

THE ATHLETIC TRAINER'S GUIDE TO REDUCING LIABILITY



BROUGHT TO YOU BY



**ATHLETIC TRAINER
INSURANCE PLUS**

**Everything You Need To Know About
AT Liability & How To Mitigate Inherent,
Unavoidable Risk**

Contents



Introduction	3
A Quick Vocab Lesson: Breaking Down Liability & Risk Terminology	5
Recommendations for Mitigating Athletic Trainer Liability Risk	7
How To Handle Claims	12
Mitigating Risk: How Athletic Trainer Insurance Plus Can Help	13



Introduction

It's your duty and your obligation as an athletic trainer to help, heal, and have a hand in changing the lives of every patient, athlete, or person who walks through your door.

Ultimately, that means your job is exceptionally rewarding. Think about it, you're able to soothe, diagnose, prevent, and play a part in the reduction of pain—how could that not be considered a hugely rewarding career?

Unfortunately, your job, as rewarding as it is, also comes hand in hand with something else—risk.

Risk is something that touches every career, but as an athletic trainer, you're vulnerable to some awfully specific, unique types of liability and risk that are inherently tied into your job simply because of what you do, who you work with, and how your job operates.

The bad news about this? Risk is going to be weaved into your job no matter what you do—that's just the nature of the beast. From negligence to malpractice to allegations of general liability issues, risk is simply a part of your job.

There is good news, though (we're not here to serve you an eBook entirely based on bad news—we'd never do that to you). There are plenty of ways to reduce, minimize, and mitigate that risk. There are plenty of actionable steps you can take to reduce liability and risk, but first, it's crucial to understand risk, liability, claims, and how it all ties into your specific career.

That's precisely what we're here to help with. It's our goal at Athletic Trainer Insurance Plus to ensure that you're not just covered with insurance, but you're as informed as possible

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when it comes to understanding your own vulnerability, what risks you face, and importantly, what you can do to prevent claims from happening.

Keep reading to learn more about the risk and liability associated with your career, what you can do to limit that risk, and of course, how to maximize the rewarding parts of your career (by seamlessly tackling the less than desirable risk portions).



A Quick Vocab Lesson: Breaking Down Liability & Risk Terminology

As a qualified, professional athletic trainer, it's likely that you've got some foundational knowledge when it comes to your own risk and liability. But if you, like many people out there, aren't an insurance or risk management expert, it's possible that some of the terms we'll be using in this eBook might be unfamiliar.

We want to nip that issue in the bud before it even presents itself. Take a quick skim through some of the terms below to get a better idea:

- **Allegation**—This is the assertion that a professional or an organization has done something unlawful or wrong that has caused some sort of damage. An allegation is a not-yet proven claim of wrongdoing.
- **Claim**—A claim is a formal request from a policyholder to their insurance company for compensation and coverage for a covered loss or event that falls under their insurance policy.
- **Liability**—The inherent risk that comes with an AT career; the state of being responsible for something, especially in terms of legality and wellbeing.

A claim is a formal request from a policyholder to their insurance company for compensation and coverage for a covered loss or event that falls under their insurance policy.



- **Liability Insurance**—This is a type of insurance that covers legal costs and payouts for an insured party should claims and allegations arise.
- **Negligence**—This is a failure to exercise the correct degree of care that a qualified practitioner in the AT community would have exercised under the same circumstances; otherwise known as a failure to meet the standard of care set by ATs.
- **Patient**—The person or persons receiving professional services from a licensed athletic trainer.

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Recommendations for Mitigating Athletic Trainer Liability & Risk

The pure nature of your job—working hands-on with those who are in pain, often already injured, or more likely to be injured—means that risk is inherent. As an athletic trainer, you have a direct hand in helping so many people, but you also make yourself vulnerable for shouldering the responsibility of dealing with risk and liability.

But just because risk is going to exist naturally within your career doesn't mean that there aren't steps you can take to dramatically reduce and mitigate that risk. By taking a few vital, impactful steps, you can create a safeguard for yourself, your career, your finances, and your future. While the list of risk mitigation tactics is probably endless, we've laid out a few of the most important tips below that we believe are crucial for cutting down on the risks you face as an athletic trainer.

Complete a Thorough, Proper Assessment

Treat every assessment like your license is on the line—because, in reality, it is. But beyond that, treat every assessment like each patient matters the most, because, in reality, they do. Every assessment you perform should be by the book, leave room for no exceptions, and should be as thorough as possible. Unless you're dealing with extenuating, unique circumstances, try to ensure that every assessment you're a part of is highly professional, of top-notch quality, and is as proper as proper gets. Follow procedure, devote your full

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attention to each patient (no matter how minor the case), and invest your time, energy, and effort into each assessment you perform.

Our advice? Continually brush up on what you were taught is a proper, thorough assessment, review your establishment's guidelines, and create your own checklist to ensure you're providing a proper assessment every time.

Provide a Safe Environment

Risk is tricky because it's in everything we do—whether we know it or not. Often, risk comes in improbable, unlikely, and unexpected forms, and oftentimes, that means it manifests itself in the form of your office environment.

No matter where you run your AT practice—a school, an outpatient center, a private healthcare facility, etc.—the environment should be in top-notch shape, actively eliminating the opportunity for risk to strike. Your environment needs to be safe.

The trickiest part of all is that safety isn't just about the obvious things—fire exits, well-kept walkways, plenty of lighting, etc. It's also about smaller, more minimal things, too. Does that rug you decorated your office with present the chance for a slip-and-fall incident? Do you have any sort of sharp or heavy objects decorating your desk? Is it possible that someone could hurt themselves on equipment that's lying in reachable spots?

Our advice is simple—take a full-on audit of the environment you're seeing patients in. Ask yourself some questions—*Is it safe? Does this environment make it harder to do my job? Can my patient injure themselves in this environment?*

Be honest when you're answering these questions, then address the issues—you're on your way to mitigating risk.

Exercise Caution When Administering Treatments

This one obviously goes without us reminding you. Know that when we say this, we're not insulting your skill or your

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professionalism. Instead, we're reminding you of something important and unavoidable—no matter how talented, practiced, and professional you might be, you're still human, and you're still at risk of making mistakes.

Whether this means that one day you accidentally get distracted and make an error *or* you're so committed to muscle memory that you don't realize you're making a mistake, the spectrum is pretty broad. Ultimately, the best thing you can do is actively remind yourself before every patient to **exercise extreme caution**.

If it helps, repeat this phrase in your head before you do anything. It doesn't say anything about your competency as an AT **except** that you care about your patients' well-being above all else.

Establish Trusting, Solid Relationships with Patients

It's important to remember that your patients are more than just names on a clipboard and data on a chart—they're people with needs, thoughts, and feelings. Treating every patient, even the ones you barely know, with care, gentleness, and kindness can go a long way.

This fosters healthy, trusting relationships, and that's good for several reasons. For starters, it makes you a better human being (and you can't put a price on that). But more than that, it opens the door for solid relationships with the people you treat.

Obviously, we're not saying that ATs who have good relationships with their patients *never* have to deal with risk but showing your clients how much you truly care about them in obvious, vital ways can help you dramatically reduce that risk.

Develop Specific Procedures & Guidelines For Yourself

Remember how we briefly mentioned a checklist earlier? We meant it. One of the best things you can do for yourself is establish a thorough, perfect procedure or guideline that you follow along with every time.

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How can you get your guide or checklist started? Mentally walk through an entire patient experience from the moment someone walks into your office. Think about how you should treat them from the second they sign-in until the moment they get in their car to leave. Create a thorough, easy-to-follow guideline that you can adhere to—this can help you perform perfectly every time, mitigating most inherent risk in the process.

Communicate with Authority Figures, Coaches, and Parents

It's crucial to ensure that your communication isn't just limited to your patients if there's anyone else involved in the responsibility of that patient's health and wellbeing. For example, if an athlete is in your care, ensure that you have active, transparent communication with their coach. If a minor or young adult is in your care, communicate openly with their guardians or anyone else you're legally able to communicate with.

It's not likely that a patient or player would lie to you about what treatment they need, but informing everyone involved about your patient's well-being, potential treatment, and timeline is going to help with transparency. And, of course, bringing in more people to fact-check you ensures that you're protecting yourself against less than savory allegations.

Know Your Limitations

It's crucial that you know where you draw the line—it's even more crucial that you're ready to act on that.

Be honest enough with yourself to be aware of what you're skilled at and what you're not, who you can easily work with and who you can't, and what's within your scope of practice and what isn't.

Choosing not to treat a patient or administer a treatment doesn't make you a bad AT—in fact, it makes you a great AT. You'd rather admit where your limitations are than risk injuring or upsetting a patient, and that's what's going to set you apart.

Purchase Your Own Athletic Trainer Liability Insurance

Athletic trainer liability insurance is maybe one of the *most*

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important pieces of mitigating risk—and no, we’re not just saying that because we just so happen to provide insurance for ATs.

Look, things happen. You could be the world’s most talented AT (and we’re sure you are), you could *never* make a mistake, and you could be essentially error-free—but the likelihood of someone filing an allegation or bringing a claim against you is still highly probable. It’s just sort of in human being’s nature to do so, even if you haven’t done something wrong.

With professional liability insurance, you’re doing something important—safeguarding yourself against the improbable, the unlikely, and what you believe to be impossible. Because honestly, risk is going to exist *no matter what you do*. And should something happen, you’ll want to be protected.

You’re probably thinking that *your employer has liability insurance, so you’re covered under their policy*. That actually might be true, but how covered are you *really*?

Think about insurance like an umbrella. If your employer pays for liability insurance, they’re the ones holding the umbrella in their hand—you’re under there, too, but you’re standing a little off to the side. When the downpour starts, that umbrella is going to be sure to protect your employer—and it should, that’s exactly what it’s designed to do. But you, well, you’re more than likely going to be off to the side *getting wet*—and whether you’re just a little damp or totally drenched, well, you’re still kind of out of luck.

When you invest in your own liability insurance, you’re the one standing in the center of that umbrella, dry as a summer day in the desert, even as the storm rages outside.

Practice Common Sense

There’s no such thing as *too much common sense*. While this might sound like really obvious advice, trust us—it’s not. There are going to be plenty of times in your career where common sense needs to prevail, so let it. You’re a skilled practitioner and a damn good AT, but you’re also a competent person. Don’t be afraid of letting common sense shine through and help you make better decisions.

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How To Handle Claims

At Athletic Trainer Insurance Plus, we believe in being transparent and wholly realistic—that’s why we’re about to share a harsh reality with you without any hesitation. Even if you follow every single tip we just shared as perfectly as possible, even if you never slip up, even if you’re God’s gift to the athletic trainer’s industry, it’s still highly likely you’ll end up dealing with a claim at some point in your career. That’s one of the big reasons we’re in the industry we’re in—people *need* insurance to flourish, and we want to be that helping hand in times of trouble.

We get it—it’s not a super fantastic thing to say, and you might think we’re being kind of blunt bringing it up in the first place, but we feel it’s our job to offer as much information as possible so that your career, your finances, and your future can bloom without interruption.

If you end up dealing with an allegation for any reason, the process might end up feeling overwhelming. Our advice? Take a deep breath, hold steady, and follow along with a few of these tips to ensure a smooth, legally correct process.

Review Your Insurance Policy ASAP

The second that you know someone is going to file a claim against you, take to your policy and review it at once. Right off the bat, you’ll probably be able to answer some of your own questions (for example, “does my policy cover the allegation someone is bringing against me?”) and come up with a list of other questions you’re going to have.

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Write Down Your Burning Questions

Those questions that we mentioned that might emerge? Write them down. Don't try to commit them to memory—actually write them down. This way, when you talk to your insurance company, you can remain organized and cohesive (it's also helpful to ensure you're not getting too stressed out and overwhelmed with the process).

Contact Your Insurance Company Immediately

Once you've reviewed your policy and come up with a list of questions you need answers to, reach out to your insurance company immediately. Be sure that you're getting your questions answered, asking about what comes next, and getting information on what you need to do. Our advice? Take detailed notes during this process so that once you get off the phone you'll have a document of what your insurance company instructed you to do.

Dig Up Any Documentation You'll Need

If you need to file any type of documentation, it's crucial to make sure you have everything you need ASAP. Start digging around for any documents you need for the insurance process.

Don't Try to Handle it Yourself

Allow us to repeat this tip because it's hugely important—don't try to handle this yourself. You have an insurance company on your side, so make sure you invest in their knowledge, expertise, and assistance. Unfortunately, dealing with allegations and claims can be messy, unpleasant, and super expensive—it's best to get the professional help you need to avoid paying any unnecessary fees or making any mistakes that could cost you more in the long run.

Once you've reviewed your policy and come up with a list of questions you need answers to, reach out to your insurance company immediately.



Mitigating Risk: How Athletic Trainer Insurance Plus Can Help

At Athletic Trainer Insurance Plus, we're absolutely, wholly dedicated to helping you mitigate any and all risk that comes your way. As a business, we believe a few crucial things:

- Dedicated professionals like you deserve coverage that's going to have your back and help you do your job better—there's something to be said for performing with peace of mind, right?
- We can't eliminate risk, but we can help mitigate it—that means if something should happen, you'll have someone on your side to help you navigate the stressful, burdensome times.
- Your liability insurance should be specific to you and your career to better serve the needs you have and mitigate the specific liability you deal with—one-size-fits-all-careers insurance simply doesn't cut it by our standards.

Ultimately, we want to be a reliable, dependable beacon of support for you. You're dedicated to being there for your clients, and that's something we can truly relate to. If you're interested in learning more about our policies, how we can help you mitigate risk, and what coverage options are immediately available to you, reach out to us today. We've got representatives on the line ready to answer any questions you might have!

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READY TO PROTECT YOUR CAREER?

Athletic Trainer Insurance Plus offers athletic training liability insurance. We are proud to offer access to affordable, all-inclusive liability insurance with instant coverage and additional, member-only benefits, including access to Vision and Dental coverage, with no hidden fees.

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