

Research on the Security Mechanism of School Sports Insurance on Campus Football

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Abstract: School sports insurance is an effective method to transfer risks of students' accidental injuries and relieve the worries of schools; it is suitable for school sports including football. At present in China, the insurance system for accidental injuries caused by campus football has not yet been established. Schools have to adopt a "negative" attitude in football teaching, which goes against the principle of vigorously promoting campus football in our country. Therefore, based on international experience and China's actual situation, this paper puts forward a physical education insurance system suitable for campus football, and analyses the product composition, insurance liability, insurance strategy and compensation process of this insurance system. Through improving laws and regulations, cultivating peoples' awareness of self-insurance and strengthening industry supervision, the institutional guarantee for the school sports insurance system can be fostered.

1. Introduction

Campus football is a kind of strenuous exercise with many participants. In daily training and competitions, students are exposed to various kinds of accidents. "Fear of injury" is the common dilemma faced by schools when they promote campus football. In order to reduce the probability of accidental injury, some schools adopt a "negative" approach of shortening the duration of football training and reducing the intensity of activities. To a certain extent, this approach will restrict the development of campus football and hamper the training of excellent football talents. Therefore, effective measures should be adopted to help schools reduce the risks of accidental injuries caused by campus football.

Insurance is universally recognized as an effective way to transfer risks. It is also applicable to campus football. However, at present, there are no insurance products specially designed for campus sports; students who suffer with accidental injuries caused by physical training and competitions cannot get compensation. The academic research on school sports insurance is still in its infancy. There is no systematic and comprehensive research on how to identify accidental risks in campus football, which kind of insurance products should be provided and how to play the insurance function. In view of this, this paper, aiming at the characteristics of campus football, adopts the methods of investigation and literature review and carries out specific study on the construction and guarantee of school sports insurance system, hoping to provide theoretical reference for the practice of school sports insurance in China.

2. The Risks of Accidental Injuries Caused by Campus Football

Football is known as the "first game in the world" which attracts hundreds of millions of people to participate every year. Football is so popular because it is a highly competitive game focuses on teamwork and the spirit of striving for progress. Thus, it is inevitable to avoid various accidents in this game. For campus football with young people as the main subjects, the possibility of accidental injury is higher while the injuries may be more serious. In order to understand the current status of campus football development in Chongqing, the author conducted a questionnaire survey on

football coaches and students from 15 primary schools, 21 middle schools and 8 universities in this city. 42 effective questionnaires for football coaches and 615 effective questionnaires for students were collected respectively. The risks of accidental injuries in campus football are analyzed statistically.

2.1 Sources of accidental injuries

Rhea sources of accidental injuries can be divided into four categories: football teaching lessons, extracurricular activities, off campus activities and football matches. Football coaches and students basically have the same judgment on the sources of accidental injuries. Extracurricular activities are the main source of accidental injuries. According to coaches' and students' opinions, the percentages are 40.5% and 43.1% respectively. Football matches rank the second position. In coaches' and students' views, the percentages are 31.0% and 27.5% respectively. In extracurricular activities, students get rid of football coaches' management, but they lack of self-protection consciousness in playing. Thus, students are more likely to suffer accidental injuries. In football matches, it is important to win; students have more physical contacts with each other. The possibility of accidental injuries increases.

Table 1. Sources of accidental injuries caused by campus football

Sources	Coaches	Students
Extracurricular activities	40.5%	43.1%
Football matches	31.0%	27.5%
Football teaching lessons	21.4%	25.7%
Off campus activities	7.1%	3.7%

2.2 Frequencies of accidental injuries

Both football coaches and students believe that football is a sport with frequent accidents, accounting for 57.1% and 62.8% respectively. The proportions are obviously higher than other sports. The charm of football is that once the players enter the stadium, they enter a state of selflessness. Their uncontrollable actions in the competitive process will bring harm to other players or themselves.

Table 2. Frequencies of accidental injuries on campus football ①

Frequencies	coaches	students
often	57.1%	62.8%
common	28.6%	32.2%
occasionally	14.3%	4.7%
never	0.0%	0.3%

2.3 Degrees of accidental injuries

Accidental injuries occurring in campus football activities are mainly "minor injuries" which do not need to be treated in hospitals. According to football coaches and students, the percentages of minor injuries are 64.3% and 67.3% respectively. Abrasions are the most common. Through ice compress, spray, simple dressing and other ways, these injuries can be treated at the scene.

Table 3. Degrees of accidental injuries caused by campus football ②

degrees	coaches	students
minor wounds	64.3%	67.3%
general injuries	31.0%	27.5%
serious injuries	4.8%	5.2%

3. Current Situation of Campus Football Accidental Injury Insurance

From above survey it can be seen, campus football is a sport with frequent and high degree of

accidental injuries. When accidents occur, as the organizer, the school needs to face the risk of taking responsibilities including financial compensation. Under the condition of market economy, the risks of accidental injury caused by campus football should be guaranteed by corresponding insurance products.

3.1 Existing insurance products

In fact, at present, there are two insurance products related to school sports activities. One is students' safety insurance; the other is school liability insurance. The two insurance products complement with each other and can provide certain insurance for students in accidental injuries.

1) Students' safety insurance. Students' safety insurance is a kind of public welfare insurance product with low premium and high security; students are insured in the system. Each person pays a premium of tens of yuan each year, and can receive insurance coverage covering the scope of accidental disability/death, illness death, accidental hospitalization, accidental outpatient service and disease hospitalization.

2) School liability insurance. The school liability insurance is a kind of liability insurance in which the school acts as the insured person; the insurance company compensate for accidental injuries caused by the subjective negligence of schools.

3.2 Limitations of existing insurance products

In students' safety insurance, if the student takes part in high-risk sports and gets injuries, most insurance companies will regard the case as liability exemption. They do not bear the liability of death or disability caused by strenuous exercise. For the school liability insurance, it only guarantees the accidental injury of students caused by schools' responsibility; the scope of product is not comprehensive. From above investigation and analysis, we can see that extracurricular activity in schools is the main source of accidents, but these activities are not organized by the school authority. Therefore, most accidents are not covered by school liability insurance.

3.3 Adverse selection of schools

The promotion of campus football in our country is still in its infancy. Although the overall plan of campus football has been issued at the national level, many supporting policies have not been clearly defined. Therefore, it is difficult for schools to estimate the benefits of organizing campus football activities. According to the principle of economic game theory, schools tend to take opportunistic actions when the "benefits" of organizing campus football games are not clear or significant. That is, schools will choose teaching programs with relatively low risks, so as to reduce the probability of students' accidental injuries. This kind of teaching method goes against the original intention of vigorously promoting campus football in China. Therefore, in order to promote the development of campus football, we need to relieve schools' worries about accidental injury risks. In view of the characteristics of campus football, it is imperative to design school sports insurance products with more safeguard functions.

4. Mechanism Design for School Sports Insurance in China

According to the characteristics of school sports, students participating in school sports should be regarded as the objects of school sports insurance. Insurance companies need to compensate them when accidental injuries occur in sports. Campus football, as one of the key school sports, should be included in the scope of school sports insurance to promote the vigorous development of school sports in schools at all levels in China.

4.1 School sports insurance products

A package of insurance products are designed according to factors such as ages, protection targets and scopes of protection.

1) In our country, students can be divided into primary school students, middle school students, high school students and university students. There are significant differences in students' physical

development, contents of sports activities and risk degrees of sports activities in each stage. We can design sports insurance products for primary school students, middle school students, high school students and college students respectively.

2) Based on people, events and objects, diversified school sports insurance products should be designed. From the perspective of people, personal sports insurance and team sports insurance should be designed. From the perspective of events, sports competition insurance and off-campus sport activity insurance should be provided. From the perspective of objects, site insurance and facility insurance should be designed.

4.2 School sports insurance liability

School sports insurance is an insurance product specially designed to protect students from accidental injuries caused by sports training and competitions. The insurance liability should include following terms.

1) Accidental injury, death, disability and hospitalization of students caused by accidental injuries in physical education lessons.

2) Death, disability and hospitalization caused by accidental injuries in extracurricular activities at school.

3) Death, disability and hospitalization of students caused by accidental injuries in sports competitions organized by the school.

4) Other insurance liabilities agreed by both sides.

4.3 School sports insurance policy

Firstly, students can freely choose insurance companies, products, premiums and payment methods according to their physical fitness and the intensity of sports activities they participate.

Secondly, the school authority should help insurance companies to display their products and provide professional guidance for parents in insurance decision-making.

Finally, the government should strengthen investment in school sports insurance and reduce the cost of insurance. First, the authority should provide school sports insurance products as a part of public welfare, and urge insurance companies to reduce their profit expectations. Second, the government needs to introduce policies to support insurance companies in developing school sports insurance products and encourage market competition among insurance companies. Third, the authority should set up special government subsidies. For sports talents and poor students, the insurance premium should be paid by the government.

4.4 School sports insurance claims

To obtain satisfaction from schools and parents, accurate and efficient insurance claim settlement is important. When students have accidents in campus football activities, insurance companies should respond quickly and cooperate with the school to identify insurance liability, and then collect medical documents and pay compensation. It is suggested that the claim process of school sports insurance should be as follows.

(1) After the accident happens, the students or parents notify the school; teachers are responsible for submitting claims to the insurance company and cooperating with on-site investigation.

(2) After the treatment, according to provisions of insurance clauses, students or parents should provide corresponding medical documents and claim forms, which need to be transferred to the insurance company by the school.

(3) The insurance company shall notify the school about audit results and fulfill the obligation of paying compensation according to the results of insurance liability determination.

5. System Guarantee for School Sports Insurance in China

5.1 Improving laws and regulations related to school sports insurance

The promotion of school sports insurance must follow the principle of systematic advance. For students' safety insurance and school liability insurance, relevant departments should formulate and

issue corresponding notices and opinions to provide implement standards for parents, schools and insurance companies.

5.2 Cultivating citizens' consciousness on school sports insurance

School sports insurance is a commercial insurance product which students insure voluntarily. But it is necessary to ensure a high coverage rate in order to relieve schools' worries in promoting campus football. Therefore, the government and schools are obliged to strengthen the publicity and education of school sports insurance. Through insurance promotion meetings, accident case analyses and other forms, students and their parents can be clearly aware of the necessity of insurance.

5.3 Strengthening industry supervision for school sports insurance

Foreign experience shows that the health and sustainable development of school sports insurance system depends on sound industry supervision. In view of the particularity of school sports insurance, a double supervision system with CIRC as the main body and education departments as the supplement should be established. For all kinds of acts that disturb the order of school sports insurance market, the industry authority should investigate and deal with them resolutely and seriously, so as to safeguard the sound development of the whole industry.

6. Conclusions and Suggestions

Campus football is a basic project in realizing our football dream. To improve the initiative of schools to participate in this project, a series of safeguard measures should be provided. However, accidents with high incidence and high degree of injury are major obstacles in the development of school football, which can easily lead to the "adverse selection" of schools. The establishment of school sports insurance system can effectively relieve the worries of schools in promoting campus football. In terms of mechanism design, a package of insurance products should be offered according to factors like students' ages, security objects and scopes of insurance coverage. According to the characteristics of school sports, we should clear and definite the liability of school sports insurance, improve the rate of insurance covering through the joint efforts of parents, schools and governments, and settle insurance claims accurately and efficiently. In terms of system guarantee, measures such as perfecting laws and regulations, cultivating insurance awareness and strengthening industry supervision should be taken to ensure the healthy and sustainable development of school sports insurance. Of course, school sports insurance is only a method to transfer the risks of accidental injuries caused by campus football. Schools with the responsibility of educating people should strengthen safety education and improve students' self-protection skills, so as to better prevent accidents.

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