland and Fabio Calabria, with Type 1 diabetes.

The event known as "America's largest and most prestigious cycling event," is a 750-mile cycling road race that began on 14 February in Sacramento, California and ended on 22 February in Rancho Bernardo.

Both men were able to compete thanks to a device which wirelessly and automatically monitors blood glucose levels and administers insulin when needed.

"Our goal is to show the world that people with diabetes can do everything those without diabetes can," said Calabria.

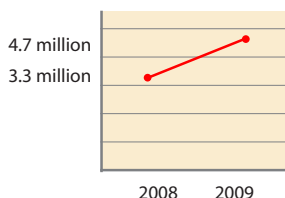
Team Type 1 was created in 2004 by Phil Southerland and Joe Eldridge, a pair of avid cyclists with Type 1 diabetes. In 2006 and 2007, the pair captained Team Type 1 to back-to-back victories in the eight-person team division of the Race Across America (RAAM). In 2008, the team grew to become a 15-rider Continental team that included four riders with Type 1 diabetes. In their inaugural pro season, Team Type 1 (pictured below) compiled 45 victories.



Insurance Fraud "more acceptable" to Brits

More than 1.4 million Britons think committing insurance fraud is more acceptable now than 12 months ago because of the global economic crisis, according to a survey by RSA. The survey indicated that 4.7 million Britons do not consider that making a false claim is wrong.

Insurance Fraud Acceptable?



Ice hockey fights down for the count

Fighting in the sport of ice hockey is back under the microscope following a tragic death in Canada.

Don Sanderson, a 21-year-old, player in Canada's Ontario Hockey Association (OHA) died as a result of his unprotected head hitting the ice after a fight.

In a similar incident, an American Hockey League player suffered a seizure.

In both cases, the players' helmets had been dislodged in the course of fights.

The OHA has responded by adopting a helmet/chinstrap policy for next season. Any player who removes his helmet or detaches his chinstrap will receive a two-game suspension as well as a game misconduct. Repeat offenders will find that each offense will mean a longer suspension.

Officials in the National Hockey League (NHL) are also reviewing all aspects of the issue. NHL commissioner Gary Bettman told a group of reporters prior to this year's All-Star Game that the NHL will "have to take a good, hard look at is what I described to the board is, for lack of a better term, the rules of engagement, how a fight gets initiated, what happens with chin straps and helmets, what happens with takedowns."

The equipment, particularly helmets, is also under scrutiny.



Head coach Kevin McClelland, always known as an enforcer during his days in the NHL, didn't seem to have a problem with keeping his helmet on — at least not during the opening stages of a fight.

"When I played, we didn't have the (facial) visors, so when I went in I didn't have to take the helmet off," he said. "Most of the times at the end my helmet was off ... but we kept the buckets on."

Unfortunately, with many players using visors, fighting with the helmet on has become all the more uncommon.

Despite changes to rules, punishments and equipment, there will always members of the wider hockey community who believe fighting is essential to the game. These people feel the sport will lose a wide fan base if fighting were abolished.

Weightlifting with a difference

A bizarre new way to motivate yourself to improve your fitness has been introduced by a gym in London which has replaced its dumbbells with human weights - including dwarves who shout encouragement to motivate exercise.

Gymbbox at Bank - in the centre of the capital's financial district - has introduced a fitness regime using human weights ranging from 155kg to a 30kg female. The human dumbbells wear black leotards with their weights printed across their chests and sit on adapted machines to let the weightlifter visualise what they are lifting.

Gymbbox owner Richard Hilton said it wasn't a gimmick but rather about having a human weightlifting device as the "ultimate embodiment of visualisation theory".

"Creating a mental image or intention of



what you want to happen or feel is proven to improve physical and psychological performance," Mr Hilton said.

"We're optimistic our members will see better results with our new human weight machine."

The gym boss said the troupe would also shout encouragement.

The gym has also been offering classes called "chav fighting" and "WAG workouts" designed to make women more attractive to footballers.

Young athletes risk injury through too much of the same sport

A report from the US details the risks young athletes take by participating in high school sports.

While spinal injuries are down two per cent from 10 years ago and catastrophic injuries are rare, what most concerns athletic trainers and doctors are the injuries that come from overuse and over-exposure.

Children are particularly prone to hazards such as joint and muscle strains and if certain guidelines are not observed, playing sports can create undue stress and pain.

"As they do more and more, they're getting injuries we usually see in adults," said Doctor Hussain Elkousy a physician in Houston, Texas.

Dr. Elkousy says he sees young athletes everyday who have suffered overuse injuries. He attributes much of it to the Texas climate. In colder climates, young people don't play their sport year round. Whereas in warmer climates, such as

Houston's, people play throughout the year.

For boys, year round baseball puts strain on their elbows and shoulders, say experts. They say that for girls, the year round routine exposes their knees more than anything else.

Research from Germany suggests, parents, trainers and teachers should be aware that the sporting strengths and weaknesses of children are linked to phases in their physical development.

Ulrich Fegeler of the Cologne-based Federation of Child and Youth Paediatricians (BVKJ) explains: "During puberty, boys gain more muscle mass but physical resilience is actually reduced since their bones grow faster than the muscle tissue."

Since their muscular systems are underdeveloped, weight-training with heavy loads or a high number of repetition is

not suitable. Fegeler recommends sports which enhance stamina and motor functions.

From their early years, children should be encouraged to improve coordination by running, jumping and through participation in ball sports and swimming, but a child or teenager who plays between 10 and 20 hours of tennis a week may already be overdoing it.



Injuries by sport

According to Safe Kids USA, more than 3.5 million children aged 14 and under receive medical treatment for sports injuries each year, and more than 775,000 children ages five to 14 are treated in hospital emergency rooms for sports-related injuries. This accounts for 40 per cent of the sports-related injuries cared for in the emergency rooms in the US.

The following statistics were released by the Safe Kids Campaign for American children aged 5 to 14 injured in 2002:

- Fifteen per cent of **basketball** players, 28 per cent of **football** players, 22 per cent of **soccer** players, 25 per cent of **baseball** players and 12 per cent of **softball** players have been injured while playing their respective sports.

- More than 207,400 children were treated in hospital emergency rooms for **basketball** related injuries.
- Nearly 187,800 children were treated in hospital emergency rooms for **football** related injuries.
- Nearly 76,200 children were treated in hospital emergency rooms for **soccer** related injuries.
- **Baseball** has the highest fatality rate among all sports for children. Each year, 3 to 4 children die from injuries sustained while playing baseball. Nearly 116,900 children aged 5 to 14 were treated in hospital emergency rooms for baseball - or softball - related injuries.
- Nearly 21,200 children were treated in hospital emergency rooms for **gymnastics** related injuries.
- Almost 14,000 children were treated in hospital emergency rooms for **ice skating** related injuries.

Young gymnasts risking damage to bodies

Young gymnasts striving for perfect scores in gymnastics are risking injuries or arthritis because of the stress placed on their bones, a US report suggests.

A study of X-rays and bone scans of athletes in the US aged 12-16 showed they were suffering damage to their joints that could cause painful problems in later life.

In the report presented at the annual meeting of the Radiological Society of North America, researchers noted that the gymnasts studied showed a "broad constellation of recent injuries" to their wrists and knuckles and evidence of early necrosis, or "death", of bones.

Jerry Dwek, who led the study at the University of California, San Diego, said that young athletes put enormous stress on their joints, "possibly ruining them for the future".

Previous studies have suggested that the rate of injury in gymnastics is almost as severe as that in contact sports. For every 10,000 children doing gymnastics each year, 52 will need hospital treatment compared with 75 young rugby players.



touchline letters

Catastrophic Heat Risk

Thanks for Touchline. I've only had a chance for a quick look so far, but looks like there's some really interesting stuff in there.

You may have picked up on it, but there was an interesting article in Advisen about the risk of catastrophic risk in core temperature wearing American Football gear in hot climates.

I'm just chucking it in as a potential issue or theme to develop in subsequent publications.

Cheers

Nick, SINGAPORE

[Ed – Thanks Nick. We have included the article in this edition and will keep readers informed of developments.]

Well Done - Good Work

I had your magazine forwarded to me and enjoyed the information and would appreciate getting on the list.

Bill, Thunder Bay, CANADA

Well done to all involved – a great read – interesting and informative. I have passed it around all our staff.

Val, Sydney, AUSTRALIA

FIFA Billions

Your story about the TV rights for the 2010 World Cup was interesting and made me think about how the bidding process for the hosting rights for these events is handled. You mentioned a revenue of US \$3.4 billion, which forms the largest part for FIFA's revenue. This is an amazing amount of money.

It was recently reported that the USA had a very good chance to host either 2018 or 2022 World Cups because of the buying power of the American public and the effects that would have on the amount paid for the TV rights.

I think it is sad that revenue can have such a major effect on the bidding process. What chance do smaller nations have in the future when competing against countries with such influence from a financial perspective?

Liam, Dublin, Ireland

Crohn's Charity Tour

I received the latest edition of Touchline. Thanks very much for adding me to the list and sending that through.

I was wondering if you would be able to place a pointer to my website for my charity cycling project in the next edition of Touchline as I am trying to subscribe 10,000 people to my e-newsletter to follow my progress and learn about Crohn's along the way.

Anyway, I know it is a big ask so you don't have to reply straight away and I'll understand if you can't do it. The main message from me is to ask people to subscribe to the e-newsletter and pass the link on virally to their friends, family, colleagues etc.

Damian, Melbourne, AUSTRALIA

[Ed – We have included a piece on Damian's great charity project below. Hopefully he will get a lot of our readers hitting the web-site.]

Make your mark...

Provide us with feedback on the magazine, or any comments on the sport and/or insurance industry. The best letters will be printed in the next edition of **touchline**.

Please send letters and contact details to touchline@sportscover.com

Touchline Reader to attempt Tour de France Route

Touchline reader, Damian Watson from South Melbourne, is attempting to cycle the entire 2009 Tour de France route to raise funds and awareness for Crohn's Disease. He will depart Monaco on 4th June, one month prior to the actual Tour de France race, and cycle 3,500km through six countries as he makes his way towards the finish line in Paris.

He is asking for your help.

What he would like you to do is subscribe to his e-newsletter. The e-newsletter is the major avenue for raising awareness of Crohn's Disease. For each day of the Tour route he will send an e-newsletter update which will include a daily "Crohn's Fact" and a daily "Crohn's Profile" so that people learn about Crohn's as they follow his progress.

You can join the e-newsletter at the following link:

http://www.thecrusaders.com.au/index.php?option=com_letterman&task=subscribe&Itemid=27

Please forward the subscription link on to anybody who you think may be interested in following the project (especially if they have an interest in cycling, health and fitness or Crohn's Disease) as Damian is hoping to have 10,000 e-news subscribers by 4th June.

Touchline is proud to support Damian in his endeavours and wish him all the best.

Good Luck Damian

Drought levels playing fields

The scorching heat and unprecedented water restrictions of this Australian summer may mean that traditional football ovals could be lost to American football style synthetic turf sportsgrounds.

The extremely harsh conditions of this summer have rendered more than 400 sportsgrounds unsuitable playing surfaces across Victoria. This leaves the Australian Football League (AFL) Victoria without venues.

The Victorian Government has responded by funding the laying of synthetic surfaces at 58 sportsgrounds across the state.

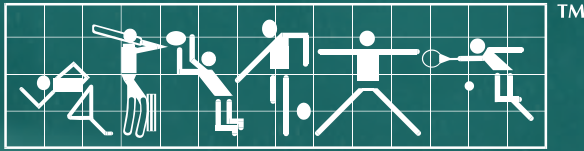
Peter McDougall, manager of community football development at AFL Victoria, said the AFL and the Government were already working with Ballarat University to develop an appropriate synthetic turf for Aussie rules.

The more than 400 drought-affected sportsgrounds have been thrown a lifeline thanks to a \$28 million Government package for community sports facilities.

Sport and Recreation Minister James Merlino said, "If we don't take action; if we don't join up with communities and local councils and provide things like synthetic surfaces... then, simply, sport won't be played."



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