

Otium



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Issue 14

Editor's letter

A warm welcome to the 14th edition of our go-to sports insurance magazine, Otium, where we'll be diving into aspects of safety, well-being, and liability in the world of sports. As a team of specialist sports brokers, we are thrilled to present a collection of articles that address the diverse challenges and opportunities within sports and recreation.

Our focus on this edition has been on wellbeing. Sport is instrumental to good health and has been proven to help conditions both mentally and physically – but what risks should we be looking out for, particularly in summer? As the temperature increases, the risks associated with water activities and sun exposure become increasingly relevant. Our feature piece this month brings together contributions from esteemed national governing bodies and charities, Melanoma Fund, Angling Trust, Royal Life Saving Society, Pony Club, Running Industry Alliance, the CMAE and the PGA, offering expert advice on mitigating risks. Whether it's ensuring proper hydration, understanding the dangers of prolonged sun exposure, or implementing safety measures for water sports, we hope this comprehensive guidance provides you with the knowledge to keep athletes and participants safe.

Mental health is a crucial aspect of overall wellbeing, and its importance in sports cannot be overstated. We are honoured to present an exclusive interview with an ex-Lion captain, Brian O'Driscoll, who shares his personal experiences and insights on resilience in rugby and his own journey to success. This candid conversation sheds light on the importance of support within the sporting community, as well Brian O'Driscoll's own opinions on mental health and sport alignment, as a son of two doctors himself. In another of our articles, we explore the NHS's recommendations for incorporating mental health awareness into sports programmes, emphasising the need for a holistic approach to athlete care. After all, a healthy mind is just as important as a healthy body.

Medical malpractice can have severe consequences in the sports world, affecting both athletes and organisations. Our Health & Care team take the lead on this piece, examining medical malpractice in sport, highlighting the legal and ethical implications. This analysis provides valuable lessons for sports professionals and medical practitioners, emphasising the importance of adhering to best practices and maintaining high standards of care.

In March of this year, we hosted our highly successful Safeguarding in Sport conference, bringing together industry leaders across governing bodies to discuss the latest developments and strategies in safeguarding athletes. We were thrilled to be joined by speakers from across the sector too, including Baroness Tanni Grey-Thompson, who gave a keynote speech around the duty of care legislation she was instrumental in passing. This summary captures the key takeaways from the conference, including innovative approaches to safeguarding, the role of technology in enhancing safety, and the importance of creating a supportive environment for athletes of all ages.

Finally, we are excited to introduce you to three of our team, each specialising in different sectors: equine, recreational clubs, and golf. In this edition's "Meet the Team" piece, you will learn about their backgrounds, expertise, and some behind-the-scenes facts.

As we navigate the complexities of sports insurance, our goal remains steadfast: to protect and support athletes, coaches, clubs, and governing bodies. We hope you find the articles informative and inspiring, and we look forward to continuing our journey together in promoting a safer and healthier sporting environment.

Thank you for your continued support and engagement.

Enjoy the read!

Emma Tildesley

Head of Sport & Entertainment, Regions

Andy Goulbourne

Head of Client Service

III.

Summer



Sport:

Whilst us Brits love the summer (when the sun actually shines!), there are hazards to be aware of. For sports clubs, the increasing heat and more water-based activities are a duty of care and health and safety consideration.

water risk and sun safety

We dive into the biggest summer risks with specialists across the sporting community to give you key information for staying safe over the upcoming warmer months.



and the threat of skin cancer

As summer temperatures in the UK continue to rise and heatwaves become more common, clubs, coaches and organisers of outdoor sports activities are being urged to consider the growing risk of sun damage.

The Melanoma Fund has been campaigning hard for many years to raise awareness of the issue and educate those in both amateur and professional sport, to take the issue of sun safety more seriously.

Melanoma is a type of skin cancer which is often caused by too much sun exposure – yet, whilst safeguarding and health and safety are top of the agenda for most sports clubs, for some reason, sun safety has not gained the same profile.

Overexposure to the sun's UV rays can cause sunburn, skin and eye damage and skin cancer, which is often preventable with adequate sun protection – however, in the UK, melanoma, the most dangerous type of skin cancer, affects over 21,000 individuals each year, leading to 2,500 preventable deaths.

Michelle Baker, CEO of the Melanoma Fund, warns that failure to raise awareness not only risks the health of sports participants but also could lead to litigation and loss of good reputation for clubs, coaches and event organisers.

She said: "Melanoma is becoming one of the most regularly seen cancers in young people, especially young women.

There are so many reasons why sports should be upgrading awareness around sun protection, and I think we're reaching tipping point now.

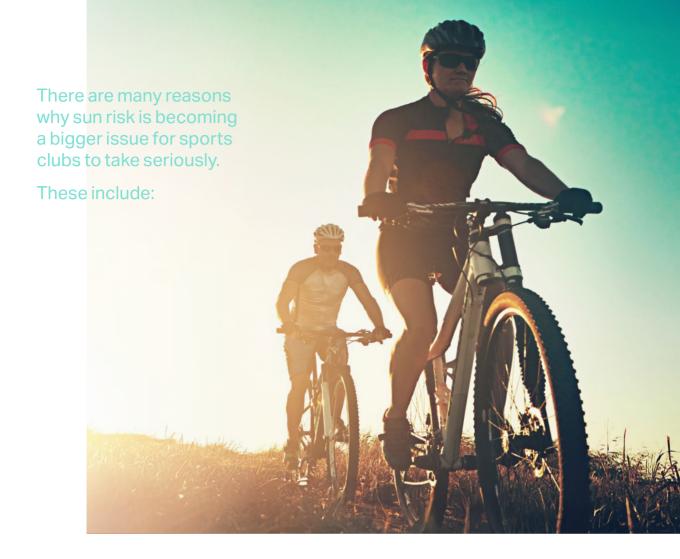
melanoma fund The topic is rising on the agenda because people are more aware of their skin due to new trends in skincare. Sunburn is becoming an unacceptable outcome of outdoor, organised sport – especially for children – because we realise the link between sun burn and melanoma in later life. It's scientifically proven.

Twenty years ago, when children came back from a sports session with sunburn you just slapped on calamine lotion and got on with it. Now, and for justifiable reasons we see this becoming a litigious issue.

Clubs need to wake up. We refer to it as Sunguarding®. It isn't a safeguarding issue; it's a health and safety and a duty of care issue. Failure to act can lead to serious consequences for people in your care or employment, and have a negative impact on reputation, too.

Imagine if your child came home with a bad sunburn in the care of others – who would you blame?





Ol Climate change

Michelle said: "Extreme temperatures are becoming more commonplace. I'm not going to say it's becoming a warmer planet – it's more extreme. So, its colder, wetter, hotter and drier – and there are certainly more heatwaves.

That's an aspect which event organisers and sports clubs need to future proof themselves against. It's not only central Europe that are experiencing high temperatures now, we are seeing this more and more in the UK.

So, when should a club or event organiser seek training?

In my experience, the majority of those who teach outdoor activities are uneducated on sun protection, because before we launched our Sunguarding Course there was nothing else out there in the sector that educated on it.

That's something we are changing. Around 1,500 people have taken our course – but there are many more who need it."

02 The UK's attitude to sun

Michelle said: "In this country, when the sun comes out, the first thing people do is go out and soak it up, and that makes sunburn a very high risk.

That's why melanoma cases are high, especially in areas like Cornwall,

Scotland, Wales and coastal areas.

We're focusing on educating children in order to change that for the next generation. We want people to understand it's dangerous to get sunburnt – and for outdoor activity leaders' to model good behaviour and pass that message on. We are also asking parents to teach their children how to apply sunscreen properly, a skill that they can take with them into organised outdoor activity."

We spoke to Craig Cotterill, Commercial Director for Club Management Association of Europe about the connection between sport and sun risk, and becoming a Trustee of the Melanoma Fund: "After losing my father to melanoma, I felt a profound need to raise awareness and take some kind of action.

Becoming a trustee of the Melanoma Fund allows me to honour his memory while contributing to a cause that's deeply personal to me. I'm passionate about prevention and education, especially within outdoor communities where sun exposure is high.

Golf, tennis, and all sports clubs play a vital role in protecting their members and visitors by promoting sun safety practices. With the right information and policies, these clubs can help reduce the risk of skin cancer. By working with the Melanoma Fund, I aim to ensure that no family has to experience the same loss I did, and that our message will help us grow skin cancer out of the next generation."

03

The way we dress for sport

As there's typically more skin on show, there's more likelihood of getting sun damage, skin cancer or sunburn when you play most sports. Even those which involve covering up – such as horse riding – can be a risk. Riders often spend long hours outdoors – and the Melanoma Fund works with many equine organisations, including The Pony Club, to provide advice and resources to riding coaches. The same goes for golfers, who spend many hours on the course. In fact, all outdoor sports carry UV related risks.



04

A rising interest in outdoor activity and especially running

The National Running Report has reported an increase in the number of running clubs and event participation events over the last year.

There are now 1,448 registered running clubs in England, 1,298 parkruns, 2,423 Run Together groups and 32 virtual clubs.

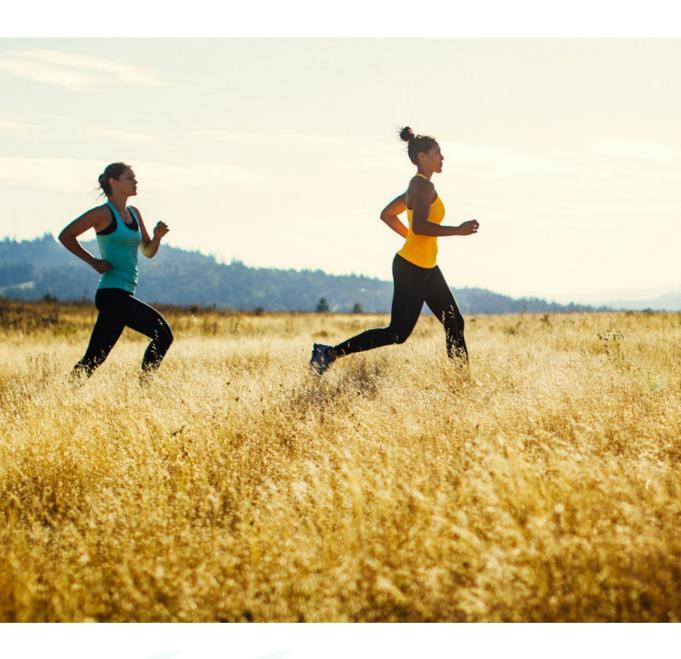
This means that 29% of the UK population have run at least once in the last three months. That's a remarkable figure – with people running on average five times a month or at least 7.7 miles weekly.

2.5 million of these only started running in the last three months before the survey was held – and 44% of non-runners would consider running in future (a potential 17.2 million people).

With that in mind, it's important to get sun safety information to people as they start to consider attending organised events.

Tom Kerry, of Running Industry Alliance (RIA), 1 said: "The big mass participation events in running tend to happen between the middle of March and middle of October, when the weather is most reliable. But it's clear that race days are getting hotter more often.

¹ runningindustryalliance.com



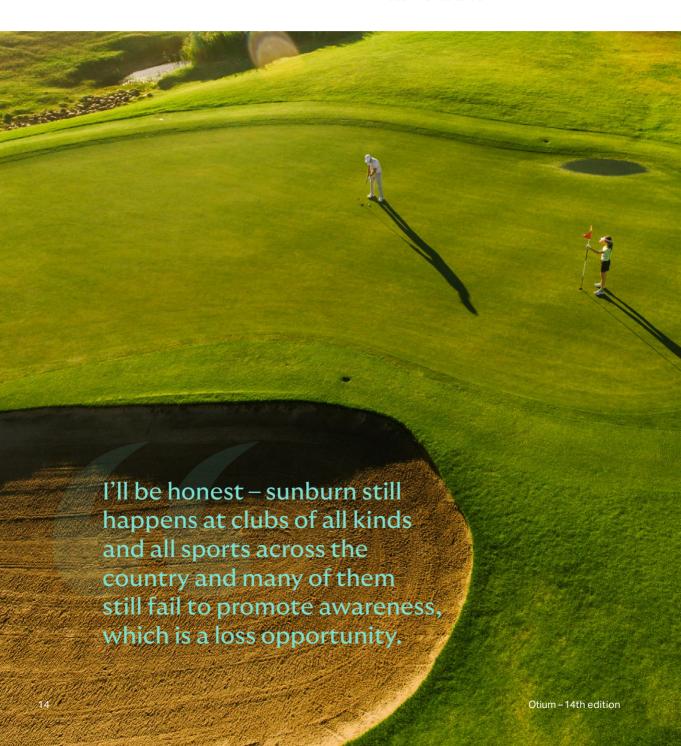
So, we need to educate people. Not only around sun protection and hydration but also preparation. If an event is in summer, many people are doing their training in winter – but conditions can be very different when it gets to race day.

Time to act

It's clear the need for advice around UV risks, is growing.

Michelle first started campaigning after her ten year old son suffered sunburn whilst playing tennis.

When she asked coaches why they hadn't insisted he apply the suncream she had provided, they replied: "It isn't our responsibility, it's his. We haven't been asked to do that."



Michelle said: "After explaining my role at the charity and the importance of sun protection they then responded by saying 'if you want change, you need to speak to the LTA'. So, I did!

Thankfully, they listened – and the campaign snowballed from there.

However persistent we are with our messaging – sunburn still happens at clubs of all kinds and all sports across the country and many of them still fail to promote awareness, which is a lost opportunity. This can be done at the right time, place and by the right people who inspire others. The battle hasn't yet been won."

The Melanoma Fund's campaigns and resources are supported by over 100 national governing bodies and outdoor organisations and their advice features on the LTA website, they also work closely with hundreds of golf clubs across the country.

Some of the resources available include:

Sunguarding Course: a free online course designed to mitigate risk of sun and heat for sports and outdoor activity leaders and those who organise events and outdoor sessions.¹

Outdoor Kids Sun Safety Code:

launched in 2014, the campaign is designed for outdoor activity leaders, PE teachers and instructors who work with key stage two children – and provides a free toolkit of resources, posters and advice, plus the Sun-Sorted! quiz to educate children. It explains how to sun protect, what type of sunscreen to use, how to create a sun policy and how to communicate it to parents. Already, 5000 schools and outdoor activity clubs have signed up.

- 1 afpe.org.uk/news/671866/UKs-first-sun-safetycourse-launches-for-sports-and-outdoorindustry-professionals.htm
- 2 pga.info/news/prioritise-your-skin-health-withpledge2check-initiative

Sunguarding Outdoors: advice for individuals and groups who spend a lot of time outdoors, but not in competitive sport. For instance, hiking, rambling, climbing or even walking a dog. Those onboard include the British Mountaineering Council and the Institute of Outdoor Learning. A simple email sign-up unlocks a range of resources, including a toolkit.

Slip! Slap! Swing!: an accreditation campaign for golf clubs which spreads awareness through free resources such as posters, digital content and a unique sun board. It has more than 600 signatories and is supported by almost every golf organisation

Pledge2Check: this initiative is part of the Slip! Slap! Swing" campaign, encouraging golfers and greenkeepers to make monthly skin checks a vital part of their health routine. Early detection is vital for skin cancer, as it can often be visible but easily overlooked.

The PGA said: "We encourage all PGA members to not only sign up for Pledge2Check but also to share this crucial message with their clubs, clients, and social media networks to raise awareness about skin cancer and promote healthier habits. The Pledge2Check toolkit contains all the resources you need to spread the word effectively."²

Sunboard: a board for clubs to put up on the wall that includes UV dials to show the current UV levels and a refillable sunscreen dispenser for members to use as they head out to play. The board can be sponsored by a third party and tailored for each organisation. It costs £69, which is subsidised, and includes a donation to the Melanoma Fund and comes with a litre of SPF50 sunscreen.

Why it has taken so long for sun risk to be a recognised danger in sport?

When you consider how ahead of the game many sports are when it comes to safeguarding, safety and risk assessment, it seems incredible that sun risk has somehow gone under the radar.

The issue wasn't even included on sports coaching courses at university until the Melanoma Fund created The Sunguarding Course which includes a downloadable PPS format for lecturers.

Now the challenge is to raise awareness at grassroots level, too.

Michelle said: "It's a generational issue. Those in the 40-60 age range who teach in outdoor education may have never understood sun risk. It probably wasn't something in their childhood that registered.

Young people are more aware of it.
But where do they get the information from if they're not supported by their club or group? Everyone should be proactive around sun protection, but this just isn't part of our culture yet, and we need to get more education out there to ensure it is."

Some key recommendations for coaches include:

- Leading by example by using SPF 30+ sunscreen themselves and showing others how to apply it.
- Being more aware of when UV levels are high rather than only considering heat by checking the UV Index.
 Displaying one of our sunboards and adjusting the UV level each day can help.
- Ensuring in training that all breaks and team talks are taken in the shade.
- Utilising any of the resources provided by the Melanoma Fund.
- Providing sun safety advice on club or governing body websites, promoting it between March –
 September and including links to it in all training, including amateur coaches, volunteers and support staff.

Michelle also urges organisers, coaches and clubs to become advocates for sun safety, including following advice from the charity's team of Sunguards – athletes and sports industry professionals who have been affected by skin cancer or who are passionate about preventing it.

"Most of all, I'd say take the Sunguarding Course," she said. "I'd compare it to a speed awareness course. You might go into it thinking I know all about this! But you will come out of it thinking 'oh my goodness, I knew nothing."





The danger of dehydration

The risk of dehydration is relevant for all athletes but especially in long-distance events that take place in summer.

Marathons are a good example because participants can range from complete beginners to professionals, with no-one able to accurately predict weather conditions on the day.

There is added complexity, too, because over-hydration also brings risk.

'Hyponatremia' occurs when an athlete consumes too much water, diluting the sodium levels in their body to dangerously low levels.

Symptoms can range from nausea and headache to severe conditions like seizures and even death.



¹ therunningweek.com/post/the-story-of-drinkingwater-while-running

Advice from The Running Week includes:1

01

Pre-hydrate

Remember to drink water before you run, but not too much. Half a litre is enough, two hours in advance.

02

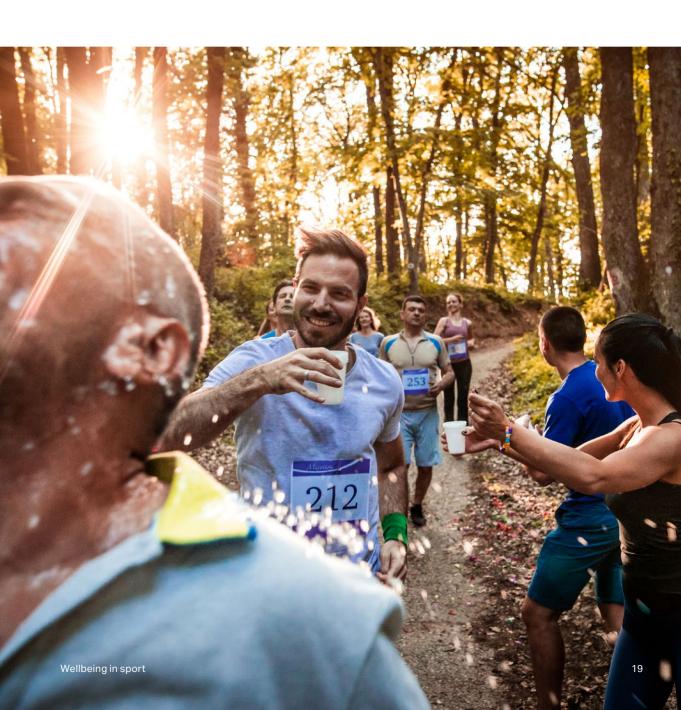
During the race

Drink small amounts of water or a sports drink about every 20 minutes. Don't drink excessively.

03

Post-race

Rehydrate with water or an electrolyte.





Summer provides many additional risks beyond UV rays, especially when it comes to sports and pursuits that take place in, on or beside water.

Water safety

Risk of drowning

The Royal Life Saving Society UK (RLSS UK) reports that, on average, 346 UK and Irish citizens lose their lives to accidental drowning every year.¹

The risk applies across the board, from sporting to leisure activities and it increases in the summer months.

According to the RLSS UK:

 49% of UK accidental drownings occur between May and August.²

When UK air temperatures reach 25°C or higher:

- There is a fivefold increase in accidental drowning risk.
- Over half of those who drowned were swimming – reflecting more people actively entering the water.
- Teenagers (aged 13-17 years) and young adults were relatively more likely to drown.

Anyone who is close to water is advised to follow the Water Safety Code which includes:³

- Stop and think check for hazards.
 Is the water too deep or shallow?
 Are there currents, tides or underwater objects?
- Enter the water slowly and carefully.
 Never jump from heights.
- Think carefully about your ability to splash or swim in cold outdoor water.
- Research local conditions and check local signs.
- Is the area safe? Consider potential hazards – too deep or too shallow, currents, tides, underwater objects.
- Never use inflatables in open water.

ALWAYS FOLLOW THE WATER SAFETY CODE



Whenever you are around water:





In an emergency:





- 1 National Water Safety Forum: WAID Enhanced Data Project (2025)
- 1 rlss.org.uk/listing/category/ summer-water-safety
- 2 rlss.org.uk/printable-resources

In addition, parents are advised that if their child is in, on or around water, they should:

- Stay together always keep your child within arm's reach and never leave them unattended.
- Keep spaces secure if a child has easy access to a body of water, access must be limited.

RLSS UK's Drowning Prevention Week (DPW) is one of the largest water safety campaigns across the UK and Ireland. Deliberately timed ahead of the school holidays when more children are outside, from the 14-21 June, the campaign targets families, carers, teachers and instructors of children aged five to 15 years old. The aim of this is to educate young people about enjoying water safely.

Matt Croxall, Interim Charity Director, stated: "Every year we hear about the preventable tragedies in open water when temperatures rise.

We encourage everyone to have water safety conversations with their loved ones, particularly young people, so we can all be aware of how to enjoy water safely."

For further information visit: rlss.org.uk



Risks associated with water sports

The Royal Society for the Prevention of Accidents (RoSPA) works with many sports NGBs through the National Water Safety Forum¹ – and says many accidents can be avoided.

It said: "It is a fact that people who get into difficulties whilst pursuing sporting activities have usually failed to take adequate safety precautions in light of the conditions and their ability."



The National Water Safety Forum provides advice that applies to all water sports activities, including:

Before planning an activity consider the following:

- Get appropriate training to include survival and safety training.
- Use the correct safety equipment; this may include a lifejacket.
- Consider joining a club for support and advice.
- Check the equipment that you are using to ensure that it is sound.
- Plan your activity. Always ensure that someone knows of your plans, particularly the time that you expect to return.
- Check weather forecast and conditions before setting out and be prepared to change your plans if these are adverse.
- Take a means of communication with you like a mobile phone, if appropriate, flares or a whistle.

Pollution in rivers

Angling Trust says pollution in our rivers continues to cause concern and it has issued new advice for freshwater anglers to keep them safe.

Health & Safety Guidance for Freshwater Anglers² is a comprehensive guide to fishing safely and covers all aspects of freshwater angling – including minimising the risk of becoming ill due to sewage in UK waterways.

It also outlines six simple steps anglers should follow to avoid contact with harmful bacteria, such as E. coli.

- 1 Never put wet lines in your mouth or any other items of tackle that have been in the water.
- 2 Wash your hands with soap and water or use a sanitiser before eating and after fishing.
- 3 Cover any cuts and grazes with waterproof plasters before fishing.
- 4 Clean any wounds as soon as possible and wear protective clothing.
- 5 If you do fall in, keep your mouth closed and avoid drinking water.
- 6 Shower as soon as possible if you've been in potentially infected water.

¹ nationalwatersafety.org.uk

² anglingtrust.net/wp-content/uploads/2024/06/ Health-Safety-Guidance-Freshwater-240610.pdf

Stuart Singleton-White, Head of Campaigns at Angling Trust said: "More and more people are falling ill after coming into contact with sewage-polluted rivers, and it's a growing cause for concern, Anglers shouldn't have to worry about getting sick when they go fishing, yet testing by clubs has uncovered alarmingly high levels of dangerous bacteria and viruses that pose real risks to human health. On top of that, excessive nutrients in the water are fuelling toxic algal blooms.

It is important for anglers and angling clubs to be aware of the symptoms related to gastrointestinal illnesses such as Hepatitis A, Salmonella, E. coli. Giardiasis and Weil's disease."



Weil's disease (pronounced "Viles") is a severe form of leptospirosis¹, a bacterial infection spread by animal urine, especially from rats. It's commonly contracted through contact with contaminated water, like rivers, lakes, or canals – especially where sewage pollution is present.

Key facts about Weil's disease

- · Caused by: Leptospira bacteria
- Transmission: through cuts or broken skin, or via the eyes, nose, or mouth when in contact with infected water or soil
- High-risk groups: anglers, canoeists, farmers, sewage workers
 basically anyone who spends time in or near freshwater environments

Symptoms (can appear 7–14 days after exposure)

- Fever and chills
- Headaches
- Muscle pain (especially calves)
- · Vomiting or diarrhoea
- Yellowing of the skin and eyes (jaundice)

Anglers shouldn't have to worry about getting sick when they go fishing, yet testing by clubs has uncovered alarmingly high levels of dangerous bacteria and viruses that pose real risks to human health.

¹ anglingtrust.net/2024/06/11/new-safety-advicefor-anglers-to-avoid-risk-of-illness-from-sewagein-our-rivers

Managing water risks at mass participation events

Drowning and other water-related accidents can happen at events as well as during sporting activity. Especially if a body of water, such as a pool or pond, is on site.

Howden's Mike Farrell said: "We have previously managed a multi million pound claim following an accident in the water during a club social event. Unfortunately these things can happen and the risk around water needs to be taken very seriously."

Summer can be a boom time for sport and outdoor activities, but it also comes with its own risks.

National governing bodies, grassroots clubs, event organisers and coaches should all be aware of those risks and have policies and plans in place to mitigate them.

That includes issues such as sun risk, which has gone largely unnoticed for far too long, as Michelle Baker, CEO of the Melanoma Fund, has so passionately explained.

It is vital that clubs and NGBs implement effective risk management strategies, including having robust insurance in place.

For more information, contact Howden Sport at 0121 698 8160 or email us on sportsenguiry@howdengroup.com

Contributors to this article include:

The Melanoma Fund melanoma-fund.co.uk

Running Industry Alliance (RIA) runningindustryalliance.com

Angling Trust anglingtrust.net

Pony Club pcuk.org

Royal Life Saving Society rlss.org.uk





Brian O'Driscoll's journey to greatness

silience

inrugby

Another edition of Otium, another Lions legend interviewed! And this time, we were joined by none other than BOD himself.

Brian O'Driscoll, former Irish professional Rugby Union player and ex-Lion, had an incredible 15-year career in rugby, captaining Leinster, Ireland and The British & Irish Lions. He played 141 test matches – 8 of which were for the British & Irish Lions.



Holding the Six Nations record for most tries scored (26) and chosen as Player of the Tournament in 2006, 2007 and 2009, we were eager to speak to this rugby icon about his career and his Lions memories.

We sat down with Brian to discuss Lions selection, the link between mental health and sport, and his evolution from not being picked for his school rugby squad, to becoming a Lions legend.

The Lions squad was announced recently – how do you think players felt waiting for The Lions selection? Do you have any of your own memories from this?

A It dawned on me early on that the best way of getting yourself in the mix was to be successful with your national team for the Six Nations. If your country's team is doing well, you stand more of a chance of shining, but working in unison is key. Rather than going 'lone wolf' and trying to impress Lions selectors and coaches, I found that staying in the moment with your team and pushing that squad as far forward as you can was the most important part.

Of course, the players this year will remember that 2025 is different to last year or the year before in their rugby career, and there's extra pressure for the Lions selection, but there's nothing they can do about whether they get selected or not, other than perform at their best when they wear their national jersey. These international tests are the matches coaches will be watching, so you've got to make sure you put everything you have into it.

No overthinking it – trust your ability and project the best of your talent with the rest of your team.

A

That change from an Ireland player to a Lions player within a matter of weeks must have been a crazy time. What are some of your standout memories from your time with The British & Irish Lions?

I was unbelievably fortunate to get to travel on four different tours, and each of them were vastly different. I was 22 years old and new to the international scene in 2001.

There was a moment a week into that tour where a few guys were heading out for a coffee, and I finally understood the comfort of being a Lion when after 30 mins I realized I was the only Irish guy there. There was a real bond with teammates irrespective of nationalities. It's such an important thing with the Lions to leave your nationality at the door and if you don't buy into that, you'll restrict yourself and restrict the squad. Of course, you'll initially have greater friendships with your national players to begin with – because you have the same banter, and you know each other that bit better, but you will build and develop so much with players across the other nations on those tours and make great friendships.

Another one that really stands out for me was the first test at The Gabba. We couldn't go outside to warm up because there was a minis rugby game happening – which is crazy in itself!

Instead, we had to use the underground training facilities, which were quite substantial as it was an Aussie Rules pitch. The atmosphere was electric, but with the sea of red it felt like running out at the Principality in Cardiff. For once it wasn't a sea of red only cheering for Wales, it was for all of us. It showed to me that Lions supporters sure do turn out in full force! That day was incredible, having four sets of national fans cheering us on for seven weeks really accentuates the excitement. It was amazing to feel that support and encouragement from all types of fans – English, Irish, Scottish and Welsh.

Q

Could you tell us a bit more about that first tour, what was it like as a fairly new, young rugby player?

Α

My first Tour was following the success of the 1997 Tour in South Africa, so many of the players from the SA tour were picked again. I was still in school the last time the Lions travelled, so to be part of the squad just four years later was a pinch-me moment.

But you quickly realise you can either be starstruck or you can learn from these guys.

It was easy to be a sponge, soaking up all the rugby knowledge from the coaches and players, and learning about professionalism, recovery, and everything in between. It was such a crucial learning phase, and to learn off these more experienced players was incredible.

On that tour, I roomed with Jason Robinson, who was a new guy on the rugby union scene at the time. We were two of the newbies, and it was crazy because here was Jason, a Wigan rugby league legend throughout the 90s, who's suddenly become my roommate. His footwork was incredible; he could make you look silly at training very quickly.

The Lions tours, alongside the games and the time you spend together, included super intense training sessions where you couldn't have an off day.

The games and all of the down time that you spend together with the squad is amazing as part of the Lions Tour, but those training sessions were unbelievable learning curves because you had to be on it every single day. You couldn't have an off day because the standard was so high. That's what makes the Lions so challenging; that's why you have to drop your nationality and all the chat around "we do this in England" or "we do this in Ireland" - it doesn't matter, it's irrelevant. This is what you do in the Lions now. This is what you adapt to for a seven- or eight-week period. And if you don't buy into it, you're not going to get the best out of yourself in that environment.

Q How did you mentally prepare for the intensity of a Lions tour?

A

I was a real 'feel' player in my early years. I guess the naivety of youth served me well! I didn't overthink the enormity of it; I went with my gut and how I was feeling. But it depends – the first Tour was totally different from the others. When I was captain, that was a real change. My third tour was my favourite even though we lost the series 2:1; I was close to playing my best rugby but had the experience of how to enjoy it as well. It was a perfect contrast of all the elements of what makes a Lions Tour great.

From mental preparation, a mental standpoint and mental health are both huge things but also very distinct things too.

Mental preparation is about the focus you put in, mental health is about dealing with what might come, the ups and downs, the highs and lows, and I think that only came later in my career and post-career.

In terms of mental preparation, feedback is huge. Making sure feedback is always being given, whether it's positive or negative, because I think sometimes the positive isn't focused on as much. Having feedback from other people can help you prep both physically and mentally for games, and that positive feedback is huge for when you have a big game coming up.

Mental health is something else altogether, and I'm a firm believer that mental health should be treated like a check-up.

You wouldn't wait for your teeth to be decaying and in a lot of discomfort before you see a dentist, and I think it's the same with mental health. If you constantly nurture yourself, that's the best way to keep everything in check. Make sure you're doing everything to have the best chance for a good mental outlook and feeling positive. When you do hit the lows, you're equipped to deal with them. Some of those lows could be injuries, which can be really isolating, making you feel disconnected from the team. I always saw physio and strength and conditioning professionals as my sub-team when I was out because of injury – they help maintain a sense of belonging and they're just as crucial as anyone in the squad in terms of wellbeing. This sub-set team provides both physical and mental support, including small talk, encouragement, and pushing boundaries.

When we're speaking about mental health and prep in terms of my career though, you have to remember this was 20-25 years ago and the world has shifted so much since then. We probably weren't as aware of the need to pay attention to our mental health as much as our physical conditioning back then, and there's been a real shift and realisation that you can't brush over the anxiety people feel, the discomfort of not feeling part of something, being isolated, or not being selected. There are experts to tap into, people to see and speak to which I'm still more than happy to avail of. We've all got busy lives with lots of moving parts, so sometimes just being able to have a non-judgmental and non-biased voice to give you a steer in life is invaluable.

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In your opinion, how do mental health and sport align? How can grassroots sports help with this?

A

As the son of two doctors, I can tell you there is definitely a correlation! I have always understood the importance of exercise for mental health and when I'm feeling a bit low, I know that going for a run or hitting the gym can work wonders. It's a medically proven fact at the end of the day – that endorphin release leaves you feeling a lot better! The challenge is often just getting on your workout clothes and going out in the cold or rain to do that activity, but I've never regretted it afterwards. From a young age, engaging in sports like gymnastics, hockey, rugby, or football helps build connections, pushes comfort zones, and fosters a sense of belonging.

I think participating in sports from a young age is so crucial and grassroots initiatives emphasise the importance of connectivity and teamwork, which serve young people well in life. When I started playing rugby at 12, I wasn't super into it and was actually more of a football/Gaelic football lad, but it became more serious around 15. However, even though I was enjoying it, I didn't make the school team and ended up on the bench a lot. At 16, playing for my local rugby club with friends reignited my passion and competitive spirit and when I was around 18, that's when I developed my belief in my ability. Everyone's journey is unique, and having an open mind about your abilities is essential.



A

My biggest piece of advice is to always have fun while playing. Despite the nerves, I tried to play with a smile as much as I could and just enjoy the camaraderie of the team. It's so important that coaches emphasise positivity and fun in their training, especially for young players.

Associating positive experiences with sports, something as simple as getting ice cream after a tennis lesson, helps create lasting memories and encourages repetition. I have such a fond childhood memory of a walk I used to take with my granny, and yes, it was probably a lovely walk, we got some fresh air, but what stands out for me was getting sweets en route – and funny that, it made me want to go on walks more! Encouragement is key to keeping young players engaged and motivated, 100%.

Q Looking back on your career, what do you hope your legacy will be?

A It's tricky, I can't say it's something that when I'm asked a question like this that I have an answer on the tip of my tongue! Reflecting on your career, you want to feel as though you offered value as a player to your teams but also feel that you were generous in passing on your knowledge to the younger players coming through, just like how I got intel from senior players for my own development. I think that sharing of knowledge is massively important to the regeneration of teams, where new players are just finding their feet and where your experience can offer a helping hand.

Having said that – I'm definitely not done learning yet. Even in my post-rugby career, from a commentary point of view, I'm often asked what's good and bad, but how could I know without my experiences? Using experience to help others is crucial; that's why mentors tend to be older than us, because they've been there through it, and they've come out the other side. They're able to advise you to avoid the pitfalls or stop you from making multiple errors before you find the right track. Legacy is about leaving an intangible mark behind.

For me, the best teams are generous teams; people that pass on intel and are willing to share with the next generation coming through, even though that might threaten their own position. That sharing of experience is for the betterment of the team. If I share my knowledge with the next number 13 coming through from the academy, he gets more informed, he improves, and therefore the quality of the competition improves, so it feeds everyone's needs.

I think if you ever feel like you're the finished article, you're cooked!

Embrace the mindset that there's someone out there that knows more than you do; there's capacity to learn from many individuals if they come across you, and that's why listening is so much more important than talking.

Mental health

We know sports are good for the body, but there's growing evidence they're great for our mental health, too.

and sport

A healthy combo

For sports enthusiasts and profession als, the idea that there's a connection between mental health and physical exercise probably doesn't sound like news.

Many know, instinctively at least, that they feel better mentally after exercise.



66 Science is actively telling us that sports participation of any sort helps to boost mental health and social outcomes for adults. Now, how can we get that message out to future sports people?

Runners, for instance, describe this as the "runner's high" and most of us have experienced the beneficial effects of exercising when our mood is low.

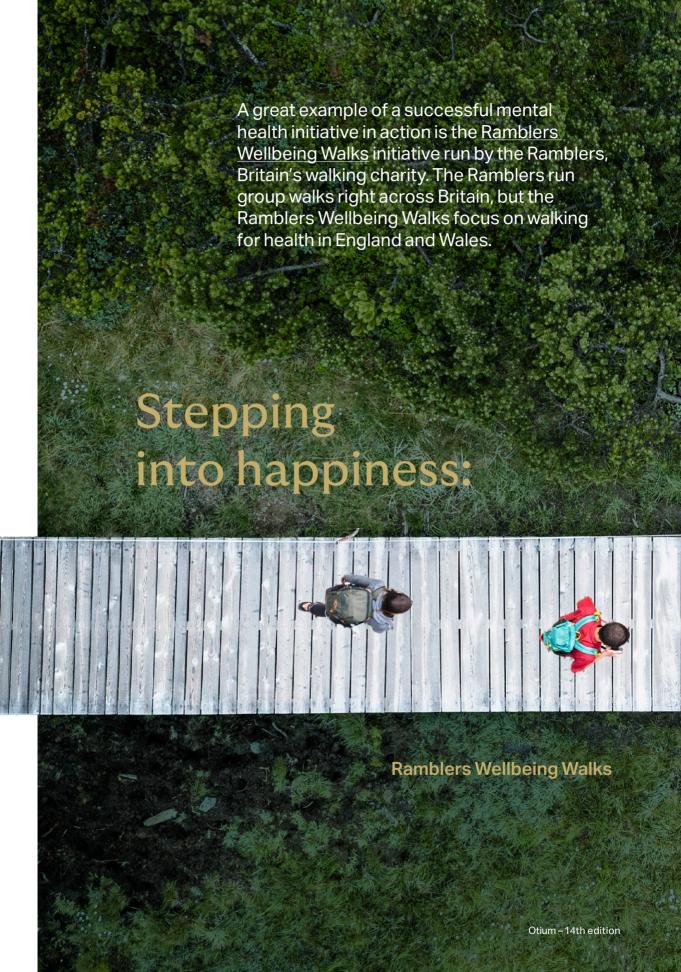
But in recent years the connection between physical activity and wellbeing has gained increasing traction in scientific circles, with mind-body wellbeing becoming a matter of global concern.¹

There's more and more scientific discussion around the role of the mind-body connection in mental health, with new evidence suggesting that the simple act of moving is heavily tied to the same pathways we use to think and feel.²

Recognising this connection, and its effects, is even more important at a time when mental illness is on the rise globally. In the UK, for example, up to three quarters of adults have experienced some degree of anxiety or depression. Yet only 45% of individuals know that physical activity can help them bust that anxiety, by releasing "feel good" hormones (endorphins, dopamine, and serotonin).3

Science is actively telling us that sports participation of any sort helps to boost mental health and social outcomes for adults. Now, how can we get that message out to future sports people? National governing bodies (NGBs) and sports clubs can be a fantastic motivating force to encourage people to participate in and enjoy physical activity and the mind-body wellness that comes with it. Many are already making great inroads into this – so let's see what they're doing to get the nation thinking better and moving more.

- 1 cdc.gov/pcd/collections/Mental_Health_Is_a_Global_Public_Health_Issue.htm
- 2 nsf.gov/news/mind-body-connection-built-brain-study-suggests
- 3 gov.uk/government/news/new-every-mind-matters-campaign-encourages-public-to-get-physical
- 4 systematicreviewsjournal.biomedcentral.com/articles/10.1186/s13643-023-02264-8



This free programme encourages anyone to join a short group walk of 10 minutes or more. Their focus? A friendly, welcoming environment packed with encouragement. And one that's close to home and easy to join.

Alongside these general health walks, which are open to all, the Ramblers run some Wellbeing Walks aimed at specific communities and groups too. These more targeted walks are designed to encourage people with specific needs to enjoy the benefits of physical exercise, such as dementia friendly walks, sensory walks, and cancer support walks for example.

We chatted with Will Heckford, Programme Lead for Ramblers Wellbeing Walks. He told us how the Wellbeing Walks, with their ethos of being "open to everyone and nearby", are helping the Ramblers to support communities and people that feel isolated and lonely. And, as he shared with us:



66 Giving people the power and the confidence to go out and walk.



Will added a touching story of an isolated, struggling walker who found a support network through the initiative that helped him tackle other challenges in his life – like finding work and showing medical improvement. Those are some big gains from a simple walk!

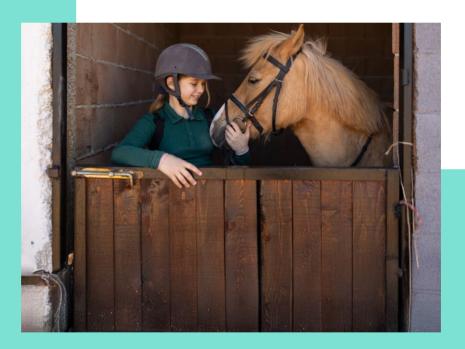
To find out more visit ramblers.org.uk/wellbeingwalks

How The Pony Club champions wellbeing:

The Pony Club has highlighted the therapeutic benefits of equestrian activities, stating that working with horses can reduce anxiety and increase confidence in young riders. We're seeing many more grassroots sporting organisations recognise these benefits and promote youth participation in structured activities.

the healing power of horses





66 By promoting positive experiences through sport, they're helping to shape well-rounded, resilient young people.

The Pony Club has long recognised the incredible therapeutic benefits of spending time with horses and ponies. Engaging in equestrian activities not only nurtures a sense of responsibility and connection but has also been shown to help reduce anxiety and boost self-confidence, especially in young riders.

One of the many ways The Pony Club supports this is through its Wellbeing Achievement Badge, which encourages young people to explore the meaning of wellbeing and understand the importance of feeling comfortable, healthy, and happy.

In addition, The Pony Club partners with Riders Minds, a UK registered charity dedicated to supporting the mental health and wellbeing of all equestrians, who provide an online bespoke resource and a 24/7 helpline. Through this collaboration, we're working to ensure that mental wellbeing is recognised as just as important as physical wellbeing.

Plus, we have the Riders Minds Achievement Badge which encourages young people to explore the meaning of being [mentally] OK and not OK, and understand the impact that has on their, others' and their horse's overall wellbeing.

As part of their Community Outreach, The Pony Club delivers engaging talks and sessions that includes exploring both human and horse wellbeing. These sessions take place in settings where young people may not have direct access to horses, extending the impact far beyond its members and those typically associated with The Pony Club.

It's inspiring to see a growing number of grassroots sporting organisations embracing these benefits and actively encouraging youth participation in structured, supportive environments. By promoting positive experiences through sport, they're helping to shape well-rounded, resilient young people – something The Pony Club has championed for generations.

Gamechanging minds:

Sport England's Youth Mental Health findings

Another great example of the relationship between sport and mental health comes from Edge Hill University, in collaboration with Sport England, who conducted research highlighting how sport and physical activity positively impacts the mental health of children and young people. Their research highlighted some of the more fine-scale aspects of the mind-body connection in young people, showing that:

- Sports and activities have strong positive effects on diagnosed mental health issues in young people
- Aerobic activity has a moderate effect, while aerobic and resistance exercise have stronger ones
- Moderate-to-high intensity activity is the most effective for adolescents
- Group activities seem to have a greater positive effect than one-on-one activities, but both help

¹ sportengland.org/news-and-inspiration/new-findings-show-impact-exercise-childrens-mental-health-conditions

From referral to revival:



Sport in Mind's NHS success stories

Sport in Mind is another charity using sport and movement to help improve the wellbeing of people struggling with mental health burdens. Like Sport England, they focus on the mind-body-social connection and offer workshops and programs across all these areas. Critically, 91% of those surveyed can't access sports the "normal way" because of their mental health.¹

Since 2013, they've also worked hand-in-hand with NHS healthcare professionals, creating a sports-centred mental health recovery model. The NHS now prescribes this model to people who need the helping hand, and this benefit has been extended to 23,000 adults, young people, children, and mothers so far.¹



- 1 sportengland.org/funding-and-campaigns/mental-health/sport-mind
- $2\ \ sportengland.org/news-and-inspiration/new-findings-show-impact-exercise-childrens-mental-health-conditions$

3 pubmed.ncbi.nlm.nih.gov/36951409

How mass participation events boost spirits according to Running Industry Alliance (RIA):

crowd power

Let's circle back for a moment to one of Sports England's findings: While young people benefited from sports in all contexts, they benefited most from group sporting events.²

While the above study was on adolescents, the power of a crowd for motivation and mental health isn't just for the young. Research shows mass participation events are also attractive to adults: both "low-active" adults and those with an existing exercise habit.³

We caught up with Tom Kerry, of Running Industry Alliance (RIA), and he has noticed the same:

"What's fascinating is the remarkable surge in community running groups. People are embracing running not just as exercise, but as a social catalyst – a way to meet and connect with others. This represents a striking shift from the traditional view of running as a purely athletic pursuit where participants fixate on times and distances."





66 I think people love being in the tribe. You know, they like that sort of common ground that they're in it together.

Tom Kerry, RIA

- $1\ running industry all iance. com/massive-help-shape-the-future-of-mass-participation-events-in-the-uk-massive-help-shape-the-future-of-mass-participation-events-in-the-uk-massive-help-shape-the-future-of-mass-participation-events-in-the-uk-ma$
- 2 pubmed.ncbi.nlm.nih.gov/36951409
- 3 parkrun.org.uk
- ${\tt 4\ toughmudder.co.uk/blog/no-excuses/3-ways-tough-mudder-can-improve-your-mental-health}$
- 5 National Running Report 2024 by England Athletics x Running Industry Alliance

46

The Mass Participation Pulse Report produced by Massive and supported by Running Industry Alliance (RIA) has some extra insights to share:¹

- More than 25% of participants in mass participation running events are new to exercise, leaning to younger, well-educated, and more female members than "normal" events, suggesting demographics new to exercise are pulled in by the mass participation hook.
- People are positive about these events, spending to get there, and feeling good about value for money they receive.
- News is spreading by word of mouth and social media, showing social traction and, again, positivity around these events.
- 32% of respondents actively want to find more events for further sports participation – encouraging news indeed.

While there is typically a fall-off in sports continuance among the "new to exercise" crowd after the mass event, 2 sports bodies could help address this with greater community activism. And even semi-scheduled regular programs like the global parkrun³ and Tough Mudder⁴ challenges, that help people stay in the exercise habit.

As Tom noted, it's also important to broaden the community of people who believe they can join these events. "We have community groups like Black Girls Do Run UK and Emancipated Run Crew. They are there to show parts of the population who don't necessarily sign up for these events, you know, this is for you too. And when you turn up, you will be supported and see friendly faces."

Given that lack of enjoyment and physical difficulties are among the top reasons people don't participate in sport⁵ (and miss out on the health benefits), the evidence from these studies suggests that mass participation events like these are a great way to add back an element of fun, as well as amplifying that inclusivity as they do so.

Sports clubs can also make their events more attractive by encouraging people to come with friends and showing them, they don't have to be elite athletes to participate. As Tom so aptly put it, "I think people love being in the tribe. You know, they like that sort of common ground that they're in it together. It can be a very individual activity, but you're part of a much wider thing."

With 1 in 4 UK citizens likely to have mental health issues in their life¹, sport has a key role to play in helping people feel better. And the more engaged they feel, the better the results.

Tom had some more insight to share, pointing out that "participants are also stating openly that it's for their mental health now. That number has really jumped! People would not have said, "I'm running for my mental wellbeing" a few years ago – it's all been about physical fitness so far."

Clearly, an important shift is underway, and it's having positive results.

England Athletics likewise notes that having Wellbeing Champions as ice-breaking advocates among their participants has helped to curb mental health stigmas and encourage people to speak out. The result has been a seismic shift in how and why people choose to participate: while 62% of runners still participate for the physical benefits, 34% state they're doing it for mental health.²

Tom Kerry added some critical insight to this. "Running has become a powerful way to unite people. When we create positive experiences – especially for those who've felt unsafe, found it challenging, or avoided scrutiny about their abilities – and remove obstacles, the act of running becomes almost secondary. What truly matters is the connection: joining a community of like-minded individuals who simply enjoy being together."

We've also seen that a lot of the science backs the idea team sports are better than solo in this area above, although both help. Team sports in particular, by encouraging fun, friendly, and (hopefully) supportive group event participation, help people:³

- Build self-esteem and confidence with support and encouragement from people like them
- · Offer social interaction in the team or crowd
- Improve depression symptoms by getting people active and healthy who would otherwise not participate, or who don't like working out alone

The mood-boosting magic of team sports:

better together

- 1 digital.nhs.uk/data-and-information/publications/statistical/adult-psychiatric-morbidity-survey/adult-psychiatric-morbidity-in-england-2007-results-of-a-household-survey
- 2 National Running Report 2024 by England Athletics x Running Industry Alliance
- 3 researchgate.net/publication/273430397_Psychological_and_social_benefits_of_sport_participation_The_development_of_health_through_sport_conceptual_model

The verdict is in:

moving forward, feeling better

The evidence is clear: sports and mental health make for a winning team. From rambling with newfound friends to mass participation events that turn exercise sceptics into enthusiasts, physical activity offers a powerful, accessible way to boost our psychological wellbeing. As sports organisations continue to break down barriers and emphasise community over competition, they're not just building stronger bodies – they're cultivating healthier minds and better connected communities.



Are you part of an NGB or grassroots club looking to promote mental health through sport? We'd love to be part of helping you make your own mark in building a healthier community. Contact our Sport team today.

What clubs and governing bodies need to know:

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While non-delegable duty of care and vicarious liability are distinct concepts, they often intersect.

A central consideration is how healthcare professionals are engaged by the club – are they considered self-employed individuals, or could they be viewed as an employee? Another important question is who holds the contractual relationship with the athlete? Is it the doctor, the physio, the club or the NGB?

Medical malpractice in sport: an overview

Medical malpractice in sports covers situations where athletes are put at risk or harmed due to failure to provide appropriate and adequate medical care or improper treatment. This can occur in various sports settings, including professional, semi-professional or recreational environments. Some common scenarios include:



Concussion protocols

Failure to properly diagnose or manage concussions, leading to further injury or long-term harm

Inadequate treatment of injuries

Improper treatment or delayed treatment of injuries, such as fractures, sprains, or strains

Overuse injuries

Failure to diagnose or manage overuse injuries, such as tendonitis or stress fractures

Heat-related illnesses

Failure to prevent or properly treat heat-related illnesses, such as heat exhaustion or heat stroke

Improper use of equipment

Failure to properly fit or maintain equipment, leading to injury or harm

Duty of care in sports medicine



Sports medicine professionals, including team doctors, pitch side doctors, athletic trainers, physiotherapists and sports therapists, have a duty of care to provide adequate medical care and protect athletes from harm. This includes:

Pre-participation physicals

Conducting thorough physical examinations to identify potential health risks

Injury assessment and management

Providing proper evaluation, treatment, and management of injuries

Return-to-play decisions

Making informed decisions about when an athlete can safely return to play after an injury

Concussion protocols

Implementing and following established concussion protocols to ensure athlete safety

If something was to go wrong, various parties may be held liable, including:

Team doctors

Medical doctors responsible for providing care to athletes

Pitch side doctors

Doctors who are pitch side during meetings or matches

Athletic trainers

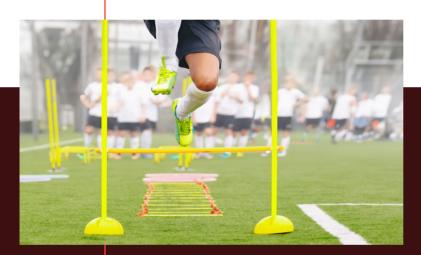
Professionals responsible for providing medical care and support to athletes

Coaches and staff

Coaches, trainers, and other staff members who may be responsible for athlete safety

Sports organisations

Leagues, teams, or organisations that may be responsible for ensuring athlete safety



Let's consider some of the issues that could affect a claim:

- Is the healthcare professional self-employed?
 If so, are they following club/NGB policies?
 Therefore, who is liable for wrongdoing?
 Could the healthcare professional be deemed as an employee?
- What if the doctor's personal indemnity insurance doesn't respond to any claims as the Medical Defence Organisation (MDO) or their commercial insurer deem the relationship to be akin to employment?

Liability and accountability: who's responsible?

Practical steps for clubs/ NGB's to mitigate their risk

To mitigate their risk, sports clubs can take proactive steps to minimise the likelihood of medical malpractice claims. Here are some measures clubs can consider:

01

Pay attention to contract detail

When engaging in contracts, clubs should consider writing in provisions that:

- Define roles and responsibilities
 Clearly outline the roles, responsibilities, and liabilities of each party
- Vetting of Staff
 making sure all medical professional staff are fit and
 qualified for the role, both pre contract and employment
- · Establish standards of care

Specify the standards of care and best practices for medical staff and other service providers

- Address risk management
 Include provisions for risk management, injury prevention,
 and emergency response
- Provide for indemnification

 Specify indemnification obligations in case of claims or liabilities
- Require compliance with regulations
 Ensure that contractors comply with relevant laws, regulations, and governing body requirements

02

Establish clear policies and procedures

- Develop and implement comprehensive medical protocols:
 Outline procedures for injury assessment, treatment,
 and management
- Concussion protocols
 Establish clear guidelines for concussion diagnosis, management, and return-to-play decisions
- Emergency response plans
 Develop plans for responding to medical emergencies,
 such as cardiac arrests or severe injuries or major incidents

03

Ensure adequate staffing and training

- Employ qualified medical staff
 Ensure that medical staff, including team doctors and athletic trainers, are qualified and experienced
- Provide ongoing training and education
 Offer regular training and education on sports medicine best practices, concussion protocols, and emergency response procedures
- Ensure staff are aware of their roles and responsibilities
 Clearly define the roles and responsibilities of medical staff, coaches, and other support staff

04

Maintain accurate and detailed records

- Keep accurate medical records
 Maintain detailed records of athlete medical history, injuries, and treatments
- Document medical decisions and treatments
 Record all medical decisions and treatments, including diagnoses, treatments, and return-to-play decisions
- Store records securely
 Ensure that medical records are stored securely and confidentially







05

Implement risk management strategies

- Conduct regular risk assessments
 Identify potential risks and take steps
 to mitigate them
- Develop and implement injury prevention programs
 Implement programs to prevent injuries, such as strength and conditioning programs or injury prevention workshops
- Ensure compliance with governing body regulations
 Familiarise yourself with and comply with relevant governing body regulations, such as those related to concussion protocols or athlete safety and also the use of the multi-disciplinary teams

06

Establish communication channels

- Establish clear communication channels Ensure that athletes, parents, and staff know how to report concerns or incidents
- Foster a culture of open communication
 Encourage open communication between athletes, medical staff, and coaches
- Provide clear information to athletes and parents
 Ensure that athletes and parents are informed about medical protocols, procedures, and risks

07

Review and update policies and procedures regularly

 Regularly review and update policies and procedures

Stay up to date with best practices and governing body regulations

Conduct regular audits

Conduct regular audits to ensure compliance with policies and procedures

Seek expert advice

Consult with experts in sports medicine and law to ensure that your club is taking a proactive approach to mitigating risk



08

Indemnify the club/ NGB for any residual liability

All the above determines how much risk remains with the club/NGB rather than the individual medical practitioners.

- Check individual providers have correct medical professional liability, including:
 - 1 Limit of indemnity
 - 2 Coverage: for sports work
 - 3 Coverage: ERP
 - 4 Specifically declared sports work

Howden Health & Care have a product specifically for that.

• Buy cover for the club for the remainder

Howden Health & Care have experience in sourcing that cover.

Given the complexity of legal responsibilities in sports medicine, particularly around non-delegable duty of care and vicarious liability, it is essential that NGBs and clubs take a proactive, structured approach to risk management.

We strongly recommend conducting a comprehensive review of all policies and procedures, and contractual arrangements.

Such a review not only helps mitigate the risk of costly legal disputes and reputational damage but also reinforces the organisation's commitment to welfare and high standards of care.

The findings in this article were devised from a Howden event with the Sport and Health & Care divisions, involving NGBs across the Sport sector.

If you have any questions about cover or would like to discuss risk management, Howden Health & Care are happy to assist.

Call us on 07562 946981 or email pete.wickham@howdengroup.com

Peter Wickham

Divisional Director, Health & Care

Pete has worked in the insurance industry for 30+ years, specialising in medical malpractice and life science/clinical trials. Clients have ranged from individual practitioners, pitch side doctors to National Governing Bodies, innovative medical universities and groups of hospitals all over the world. Peter's key to success is understanding the client's business needs and utilising his knowledge with

the markets in order to tailor the product to his client. Prior to joining Howden, Peter worked at both AJG and Towergate.



Howden

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Conference 2025





In 2017 Crossbench peer, Baroness Tanni Grey-Thompson, a Paralympic gold medallist, produced an independent report on the Duty of Care in Sport.

Sport is a macrocosm for society and as such safeguarding can be an issue.

One of the things that came to the fore was that it was very difficult for those who were in sport to raise issues of safeguarding and the potential impact on their reputation or job were contributing factors. The wider safeguarding of children is currently the focus of a new Private Members Bill in Parliament. Her Bill would require those who work with children, such as in a school, care home or sports club, to report known or suspected child sexual abuse to the local authorities.

In recent years we have seen the Whyte Review, commissioned by Sport England and UK Sport following allegations of abuse in gymnastics, published in 2022 by Anne Whyte QC, which recommended increased training for coaches and staff on safeguarding, better reporting mechanisms, and independent oversight.







Slightly prior to this, we saw the Sheldon Report, published in 2021, written by Clive Sheldon QC and commissioned by the FA, which looked into non-recent child sexual abuse allegations in football.

To dive deeper into this vital subject, Howden hosted a safeguarding conference for sports clubs and governing bodies, with Tanni Grey-Thompson as a key speaker.

The conference was held under Chatham House Rules, which means we are able to report on the discussion but not to attribute opinions or insights. However, Tanni is happy for us to include some of her personal key messages.

The conference focused on position of trust legislation and how it relates to sport – and we couldn't have found a more impactful speaker to open the conference.









The impact of Tanni Grey-Thompson

Tanni outlined her history and revealed a very personal reason behind her passion for driving change. She remembered feeling uncomfortable seeing the behaviour of a coach when in her 20s and tried to flag her concerns but found it impossible to be heard.

The same individual is now serving a custodial sentence for his breach of position and trust.

All I got back was 'but he's a really good coach.' That's quite a tough one to deal with.

¹ standard.co.uk/news/politics/baroness-greythompson-independentkeir-starmer-parliament-house-of-lords-b1205487.html

Tanni said: "That has lived with me, that I didn't and couldn't do more at the time and there wasn't any process. All I got back was 'but he's a really good coach.' That's quite a tough one to deal with. At that time, it didn't feel like there was a safe mechanism to raise concerns."

Later in her career, she was asked to look at a case involving a coach who had inappropriate relationships with young women in the sport.

The governing body struggled to address it and again came back with comments 'he's a really good coach.'

Tanni hopes her new Bill with change things.

She told peers in the second reading debate: "This Bill does not seek to criminalise the general public who do not report suspected child sexual abuse but rather calls for those in positions of authority over children to speak up and protect them.

A well-designed mandatory reporting law is a key component of an effective safeguarding system. This is about how we protect more of our children as we go forward."1



This was discussed in the context of an independent party who could assist with complex cases.

In her 2017 report Tanni said the term "ombudsman" was chosen as it seemed the least problematic, though some prefer "regulator." The need is especially evident in smaller sports where close relationships can complicate matters. While it's not expected to happen soon, an ombudsman could provide essential support without absolving governing bodies of their responsibilities.

Other issues discussed:

Is it time for a sports ombudsman?



A coaching register has been discussed for many years because it could help prevent coaches who display inappropriate behaviours from moving between clubs and sports in order to gain access to children.

A case study was presented, in which a coach exhibited suspicious behaviours, such as offering to transport young athletes in their car without another adult present. The coach moved to another club and quickly exhibited the same set of behaviours.

Coaching register

Some of the pushback suggested that a coaching register might deter people from coaching or working in youth groups. It is true there have been cases of malicious complaints against coaches, causing significant distress. For example, one coach endured 18 months of anxiety due to a misunderstanding about an ongoing police investigation. However, the goal is not to penalise people but to ensure proper protections are in place. Some organisations have already created their own coaching registers to set high standards and improve their practices. This proactive approach helps maintain the integrity and safety of sporting environments.

Example of good practice

The conference heard about the case of a sports club which received an anonymous report from a parent of a child on a college programme.

The coach involved was independent, the athlete was on the professional pathway but also involved in the club at a recreational level – so there was a significant risk of data not being shared properly and of the issue falling between the gaps.

The club decided to report the allegation to police and to its governing body. It was able to do so because of clear referral thresholds that were already in place and because the welfare officer at the club was able to establish that the case met those thresholds.

The same club now provides an online platform for whistleblowers who wish to remain anonymous, and the platform also allows for communication and document sharing.

It has implemented safer recruitment processes for volunteers, contractors and employees. Everyone undergoes a safeguarding induction and role-specific training. They conduct player and parent inductions, which include information on positions of trust and expected behaviour in a child-friendly format. This approach helps educate everyone involved and maintain a safe environment.

Figures provided by Browne Jacobson indicate that compensation claims for instances of abuse have been rising and can range from around £12,000 to almost £200,000 in the most severe cases. It's worth noting that legal costs are always significantly higher than damages.

How big are claims?



Insurance issues: what cover do you need?

Abuse insurance, an extension to public liability cover, provides defensive protection for NGBs and sports clubs. If a safeguarding complaint develops into a civil claim, usually for damages or compensation, this element of the insurance cover will allow insurers to defend the claim on behalf of the NGB or club.

How is the insurance industry reacting?

Insurers have seen extremely high costs and claims in other sectors in the safeguarding field and whilst there have been few significant abuse related claims in sport directly, this does make insurers nervous about providing cover. The number of insurers that are willing to provide abuse cover is becoming increasingly restricted.

Cover is available but safeguarding is a risk that requires management and controls - and this is a key area of focus for insurers. They will want to know the risk is being appropriately managed.

Our role as a broker is to advocate on behalf of our clients, explaining to insurers the good work that is being done by our clients to manage safeguarding risks.

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How do Howden do it?

Fundamentally we're here to explain to the insurer, to give them comfort around how this risk is being managed, what NGBs are doing within their specific sport around risk management, how are they implementing and upholding their minimum standards and ensuring that their sport is safe for all.

This can be done by having a greater depth of understanding of the way things are managed within NGBs'.

Communication with your broker is key.



Talk to our team about insurances that can help manage your safeguarding by emailing sportsenquiry@howdengroup.com or calling us on 0121 698 8150.

The team members featured in this edition are just a handful of our sport insurance experts.

 \rightarrow <u>Visit our website</u> to discover the areas of insurance we can offer.



What do you do at Howden?

I'm a Junior Broker on the Sport and Entertainment Renewals team, where I manage the renewal of sports clubs' policies. My job is to ensure that appropriate cover is in place to satisfy the sports club's requirements within the policy terms. On a daily basis, I handle client queries over the phone or via email, doing my best to ensure a seamless renewal process.

How long have you worked for Howden?

I've been at Howden for nearly a year now, and this is my first role in sports insurance. Before that, I was working as a barista at Nando's while studying for my university degree, so it was quite the shift in my career! I've always had a passion for sports, so merging that with my career has truly been a dream come true.

What's your favourite part of your job?

Whether I'm sharing a laugh with coworkers in the office or on Teams, or having light-hearted chats with clients on the phone, I always strive to add a touch of joy to the workday while staying focused. This approach adds a personal touch to the service I provide, ensuring clients feel comfortable while I assist them. I love blending professionalism with creativity in my work, making sure my fun personality shines through in the services I provide.

Reece Etwaroo

What's your favourite sport and why?

I grew up partaking in different sports, but cricket is by far my favourite sport. I've been playing for about 16 years, and I've also been coaching for approximately 10 years, which has been really fulfilling. Being half Guyanese, I support the West Indies, especially since my great grandad is Rohan Kanhai, who captained the team and was recognised as one of the top batsmen of the 1960s. It really makes my love for the game feel even more personal.

I love blending professionalism with creativity in my work, making sure my fun personality shines through.



Tell us a bit about yourself

At home, I spend quality time with my remarkable German Shepherd, Odi, who's been my partner in crime for four years now. He's a lovable whirlwind of chaos – my mum and sister can definitely vouch for that! Whether he's scheming his next playful escapade or simply relaxing with us, he's truly my best friend. Additionally, I have a weekly ritual of playing video games with my friends, a hobby I've cherished since my teenage years. I have definitely spent more time on games such as Grand Theft Auto and Minecraft than I care to admit!

What do you do at Howden?

I work as a Senior Broker in the Golf team which is primarily based in Scotland. My role includes working closely with our Account Executives and managing our new and existing clients' insurances. We predominantly deal with golf-related business, but we also look after a variety of other sports too.

Graeme

How long have you worked at Howden?

I joined Howden Sport and Entertainment two years ago having previously worked for both local and national insurance brokers in the general commercial insurance sector for a number of years.

From darts to American football – if it's a sport, I'm watching it.

What's your favourite part of your job?

Having worked in the general commercial insurance sector for the past 20+ years I take great delight to now work in a specific sector that I have a huge passion for. I enjoy learning about our client's business's and with my sporting interests it allows me to create good relationships which I believe helps deliver a great service.

Campbell

What's your favourite sport and why?

Football is my number one sport! My dreams of playing are long gone so I am resigned to watching from the stands these days. Coming from Glasgow most people would expect you to support one of the big two clubs but not me, I support the great Glasgow alternative that is Partick Thistle and follow them home and away when I can.

I am also a coach for a local under 16s girls football team which I really enjoy, and I love to see the women's game grow. Hopefully I will see one of our girls progress and play at an elite level in the future.

Tell us a bit about yourself

I have an interest in all things sports including darts, golf, snooker, American football, basketball and enjoy watching live action but I also love a sports documentary!

I spend a lot of time outdoors and enjoy long walks in the hills with my dog Archie in the great Scottish outdoors. I am always keen to explore new places and as I stay just outside of Glasgow there is so much right on your doorstep... if only there was better weather to enjoy it more!

I'm also a huge music fan and enjoy going to live shows.

What do you do at Howden?

I am an Account Executive within the Equine team, I help look after new business, renewals and mid-term adjustments for anything equine when related, from horses to stable buildings.

How long have you worked for Howden?

I am the newest member of our team and have been working at Howden for just over one year. I got into sport insurance after spending a summer working on a horse ranch in Greece, an opportunity arose at home to work within Equine insurance, meaning I get to combine my passion with helping people within the same industry, which was a chance I couldn't resist.

I like to make insurance simple, so clients can get back to their horses.

What's your favourite part of your job?

Talking to like-minded people who also have a passion for horses and being able to understand their needs for insurance, therefore, helping them navigate the sometimes daunting task of insurance. I like to be able to help people by making the process of obtaining insurance as simple as possible by committing myself to make sure people have the adequate cover they need and doing it in a timely fashion, leaving them time to be able to get back to the horses!

What's your favourite sport and why?

Horse riding of course – it's my passion in and out of work!

Emma Bruce

Tell us a bit about yourself

Every morning before work, I will be at my local cross-fit gym which I will then follow up walking my retired working labrador Belle along the beaches that I am lucky enough to live by.

When I need my horsey fix, I enjoy riding my friend's horses and being able to go out hacking with them for hours in the Kent countryside, now we finally have nice evenings!

At Howden, we understand sports clubs, and we understand insurance too.

Our experienced Sport & Entertainment team are available to advise you on the right level of protection for your club, at a price that works for your budget.

→ Visit our website for more information or reach out to one of our friendly team, and we'd be happy to help:

+44 (0)121 698 8160 sportsenguiry@howdengroup.com We hope you found this edition of Otium useful, with guidance and support to run your club with confidence. As always, we welcome your contributions and encourage your feedback.

Leave feedback





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