

ALLSPORT INSURANCE MARKETING

What you should know about sports injuries



By Gina Bennett

Regular physical activity is important for an individual's physical and mental well-being. A common method to be active is sports. Benefits include improved physical fitness such as increased muscle and aerobic endurance. Group sports can also enhance development through improved social skills and relationship building. Despite the many benefits of team sports, there are also hazards – most notably, the risk of injury.

Who has the highest risk of being injured through sports?

Recent data found that 35 per cent of all injuries in Canada were caused by playing sports. This information also shed light on the portion of the population that has the highest probability of

being injured during sports-related activities, with adolescents (aged 12 to 19) having the highest risk. Of this age group, 66 per cent of all injuries were linked to sports. It was also found that young men have a higher risk of sporting injuries than young women. The figures indicated adolescents were more than twice as likely to be injured than working-age adults, and about seven times more likely to be hurt than seniors. However, the risk of injury among adults is still high, with 47 per cent of injuries being related to sporting activities.

What are common sports-related injuries?

There are two types of sports-related injuries: macrotrauma and microtrauma. A macrotrauma is an acute injury which occurs as a result of a single traumatic or forceful incident such as ankle sprains, joint dislocation, ruptured tendons, concussions, eye injuries and broken bones. A microtrauma is an overuse injury caused by the frequent, repetitive use of tendons, ligaments, muscles, bones and joints. Common overuse

injuries include tendonitis, tennis elbow, carpal tunnel and pain in the back, heels or knees.

How can Allsport help?

Injuries happen, and while we can't avoid every accident, there are ways to ensure an athlete is protected through extended insurance coverage. In many cases, acute sports injury claims not covered through a provincial medical plan can be insured through Allsport Insurance's **sport accident** policy. This policy includes no-fault accidental injury coverage, which protects amateur athletes who have been injured due to external violent, sudden, fortuitous causes beyond the insured's control. It is offered in conjunction with a **general liability** policy or on a stand-alone basis.

Allsport Insurance Marketing is an incorporated mga specializing in insurance to Canadians for sport, leisure and recreation activities. To learn more, call 604-737-3008 or visit allsportinsurance.com. **IP**

■ ■ ■

Gina Bennett is president of Vancouver-based Allsport Insurance Marketing.

From the May 2016 edition of **InsurancePeople**