



# Insurance 101: Lightning Safety for Lacrosse Activities

BY LORI WINDOLF CRISPO

**D**on't let this happen to your players. A 17-year old girl was struck and killed by lightning, as her team was running off the field during a fast-approaching storm. A settlement was recently made to her family, six years after her death, in the seven-figure range.

## What are the dangers?

Lightning poses a serious threat to outdoor sports participants, coaches, officials and spectators. Titanium lacrosse sticks, metal bleachers, fences and lightposts, as well as trees around fields -- all are targets of lightning strikes. These targets, coupled with the fact that many fields are far from adequate shelter, and most people on the field do not have a clear understanding of what to do in the event of a thunderstorm, can result in players and others being unnecessarily injured by lightning.

Summer is the prime season for lightning-related injuries and deaths. According to the National Weather Service, lightning is "the most dangerous and frequently encountered weather hazard that people experience each year." Virtually every area of the country experiences lightning strikes, and on average, 100 people are killed by lightning each year in the US.

## Facts about Lightning

It is important that lacrosse players, coaches and officials understand the basic facts about the dangers of lightning. Remember that the safety of your players and spectators is much more important than any single game. The National Weather Service provides the following information about the threat of lightning to outdoor sports participants:

- All thunderstorms produce lightning and are dangerous.

- Blue Skies and Lightning. Lightning can travel sideways for up to 10 miles away from any rainfall. Even when the sky looks blue and clear be cautious. If you hear thunder, take cover. At least 10 percent of lightning occurs without visible clouds in the sky. Many deaths from lightning occur ahead of the storm because people try to wait until the last minute before seeking shelter.

- You are in danger from lightning if you can hear thunder. If you can hear thunder, lightning is close enough that it could strike your location at any moment. Look for dark cloud bases and

increasing wind. Head to safety as soon as you hear thunder, before that first flash.

- Lightning injuries can lead to permanent disabilities or death. On average, 20 percent of strike victims die, and 70 percent of survivors suffer serious long-term effects.

## Lightning Guidelines for Lacrosse

Every lacrosse program should include guidelines for Lightning Safety in their risk management plan. Such a program should include these steps as recommended by the National Weather Service's Lightning Safety Program:

1. Establish a chain of command, identifying who is responsible for making the call to suspend or cancel play.

2. Designate a weather monitor to track weather conditions. Local weather forecasts - from The Weather Channel, NOAA Weather Radio, or local TV stations - should be observed 24 hours prior to athletic events. An inexpensive portable weather radio is recommended. The use of lightning detection systems should be considered by the league or field owner, if feasible.

3. The guidelines for suspension and resumption of athletic activities should be planned in advance. When will you call a game? How soon will you allow play to resume?

4. What are the signs of an imminent storm:

- a. Keep an eye on the sky. Look for darkening skies, flashes of lightning, or increasing wind, which may be signs of an approaching storm.

- b. Listen for the sound of thunder. If you can hear thunder, go to a safe shelter immediately.

- c. If your hair stands on end, immediately suspend your game or practice and instruct everyone to go inside a sturdy building or car.

5. Go immediately to a safe shelter. Safe evacuation sites include:

- a. Fully enclosed buildings

- b. Fully enclosed metal vehicles with windows up.

- c. The low ground. Seek cover in clumps of bushes.

6. Unsafe shelter areas include any outdoor metallic objects or structures like flag poles, fences, high mast light poles, metal bleachers, golf carts or gates, or structures that are open such as dugouts, carports or rain shelters.

7. If you can't get to a shelter, stay away from

trees and water. If there is no shelter, crouch in the open, in the lowest lying area. Assume the "lightning-safe position" (crouch on the ground, feet together, head low, ears covered, making yourself as small as possible).

8. Move away from groups of people. Stay several yards away from another person. Don't share a bleacher, bench or huddle in a group.

9. Once play has been suspended, wait at least 30 minutes from the last flash of lightning or sound of thunder before resuming.

## What to do if someone is struck by lightning

If someone in your group is struck by lightning, get immediate medical attention. Call 911 using a cellular (not landline) phone, if possible and begin giving first aid treatment to the victim. People struck by lightning carry no electrical charge and cannot give a shock to other people. You can examine them without risk.

If the victim has stopped breathing, begin rescue breathing. If the heart has stopped beating, a trained person should give CPR. CPR is effective in resuscitating lightning victims. The injured person has received an electric shock and may be burned. Being struck by lightning can also cause nervous system damage, broken bones, and loss of hearing or eyesight. Be mindful of these potential injuries when treating or handling the victim.

For additional information on lightning safety, the National Weather Service has a comprehensive site dedicated to lightning safety. Visit [www.lightningsafety.noaa.gov/](http://www.lightningsafety.noaa.gov/) to check out their guidelines. The National Athletic Trainers Association (NATA) has published an excellent position statement on "Lightning Safety for Athletics and Recreation," which can be found at: [www.nata.org](http://www.nata.org) under publications. A third source of information, including product information on lightning detectors, can be found under the National Lightning Safety Institute's site, [www.LightningSafety.com](http://www.LightningSafety.com).

—Lori Windolf Crispo, CPCU is the Executive Vice President of Bollinger, Inc.'s Amateur Sports Division. Contact her at [Lori@BollingerInsurance.com](mailto:Lori@BollingerInsurance.com). Bollinger, located in Short Hills, N.J., is the Insurance Administrator for US Lacrosse.