



## Insurance 101

LORI WINDOLF CRISPO



Lori Windolf Crispo, CPCU, is the Executive Vice President of Bollinger's Amateur Sports Division. Contact her at [lori@bollingerinsurance.com](mailto:lori@bollingerinsurance.com). Bollinger, Inc., is the Insurance Administrator for US Lacrosse.

# Prevention and Treatment of Heat Related Injuries

One of the biggest concerns for lacrosse players is preventing heat injuries. Heat-related injuries, such as heat exhaustion or heat stroke, are emergency conditions that need immediate treatment and medical care. However, such incidents can be prevented with a few simple steps.

## ■ What are Heat-Related Injuries?

Normally, our bodies produce a tremendous amount of internal heat, which is cooled by sweating and expelling heat through the skin. In extreme heat, high humidity or vigorous activity in the hot sun, this cooling system may begin to fail, allowing heat to build to dangerous levels. Heat injuries manifest themselves from mild symptoms to life-threatening conditions.

• **Heat Cramps:** Heat cramps are forceful, painful muscle contractions, usually occurring in the calf or hamstring. They are typically related to heat, dehydration, and poor conditioning. Treatment for cramps is simple: rest, drink water and get to a cool environment.

• **Heat Exhaustion:** Heat exhaustion stems from excessive heat and dehydration. Its symptoms can be detected in the appearance and activities of your players. The range of symptoms includes nausea, dizziness, weakness, headache, heavy perspiration, normal or low body temperature, weak pulse, dilated pupils, disorientation, and fainting spells. Treat heat exhaustion by getting the person to a

cool or shady environment, drinking liquids and applying cool water or ice to the body. Most people respond to these treatments, but prompt attention is necessary in order to prevent it from progressing to heat stroke. More severely heat-exhausted patients may need IV fluids, especially if vomiting keeps them from drinking enough.

• **Heat Stroke:** Heat stroke, the most serious form of all heat-related conditions, is a life-threatening medical emergency. A person with heat stroke usually has a very high temperature (over 104 degrees) and along with the other symptoms above, may be delirious, unconscious or having seizures. These patients need to reduce their temperature quickly and must also be given IV fluids for rehydration. Take them to a hospital as quickly as possible – although cooling treatments need to be started immediately and continue until emergency medical personnel can take over. In addition to applying ice, another effective form of cooling in this case is “evaporative cooling” where the person is sponged or misted with cool water, and fans are used to circulate the air around the person to encourage rapid evaporation.

## ■ Lacrosse Players are Vulnerable

Because lacrosse is usually a warm-weather running sport, lacrosse participants are at risk for heat illnesses. Coaches can take a number of steps to prevent heat-related injuries among their players:

1. Recognize the dangers of playing in the heat.
2. Schedule regular fluid breaks

during practice and games. Players should be hydrated prior to their start and continue to drink eight ounces of fluid every 20 minutes during the activity with water or sports drinks.

3. Players should avoid soda, caffeine drinks and alcohol before or during games, as these can promote dehydration.

4. Make player substitutions more frequently in the heat.

5. Have players wear light-colored, “breathable” clothing.

6. Take “helmet breaks” every 30 minutes to ensure that heat in the helmets gets released. Just as you wear a hat in winter so heat will not be lost through the top of your head, the converse is true in summer – wearing a helmet keeps in a great deal of heat that the body is trying to expel.

7. Use misting water sprays to keep players cool.

8. In the early part of the season, particularly in warm, humid climates, acclimate players slowly to the heat. Play at cooler times of day, and build up players’ tolerance to heat a little more each day. If you are attending a camp or tournament in a hot climate, go early (if possible) to help the team adapt and be vigilant about enforcing preventive measures.

9. And always, respond quickly if heat-related injuries occur.

For more information on safety and risk management, or to see prior “Insurance 101” articles, please visit the US Lacrosse Insurance and Risk Management Web site at [www.bollingerlax.com](http://www.bollingerlax.com). **LM**