



## Al-Rafidain Journal for Sports Sciences

<https://rsprs.uomosul.edu.iq>



### Sports insurance is the responsibility of sports institutions to reduce risks for young players

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#### Article information

##### Article history:

Received:22/01/2025

Revised: 12/03/2025

Accepted:17/03/2025

Published online:15/04/2025

Keywords:

Sports insurance,  
Responsibility of sports institutions,  
Sports risks,  
Young players

#### Abstract

This study aims to explore the nature of insurance against sports injuries and field risks for young players in Saudi Arabia. Researchers employed the descriptive survey method and designed a questionnaire to investigate the legal conditions related to sports injuries, the risks leading to such injuries, and the legal nature of insurance contracts in the sports sector. After validating the questionnaire for reliability and accuracy, it was applied to a study sample.

The findings highlighted several important aspects, including:

- **Legal conditions** for sports injuries, which specify that the injury must originate from sports activities related to the player's specific sport.
- **Classification of risks** leading to sports injuries, categorized into risks related to the player, sports facilities, training process, and climatic fluctuations.
- **Legal conditions** for signing insurance contracts, emphasizing the need for specialized models for insuring athletes

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## مجلة الرافدين للعلوم الرياضية

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### التأمين الرياضي مسؤولية المؤسسات الرياضية للحد من المخاطر للاعبين الناشئين

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#### معلومات الارشفة

تاريخ الاستلام: ٢٠٢٥/١/٢٢

تاريخ المراجعة: ٢٠٢٥/٣/١٢

تاريخ القبول: ٢٠٢٥/٣/١٧

تاريخ النشر الالكتروني: ٢٠٢٥/٤/١٥

#### الكلمات المفتاحية:

المخاطر الرياضية

اللاعبين

مسؤولية المؤسسات الرياضية

التأمين الرياضي

الناشئين

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#### Introduction and research problem:

Sports insurance is a vital risk management strategy for athletes and sports organizers, providing comprehensive coverage for various types of sports and competitions at local, regional, continental, and international levels. In the sports arena, insurance serves as a safeguard for athletes, mitigating the numerous and varied risks associated with sports participation, which can lead to severe consequences, including permanent disability, paralysis, or even loss of livelihood. Despite these benefits, many athletes remain unaware of the advantages of insurance. Consequently, it is imperative that sports clubs and governing bodies fulfill their responsibility to protect athletes by mandating insurance coverage that addresses all health and financial needs in the event of sports-related risks, thereby ensuring athletes' prolonged participation in sports activities.

With the development of sports, insurance companies have begun to cover sports risks. In fact, sports risk insurance has become extremely important, as sports events have become more famous, covered by some newspapers, and caused accidents in some stadiums and sports facilities, especially in the football field, where insurance policies have reached high numbers in the millions. For example: Brazilian Pelé obtained an insurance policy worth 3 million French francs during the 1966 World Cup in England, and world heavyweight champion boxer Muhammad Ali concluded an insurance contract worth 600,000 French francs before meeting German champion Karl Milden Berg. These examples are considered the beginning of the emergence of sports insurance and the beginning of its approval in high-level sports, especially those in which there is a potential risk such as boxing, fencing, and mountain climbing sports. (18 – 2)

It is crucial that athletes, players, technical staff, and administrative personnel have insurance coverage to protect them against physical damages that may occur during training and competition. Given the various types of sports insurance available, it is essential to explore these options to ensure comprehensive coverage.

#### -Civil liability insurance in the sports field:

Civil liability insurance is damage insurance, the aim of which is to secure the insured from recourse to compensation in the event of his liability for the harmful act, and it is the same whether this liability is tortious or contractual. Picard and Besson defined it as a contract under which the insurer guarantees damages resulting from lawsuits filed by others against the insured. Civil liability insurance is considered a means of protection, whereby the insurer bears the financial consequences resulting from the insured's liability due to the damages he inflicts on others.

#### -Individual insurance against sports accidents:

Individual insurance is a form of insurance on persons, as it relates to the insured person who insures himself against risks that threaten the safety of his body and life, such as death

as a result of an accident, permanent or total disability, temporary disability from work, medical expenses, and risks associated with the duration of human life. (11 - 206)

There are also many contractual ties in the sports field, including the contractual tie between the sports body, usually represented by the club and the sports player, and between two clubs to transfer a player from one to the other, and between the sports body organizing a sports competition and the spectators on the other hand, and between the contributors themselves in organizing sports competitions, and the contract concluded between the sports body and advertising and publicity companies or the media. (15 – 7)

Sports injuries and sports risks are considered one of the most important aspects of sports insurance. Field injuries are an important aspect of sports insurance, as excellence in sports performance depends on the ability to run, jump and change direction at high rates of speed in a rapidly changing environment, and the body's joints and stronger muscles are subject to high-intensity forces and rapidly changing loads, and the player is exposed to friction with the competitor, so the player's exposure to fractures is almost certain, in addition to injuries to the ligaments and the musculoskeletal system, which occurs as a result of violence or falling. As for individual sports activities, they are associated with several forms of acute muscle tears, resulting from the intensity of competition, which often leads the player to muscle fatigue. (10-22)

Mohammed Al-Ahmad (2005) indicates that the injury sustained by an athlete is a work injury, and this is due to the fact that sports have become practiced as a profession, and the contract that links the player to the club or the entity organizing the sports activity is an employment contract. (15-7)

Therefore, the field of sports injuries differs from injuries in other fields, especially the field of work. We must define the sports injury and then determine the differences and similarities with other injuries. (8 – 17)

There are many sports risks included in sports games and there are some sports injuries that occur due to many risks that players may be exposed to, whether during training or competitions.

Such as violence, as many sports games involve violence and in which the athlete exposes himself to danger voluntarily with full knowledge of the risks that threaten him and may cause him harm, as is the case in boxing, wrestling, football or car racing, the player who participates in these games knows in advance the danger that results from practicing these games, which may lead to physical injury. (7 – 303)

There are also many risks that the player is exposed to resulting from the security and safety of stadiums and sports facilities that cannot be limited, some of which are natural resulting from climate fluctuations and some are artificial due to human action, perhaps the most important of which is sports riots and some are political, such as terrorist acts related to sports events.

The risk, as defined by sports insurance documents, is a sudden, unexpected, unpredictable and unusual event that occurs as a result of sports activities or as a result of sports games and related activities, and leads to different effects and results. (28-48)

Sports injuries and risks have different effects on those exposed to the accident, namely:

-Personal injuries: These are physical injuries that result from a sports accident and not from another cause such as illness. (23-13-15)

-Death: This means the loss of life resulting from the physical injury caused by the sports accident. The insurance amount here goes to the beneficiary in the insurance contract, which is determined by the schedules of the sports accident insurance document. (24-8)

-Permanent disability: A physical injury may result in the inability of the participant in the sports activity to continue his job or work permanently, which continues according to the insurance documents for twelve consecutive months after the injury occurred, such that there is no chance for the participant's condition to improve until he returns to work. (25-8)

-Temporary disability: Temporary disability occurs when the injury prevents the person participating in the sports activity from working for a long period of time, but he can return to work after the injury disappears, so the participant receives the insurance amount during the period in which he becomes unable to work. This period is the twelve months following the injury and before its expiration because the continuation of the disability for more than that means that it has become a permanent disability.

(٣٢٣ - ٢٦) (٤٩٣ : ٤٨٢ - ١٩)

-Medical expenses: which the injured person spends for the purposes of treatment and recovery from the physical injury during a period of twelve months from the date of this injury, where the insurance amount will be the medical expenses paid for this purpose. Examples of these expenses include bone fractures, orthodontics, and physical therapy.

(٨ - ٢١) (٣٣ - ٢٢)

-Injury assistance due to injury: This means the expenses incurred by the injured person due to a sports accident in terms of home care expenses during the period of injury or child care expenses due to the injured person's inability to perform them himself, or home research and study expenses that he pays to a qualified researcher at his home due to his inability to attend his official place of education due to the injury, during a period of twelve months from the date of injury. (27 - 9 - 10)

- Loss of expected income: A sports injury may cause the athlete and even the club he plays for to lose what he expected to obtain in income or profits. The player's injury may lead to a

decrease in his market value in the sports field, or to the injured player losing the role he was aspiring to obtain and obtaining another role with less income than the role he was deprived of due to the injury. As for the sports club, it may be exposed due to the injury of one of its stars or a group of its players to losing matches and exiting the qualifiers, thus losing the returns that it could have earned from that. (19 - 494 - 497)

Researchers believe that sports insurance has become the umbrella that protects players from the risk of sports injuries that may occur to them while practicing sports activities. Sports insurance works to preserve the rights of players from the dangers they may face. - By reviewing the researchers' knowledge of many incidents that occurred in the sports field, including the Hellenberg disaster in 1989, in which 96 people died and 770 were injured, the Port Said Stadium accident in 2012 in Egypt, which killed 72 people, and the Jaber International Stadium accident in 2018.

Also, the death of the coach of the Al-Majd Al-Iskandari team in 2021 during his team's match after suffering a heart attack, and a player from the Al-Shabab Al-Baydawi team in Morocco died during the match when he swallowed his tongue and died on the field in 2021, and a Brazilian football player died after suffering a heart attack in the Portuguese League, where he fell to the ground after half an hour of the match in 2021. (29)

There are also a large number of injuries that players are exposed to during competitions, such as a player from the Danish national team, who suffered a major injury and underwent cardiopulmonary resuscitation as a result of holding his breath on the field, which is considered one of the most dangerous injuries targeted by international stadiums.

The injury that occurred to defender David Post during his team's match against Manchester United in 1996 is considered the worst and most serious injury that has occurred to a football player throughout history, as the injury resulted in a fracture of the tibia and fibula of his leg.

From the above, researchers believe that sports practice in general is a tool for forming a society that is educationally sound in terms of mental, psychological, and physical education. Therefore, sports activity often generates accidents that lead to injuries that cause physical damage. This damage requires compensation, which lies in the obligation to compensate the injured party.

The obligation to compensate falls on the person who caused the damage to others, and he is obligated to compensate the injured party. The injured person has the right to claim

compensation appropriate to the degree of damage. Accordingly, there must be an insurance contract that protects the rights of the athlete when he is exposed to damage, and proves the responsibility of the other party for the damage he has suffered.

The researchers also reviewed previous studies conducted in this field, such as the study by Tahani Hamid Muhammad (2021) entitled "The Insured Risk in Endorsing Professional Combat Sports Players," where its most important recommendations were the necessity of including texts related to insuring players against the risk of sports injuries in sports legislation and regulations governing the work of sports bodies and federations. (4)

Amr Mohamed Ibrahim's study (2013) entitled "Methods of Insurance against Sports Injuries for Diving and Rescue Players in the Arab Republic of Egypt" recommended the need for a clear legal regulation for insurance for players and the need to stipulate all the rules related to each game in the regulations governing its practice. (13)

Walid Ahmed's study (2012) entitled "Insurance segment for players with high levels of sports injuries", and one of its most important results was that insurance represents a large and influential part of the support that can be provided to the athlete. The importance of insurance is represented in the important role it plays in achieving security for the insured. Insurance is also a means of reducing risks and disasters for the insured. Insurance does not only mean coverage against injury, but also includes retirement, death insurance, and comprehensive health insurance, all of which exceed the ability of players to discover their necessity. (16)

By reviewing the previous studies addressed by the researchers, it becomes clear that addressing the insurance problem in the sports field is inevitable due to the accidents and dangers that result from sports practice, which have dire consequences for the athlete's future.

Since sports risks cannot be avoided during sports activities, but are inevitable, which may pose a threat to the safety of the athlete, we must therefore search for ways to prevent them and ways to avoid them in order to preserve the future of the athlete and raise the status of sports. Although the Kingdom of Saudi Arabia has officially recognized the application of the sports professional system and has defined it, there is no codified legislative text that addresses the issue of sports insurance against the risks of injuries that athletes may be exposed to, which prompted the researchers to study insurance against sports injuries and stadium risks for young players in the Kingdom of Saudi Arabia.

**importance on the research:**

- 1 .Protection of Young Players: Sports insurance is crucial to protect young players from risks associated with sports injuries, which can have long-term consequences on their health and career.
- 2 .Promoting Sports Development: By providing sports insurance, sports institutions can promote sports development and encourage young players to participate in sports without fear of financial or health consequences.
- 3 .Enhancing Player Safety\*: Sports insurance can help enhance player safety by providing coverage for medical expenses and rehabilitation costs in case of injuries.
- 4 .Supporting Sports Institutions: Sports insurance can support sports institutions in managing risks and reducing liabilities associated with sports injuries.
- 5 .Raising Awareness: The research can raise awareness about the importance of sports insurance and encourage sports institutions to prioritize player safety and well-being.
6. Informing Policy Development: The research can inform policy development and decision-making in sports institutions and governments to promote sports insurance and player safety.

#### **Research objectives:**

The research aims to insure against sports injuries and stadium risks for young players in the Kingdom of Saudi Arabia by identifying:

- The legal conditions for sports injuries and their causes.
- The risks that lead to sports injuries (stadiums - climate changes - the public.)
- The nature, legal conditions and obligations for concluding legal insurance contracts in the sports field.

#### **Research questions:**

In light of the study objectives, the researchers pose the following questions:

- What are the legal conditions for sports injuries and their causes?
- What are the risks that lead to sports injuries (stadiums - climate changes - the public)?
- What are the nature, legal conditions and obligations for concluding legal insurance contracts in the sports field?

#### **Terms used in the research:**

##### Scientific terms



Insurance: A process regulated by an insurance contract that is carried out by collecting a group of risks that are specific in type and nature and clearing them according to the statistical process, which is undertaken by a party legally authorized to practice insurance business in exchange for financial compensation, which the insured is obligated to pay him on its due dates or pay it in one lump sum according to the terms of the insurance contract to the other party in the contract. (5)

#### Procedural terms

Stadium risks: It is a link between the possibility of an event occurring during training or sports competitions and the consequences of its occurrence.

Research procedures:

Research methodology: The researchers used the descriptive method of survey studies, due to its suitability to achieve the goal of the study and to achieve the nature of its procedures, as the descriptive method is concerned with describing what exists, interpreting it, analyzing it, extracting facts from it, and determining the relationships between things.

Research community and sample:

The study community is represented by (players - coaches - sports leaders) in the Kingdom of Saudi Arabia, where the researchers selected the sample using the stratified random method from the study community consisting of (250) two hundred and fifty individuals, and a number of (30) thirty individuals were selected for the exploratory sample and from outside the original study sample.

Table (1)

Description of the research community and sample

n	Grade	Primary Sample	Survey Sample
1	Sports Leaders	50	5
2	Coaches	75	10
3	Players	125	15
	Total	250	30

**Data Collection Tools:** The researchers designed an electronic questionnaire aimed at insuring against sports injuries and field risks for young players in the Kingdom of Saudi Arabia. Using Google Form, at the following link: <https://forms.gle/CyczQuxzXNVde6J6>

The researchers reviewed many scientific references and previous Arab and foreign studies in the fields of sports management and sports insurance, which resulted in designing a questionnaire form with the aim of insuring against sports injuries and stadium risks for

young players in the Kingdom of Saudi Arabia. The questionnaire consisted of (3) three axes and (9) dimensions (attachment No. 2). Then the researchers presented it to a group of experts (attachment No. 1) in the field of sports management consisting of (7) seven experts in order to express their opinion on its suitability. All axes and dimensions were agreed upon, as the researchers were satisfied with a percentage of agreement of (70%) or more of the total opinions of the experts. Then the researchers put a set of phrases for each dimension of each axis of the questionnaire, and the number of phrases reached (55) fifty-five phrases distributed over the axes and dimensions of the questionnaire (attachment No. 3), then they were presented to the experts, where the phrases that obtained a percentage of less than (70%) of the experts' agreement were deleted, and the number of deleted phrases reached (4) four phrases, so that the final image of the questionnaire consisted of (3) three axes, (9) nine dimensions, and (52) fifty-one phrases (attachment No. 4). To correct the questionnaire, the researcher put a three-point rating scale as follows: "Agree" (3) three degrees, "Somewhat" (2) two degrees, "Disagree" (1) one degree.

#### Scientific transactions for the questionnaire form

The researchers conducted validity and reliability transactions to arrive at the questionnaire in its final form.

##### A - Validity:

To calculate the validity of the questionnaire, the researchers used the following methods:

##### (١) Content validity:

The researchers presented the questionnaire in its initial form, attached No. (2), to a group of experts in the field of sports management consisting of (7) seven experts, attached No. (1), in order to express their opinion on the suitability of the questionnaire for what it was designed for, and Tables (2, 3) illustrate this.

Table (2)

Percentage of experts' opinions on the questionnaire's axes and dimensions (n=7)

n	Axes and dimensions	Repetition	%
1	Axis One: Sports Injury Insurance	٧	%١٠٠
2	First Dimension: Legal Conditions for Sports Injury	٧	%١٠٠
3	Second Dimension: Causes of Sports Injury: (Causes specific to the player)	٦	%٨٦
4	Third Dimension: Causes of Sports Injury: (Causes specific to the training process)	٧	%١٠٠
5	Second Axis: Risks leading to Sports Injuries	٧	%١٠٠

6	First Dimension: Risks related to stadiums	٧	%١٠٠
7	Second Dimension: Risks related to climate change	٦	%٨٦
8	Third Dimension: Risks related to the public	٧	%١٠٠
9	Third Axis: Insurance in the Sports Field	٧	%١٠٠
10	First Dimension: Legal Nature of Insurance Contracts in the Sports Field	٦	%٨٦
11	Second Dimension: Legal Conditions for Concluding an Insurance Contract	٧	%١٠٠
12	Third Dimension: Obligations specific to insurance contracts	٧	%١٠٠

Table (3)

Percentage of experts' opinions on questionnaire statements (n=7)

Phrases							Axes and dimensions	
	١/١	٤/١	٣/١	٢/١	١/١	Phrase number	١/١Legal conditions for sports injuries	Sports injury insurance
	٧	٧	٦	٧	٦	Repetition		
	%١٠٠	%١٠٠	%٨٦	%١٠٠	%٨٦	%		
	٤/٢	٣/٢	٢/٢	١/٢	Phrase number	٢/١Causes of sports injury: (Player-specific causes(		
	٦	٦	٦	٥	Repetition			
	%٨٦	%٨٦	%٨٦	%٧١	%			
	٨/٢	٧/٢	٦/٢	٥/٢	Phrase number			
	٤	٣	٧	٧	Repetition			
	%٥٧	%٤٣	%١٠٠	%١٠٠	%			
	٤/٣	٣/٣	٢/٣	١/٣	Phrase number	٣/١Causes of sports injuries: (Causes specific to the training process(		
	٧	٧	٧	٦	Repetition			
	%١٠٠	%١٠٠	%١٠٠	%٨٦	%			
٦/٢	٥/٢	٤/٢	٣/٢	٢/٢	١/٢	Phrase number	١/٢Risks related to stadiums	2- Risks leading to sports injuries
٧	٧	٧	٦	٧	Repetition			
%٢٩	%١٠٠	%١٠٠	%١٠٠	%٨٦	%١٠٠	%		
	٤/٢	٣/٢	٢/٢	١/٢	Phrase number	٢/٢Climate change risks		
	٧	٦	٥	٧	Repetition			
	%١٠٠	%٨٦	%٧١	%١٠٠	%			
٦/٢	٥/٢	٤/٢	٣/٢	٢/٢	١/٢	Phrase number	٣/٢Audience related risks	
٦	٧	٧	٦	٥	٧	Repetition		
%٨٦	%١٠٠	%١٠٠	%٨٦	%٧١	%١٠٠	%		
	٥/٣	٤/٣	٣/٣	٢/٣	١/٣	Phrase	١/٣The legal nature of	

Phrases							Axes and dimensions	
						number	insurance contracts in the sports field	
	٧	٦	٦	٧	٥	Repetition		
	%١٠٠	%٨٦	%٨٦	%١٠٠	%٧١	%		
	١٠/٣٣	٩/٣٣	٨/٣٣	٧/٣٣	٦/٣٣	Phrase number		
	٣	٥	٧	٧	٧	Repetition		
	%٤٣	%٧١	%١٠٠	%١٠٠	%١٠٠	%		
	٤/٣٣	٣/٣٣	٢/٣٣	١/٣٣	Phrase number	٢/٣Legal conditions for concluding an insurance contract		
	٧	٧	٦	٦	Repetition			
	%١٠٠	%١٠٠	%٨٦	%٨٦	%			
	٤/٣٣	٣/٣٣	٢/٣٣	١/٣٣	Phrase number	٣/٣Obligations of insurance contracts		
	٧	٦	٧	٧	Repetition			
	%١٠٠	%٨٦	%١٠٠	%١٠٠	%			
	٨/٣٣	٧/٣٣	٦/٣٣	٥/٣٣	Phrase number			
	٦	٥	٥	٧	Repetition			
	%٨٦	%٧١	%٧١	%١٠٠	%			

Tables (2, 3) show that:

-The percentage of the opinions of the experts on the axes and dimensions of the questionnaire was (100%), thus agreement was reached on all the proposed axes and dimensions. The percentage of the experts' opinions on the questionnaire phrases ranged between (29%: 100%), thus (4) four phrases were deleted, numbers (1/2/7, 1/2/8, 2/1/6, 3/1/10), because they obtained a percentage of less than (70%) of the experts' agreement, so the final form of the questionnaire, attached No. (3), became composed of (51) fifty-one phrases.

(2) Internal consistency validity: To calculate the validity of the questionnaire, internal consistency validity was used. The researchers applied it to a sample of (30) thirty individuals from the study community and outside the original sample of the study. Then, the correlation coefficients were calculated between the score of each statement and the total score of the dimension to which it belongs, and between the score of each statement and the total score of the axis to which it belongs, and between the score of each statement and the total score of the questionnaire, and between the total score of each dimension and the total score of the questionnaire, and between the total score of each axis and the total score of the questionnaire.

Table (4) illustrates this.

(Table 4)

Internal consistency validity of the questionnaire (n=30)

Phrases							Axes and dimensions	
	/١/١ ٥	/١/١ ٤	/١/١ ٣	/١/١ ٢	/١/١ ١	Phrase number	١/١  Legal Conditions for Sports Injury	Sports Injury Insurance
	٠,٥ ٣	٠,٥٨	٠,٧٧	٠,٦١	٠,٧٠	(r) Between the phrase and the total degree of distance		
	٠,٧ ٩	٠,٦٧	٠,٧٣	٠,٨٨	٠,٦٤	(r) Between the phrase and the total degree of the axis		
	٠,٧ ١	٠,٨٠	٠,٦٦	٠,٧٧	٠,٧٠	(r) Between the statement and the total score of the questionnaire		
	٠,٦٥					(r) Between the distance and the total degree of the axis		
	٠,٧٤					(r) Between the axis and the total score of the questionnaire		
/٢/١ ٦	/٢/١ ٥	/٢/١ ٤	/٢/١ ٣	/٢/١ ٢	/٢/١ ١	Phrase number	٢/١ Causes of sports injuries:  Player specific reasons	
٠,٥٨	٠,٦ ٧	٠,٦٧	٠,٥٥	٠,٨١	٠,٨٤	(r) Between the phrase and the total degree of distance		
٠,٦٧	٠,٦ ١	٠,٨٥	٠,٧١	٠,٥٦	٠,٦٦	(r) Between the phrase and the total degree of the axis		
٠,٨٣	٠,٦ ٦	٠,٦٤	٠,٦٥	٠,٧٣	٠,٦٢	(r) Between the statement and the total score of the questionnaire		
٠,٧٢					(r) Between the distance and the total degree of the axis			
					(r) Between the axis and the total score of the questionnaire			
	/٣/٢ ٤	/٣/٢ ٣	/٣/٢ ٢	/٣/٢ ١	Phrase number		٣/١ Causes of	

	٠,٥٦	٠,٦٦	٠,٧٦	٠,٥٩	(r) Between the phrase and the total degree of distance	sports injuries: Reasons specific to the training process
	٠,٨١	٠,٧٢	٠,٦٧	٠,٦٥	(r) Between the phrase and the total degree of the axis	
	٠,٦٧	٠,٧٩	٠,٨٤	٠,٦٤	(r) Between the statement and the total score of the questionnaire	
٠,٨٠					(r) Between the phrase and the total degree of the axis	
٠,٨٦					(r) Between the statement and the total score of the questionnaire	

The tabular value of (r) at a degree of freedom of (28) and a significance level of (0.05) = 0.377

Follow Table (4) for the internal consistency validity of the questionnaire (n=30)

Phrases							Axes and dimensions	
	٥/١/٢	٤/١/٢	٣/١/٢	٢/١/٢	١/١/٢	Phrase number	١/٢ Risks leading to sports injuries	
	٠,٦٦	٠,٦٧	٠,٥٦	٠,٦٢	٠,٤٩	)r) Between the phrase and the total degree of distance		
	٠,٦٤	٠,٦٧	٠,٧٢	٠,٦٧	٠,٦٥	)r) Between the phrase and the total degree of the axis		
	٠,٦٨	٠,٧٨	٠,٨١	٠,٧٩	٠,٦٥	)r) Between the statement and the total score of the questionnaire		
٠,٦٩					)r) Between the phrase and the total degree of the axis			
٠,٨١					)r) Between the statement and the total score of the questionnaire			
	٤/٢/٢	٣/٢/٢	٢/٢/٢	١/٢/٢	Phrase number	٢/٢Climate change risks		
	٠,٦٧	٠,٦٠	٠,٥٥	٠,٦٧	)r) Between the phrase and the total degree of distance			
	٠,٥٧	٠,٨١	٠,٨٠	٠,٧٧	)r) Between the phrase and the total degree of the axis			
	٠,٧٩	٠,٧١	٠,٧٧	٠,٦٦	r) Between the statement and the total score of the questionnaire			
٠,٧١					)r) Between the phrase and the total degree of the axis			
٠,٧٠					r) Between the statement and the total score of the questionnaire			
٦/٣/٢	٥/٣/٢	٤/٣/٢	٣/٣/٢	٢/٣/٢	١/٣/٢	Phrase number	٣/٢Audience related risks	
٠,٥٤	٠,٦٧	٠,٤٩	٠,٨٩	٠,٤٩	٠,٦٦	)r) Between the phrase and the		

Phrases						Axes and dimensions	
٠,٦٢	٠,٨١	٠,٧٧	٠,٥١	٠,٦٩	٠,٦٦	total degree of distance )r) Between the phrase and the total degree of the axis r) Between the statement and the total score of the questionnaire )r) Between the phrase and the total degree of the axis r) Between the statement and the total score of the questionnaire	
٠,٧٣	٠,٧٨	٠,٦١	٠,٦٤	٠,٧٥	٠,٨٠		
٠,٨٢							
٠,٧٨							
	٥/٣٣	٤/٣٣	٣/٣٣	٢/٣٣	١/٣٣	Phrase number	١/٣ The legal nature of insurance contracts in the sports field
	٠,٥٩	٠,٧٨	٠,٧٧	٠,٥٦	٠,٥٥	)r) Between the phrase and the total degree of distance	
	٠,٦٥	٠,٦٠	٠,٧٠	٠,٥٩	٠,٥٤	)r) Between the phrase and the total degree of the axis	
	٠,٦٤	٠,٦٣	٠,٨٤	٠,٧٨	٠,٦٨	r) Between the statement and the total score of the questionnaire	
	٩/٣٣	٨/٣٣	٧/٣٣	٦/٣٣		Phrase number	
	٠,٦٧	٠,٦٣	٠,٧١	٠,٧٠		)r) Between the phrase and the total degree of distance	
	٠,٦١	٠,٦٥	٠,٨٠	٠,٦١		)r) Between the phrase and the total degree of the axis	
	٠,٧٦	٠,٧٣	٠,٦٩	٠,٦٧		r) Between the statement and the total score of the questionnaire	
	٠,٧٤					)r) Between the phrase and the total degree of the axis	
	٠,٨٣					r) Between the statement and the total score of the questionnaire	
	٤/٣٣	٣/٣٣	٢/٣٣	١/٣٣		Phrase number	٢/٣ Legal conditions for concluding an insurance contract
	٠,٥٠	٠,٥٦	٠,٦٨	٠,٧١		)r) Between the phrase and the total degree of distance	
	٠,٧٣	٠,٥٥	٠,٦٧	٠,٧٧		)r) Between the phrase and the total degree of the axis	
	٠,٦٢	٠,٧٧	٠,٧٧	٠,٧٢		r) Between the statement and the total score of the questionnaire	
	٠,٦٨					)r) Between the phrase and the total degree of the axis	
						r) Between the statement and the total score of the questionnaire	
	٤/٣٣	٣/٣٣	٢/٣٣	١/٣٣		Phrase number	٣/٣ Obligations of insurance contracts
	٠,٥٦	٠,٦٥	٠,٧٨	٠,٨٠		)r) Between the phrase and the total degree of distance	
	٠,٦٩	٠,٧٢	٠,٥٩	٠,٧٠		)r) Between the phrase and the total degree of the axis	
	٠,٦٨	٠,٦٥	٠,٨٤	٠,٦٣		r) Between the statement and the total score of the questionnaire	
	٠,٧٩					)r) Between the phrase and the total degree of the axis	

Insurance in the sports field

Phrases					Axes and dimensions	
٠,٨٢					r) Between the statement and the total score of the questionnaire	
					Phrase number	
	٨/٣٣	٧/٣٣	٦/٣٣	٥/٣٣	r) Between the phrase and the total degree of distance	
	٠,٧٩	٠,٦٦	٠,٧٣	٠,٦٧	r) Between the phrase and the total degree of the axis	
	٠,٦٥	٠,٧١	٠,٦٢	٠,٥٩	r) Between the statement and the total score of the questionnaire	
٠,٨١					r) Between the statement and the total score of the questionnaire	
					r) Between the phrase and the total degree of the axis	
٠,٧٩					r) Between the statement and the total score of the questionnaire	

The tabular value of (r) at a degree of freedom of (28) and a significance level of (0.05) = 0.377

Table (5) shows the following:

-The correlation coefficients between the score of each statement and the total score of the dimension to which it belongs ranged between (0.49: 0.89), while the correlation coefficients between the score of each statement and the total score of the axis to which it belongs ranged between (0.51: 0.88), while the correlation coefficients between the score of each statement and the total score of the questionnaire ranged between (0.62: 0.84), while the correlation coefficients between the total score of each dimension and the total score of the questionnaire ranged between (0.65: 0.82), while the correlation coefficients between the total score of each axis and the total score of the questionnaire ranged between (0.70: 0.86), and they are all statistically significant correlation coefficients, indicating the validity of the internal consistency of the questionnaire.

B - Stability: To calculate the stability of the questionnaire, the researchers used Cronbach's alpha coefficient by applying it to a sample of (30) thirty individuals from the study community and from outside the original sample.

(Table 5)

Reliability correlation coefficients using Cronbach's alpha for the questionnaire (n = 30)

alpha coefficient	Axes and dimensions	م
٠,٧٤	Axis One: Sports Injury Insurance	١
٠,٨٢	The first dimension: the legal conditions for sports injuries	١/١
٠,٧٧	The second dimension: Causes of sports injuries: (Causes specific to the player(	٢/١



alpha coefficient	Axes and dimensions	م
٠,٨٩	The third dimension: Causes of sports injuries: (Causes specific to the training process	٣/١
٠,٨٥	Axis II: Risks leading to sports injuries	٢
٠,٧٥	First dimension: risks related to stadiums	١/٢
٠,٧٦	The second dimension: risks related to climate change	٢/٢
٠,٧٧	The third dimension: risks related to the public	٣/٢
٠,٧١	The third axis: Insurance in the sports field	٣
٠,٧٥	The first dimension: the legal nature of insurance contracts in the sports field	١/٣
٠,٨١	The second dimension: Legal conditions for concluding an insurance contract	٢/٣
٠,٨٣	The third dimension: Obligations related to insurance contracts	٣/٣
٠,٩٢	Total score of the questionnaire	

The tabular value of (r) at a degree of freedom of (28) and a significance level of (0.05) = 0.377

Table (5) shows the following:

-The alpha coefficients for the questionnaire axes ranged between (0.71: 0.85), and the alpha coefficients for the questionnaire dimensions ranged between (0.75: 0.89), while the alpha coefficient for the total score of the questionnaire was (0.92), which are all statistically significant correlation coefficients indicating the stability of the questionnaire.

The questionnaire in its final form:

The questionnaire in its final form consists of (51) fifty-one statements, and to correct the questionnaire, the experts agreed on a three-point rating scale as follows: Agree (3) three degrees, somewhat (2) two degrees, disagree (1) one degree, and the questionnaire scores ranged between (51: 159) degrees.

Study timeline:

A - Exploratory study:

The researchers conducted a survey study of the questionnaire as a tool for collecting data during the time period from (10\9\2021 to 28\9\2021), where the researchers applied it to a sample of the study community and outside the basic sample consisting of (30) thirty individuals, in order to identify the extent of its suitability to the nature of the study and the nature of the sample.

B - Study application:

After determining the sample and testing the validity of the questionnaire as a tool for collecting data and ensuring its validity and reliability, the researchers applied it to the sample individuals in the time period from (10\12\2023 to 28\12\2023). On a sample of (250) two hundred and fifty individuals.

Research areas:

Human field: The research sample specified in advance. The number of (250).

Time field: The researchers applied the questionnaire form in its final form to the research sample specified in advance, in the period between (10\12\2023 to 28\12\2023).

Spatial domain: Sports clubs in the Kingdom of Saudi Arabia

Statistical treatments:

After collecting and tabulating the data, it was processed statistically. To calculate the results of the study, the researchers used the following statistical methods: (percentage, Pearson's simple correlation coefficient, Cronbach's alpha coefficient, relative weight, average response, confidence limits, chi-square. The researchers accepted a significance level of (0.05). The researchers also used the Spss program to calculate some statistical coefficients.

Presentation and discussion of the research results:

The researchers presented and discussed the results they reached through the questionnaire form, the results of which are shown in tables from No. (6) to No. (8). This was done using a three-point Likert scale.

To answer the first question, which states:

- What are the legal conditions for sports injuries and their causes?

(Table 6)

Relative weight, average response and chi-square for the opinions of the research sample regarding the statements of the questionnaire on insurance against sports injuries and field risks for young players in the Kingdom of Saudi Arabia

"First axis: insurance against sports injuries" (n = 250)

k <sup>r</sup>	Average response	Disagree	Response			Phrases	n
			Disagree	To some extent	agree		
The first dimension: Legal conditions for sports injuries:							
٢٢٨.٠٣	٠.٩٠	٦٧٤	٠	٧٦	١٧٤	The injury must be sudden and unintentional by the player..	١/١/١
١٩٣.٥٥	٠.٨٤	٦٣٣	٢٥	٦٧	١٥٨	The injury must be caused by sports activity..	٢/١/١
٢٦٥.٢٠	٠.٩٢	٦٨٩	١٤	٣٣	٢٠٣	The player must give his maximum effort and potential in training and matches in which he participates.	٣/١/١
٢٦٦.٩٨	٠.٩٣	٧٠١	٠	٤٩	٢٠١	The player is committed to the terms of the contract for the training process.	٤/١/١
٣٢٤.٠١	٠.٩٦	٧٢٢	٧	١٤	٢٢٩	The player is committed to the terms of the contract for local and international competitions.	٥/١/١
	٠.٩١	٣٤١٩	Average Relative Weight and Average Response to Dimension				
The second dimension: Causes of sports injuries: (Causes specific to the player:)							
٢٥٨.٤٩	٠.٩٣	٦٩٦	٠	٥٤	١٩٦	Stress and fatigue that lead to muscle dysfunction	١/٢/١
٢٢٠.٦٤	٠.٨٢	٦١٦	٦٠	١٤	١٧٦	Functional changes of some internal organs	٢/٢/١
٢٤٠.٣٩	٠.٩٠	٦٧٦	١٣	٤٨	١٨٩	long periods of absence from training	٣/٢/١
٢٠٠.٩٩	٠.٨٦	٦٤٢	٢١	٦٦	١٦٣	Psychological factors that lead to loss of neuromuscular balance in the player	٤/٢/١
١٩٥.٢٨	٠.٨٣	٦٢٣	٤٠	٤٧	١٦٣	Taking steroids and nutritional supplements banned by the World Anti-Doping Organization	٥/٢/١
١٩٣.٦٩	٠.٨٤	٦٢٧	٣٤	٥٥	١٦١	Lack of sportsmanship with the intent to harm or injure others	٦/٢/١
	٠.٨٦	٣٨٨٠	Average Relative Weight and Average Response to Dimension				
The third dimension: Causes of sports injuries: (Causes specific to the training process:)							
٢٢٦.١٩	٠.٨٧	٦٤٩	٣٤	٣٣	١٨٣	Incorrect planning of training and competition program	١/٣/١
٢٠٨.٥٨	٠.٨٧	٦٤٩	٢٠	٦١	١٦٩	Failure to take into account the individual characteristics of the player in terms of efficiency, physical readiness and skills	٢/٣/١
١٧٨.٤٦	٠.٨١	٦١١	١٩	١٠١	١٣٠	Psychological pressure from the coach on the player (excessive blame and punishment)	٣/٣/١
١٩٥.٣٨	٠.٨٣	٦٢٤	٣٩	٤٨	١٦٣	The coach rushes him back to the field before he is fully recovered and ready to play.	٤/٣/١
	٠.٨٤	٢٥٣٣	Average Relative Weight and Average Response to Dimension				

k <sup>۲</sup>	Average response	Disagree	Response			Phrases	n	
			Disagree	To some extent	agree			
	۰.۸۷	۹۸۳۲	Average relative weight and average axis response					
۰.۷۳ and above achieved		From 0.61: Less than 0.73			Less than 0.61		Trust limits	
		Somewhat achieved			Not achieved			

The tabular chi-square value at a degree of freedom of (2) and a significance level of (0.05) = 5.99

Table (6) shows the following:

-All values of Chi2 are significant at a significance level of (0.05) for all statements of the questionnaire on opportunities for insurance against sports injuries and stadium risks for young players in the Kingdom of Saudi Arabia "First axis: insurance against sports injuries", and thus there are statistically significant differences between the responses of the research sample members to the axis statements in favor of the largest repetitions, i.e. in favor of the response "agree."

-The statements of the first axis "insurance against sports injuries" received response averages ranging between (0.81: 0.96), while the dimensions of the same axis ranged (0.84: 0.91), and the average response to the axis as a whole reached (0.87), as the first axis "insurance against sports injuries" was achieved with all its statements and dimensions.

This is consistent with Hassan El Shafei (2006) that injuries increase in training and sports competitions, as the average number of injuries is between one thousand people at a rate of 7.4% of injuries, while it increases during competition. (5 – 2)

As for the causes of sports injuries, the results of the study of Muhammad Ibrahim Awad (2016) (14) are the best evidence of this, as it concluded that the most important main causes of injuries are anxiety and tension before competitions, and the psychological preparation of the player. Gutierrez et al. (2010) study concluded that about (6.7) million individuals annually have sports-related injuries and (30%) of 2 million individuals did not receive health care, (24%) of them had serious injuries and predictions of not receiving health care include not having health insurance. (20 - 41)

The researchers believe that the increase in sports injuries may be due to the failure to implement training plans according to the set schedule, which leads to a defect in the player's performance that leads to injury.

To answer the second question, which states:

-What risks lead to sports injuries (stadiums - climate changes - audience? (

(Table 7)

Relative weight, average response and Chi-square for the opinions of the research sample regarding the questionnaire phrases for insurance against sports injuries and stadium risks for young players in the Kingdom of Saudi Arabia

"Second axis: Risks leading to sports injuries" (n = 250)

K <sup>۲</sup>	Average response	Relative weight	Response			Phrases	م
			no	To some extent	yes		
The first dimension: risks related to stadiums:							
۲۰۵.۸۳	۰.۸۶	۶۴۲	۲۷	۵۴	۱۶۹	Lack of readiness of stadium and gym floors during training and competition	۱/۱۲
۲۱۷.۱۹	۰.۸۴	۶۳۱	۴۶	۲۷	۱۷۷	Failure to secure the facility, playgrounds and sports halls	۲/۱۲
۱۹۶.۱۹	۰.۸۴	۶۲۹	۳۴	۵۳	۱۶۳	Illegality of devices and tools used in the training process	۳/۱۲
۱۹۲.۴۸	۰.۸۳	۶۲۶	۳۴	۵۶	۱۶۰	Lack of equipped medical staff	۴/۱۲
۱۶۳.۲۰	۰.۷۸	۵۸۸	۳۵	۹۲	۱۲۳	Lack of concern for the security situation inside the facility and stadiums	۵/۱۲
	۰.۸۳	۳۱۱۶	Average Relative Weight and Average Response to Dimension				
The second dimension: Risks related to climate change:							
۱۸۳.۸۶	۰.۸۲	۶۱۴	۱۳	۱۱۰	۱۲۷	High temperatures	۱/۲۲
۱۷۴.۰۵	۰.۸۱	۶۰۸	۲۷	۸۸	۱۳۵	Rainfall	۲/۲۲
۱۶۱.۲۷	۰.۷۷	۵۷۴	۳۴	۱۰۸	۱۰۸	strong air currents	۳/۲۲
۱۵۸.۸۶	۰.۷۷	۵۸۰	۴۱	۸۸	۱۲۱	Natural disasters	۴/۲۲
	۰.۷۹	۲۳۷۶	Average Relative Weight and Average Response to Dimension				
The third dimension: risks related to the public:							
۱۴۸.۸۹	۰.۷۳	۵۴۷	۶۸	۶۷	۱۱۵	stadium riot	۱/۲۲
۱۴۸.۹۱	۰.۷۴	۵۵۳	۶۱	۷۵	۱۱۴	Sports politicization	۲/۲۲
۱۵۴.۳۰	۰.۷۳	۵۴۸	۷۴	۵۴	۱۲۲	Terrorist acts related to sports events	۳/۲۲
۱۶۴.۸۴	۰.۷۹	۵۸۹	۴۶	۶۹	۱۳۵	Sports fanaticism	۴/۲۲
۱۵۶.۷۴	۰.۷۶	۵۶۷	۶۰	۶۳	۱۲۷	Moral charging through the media	۵/۲۲
۱۶۶.۱۷	۰.۷۹	۵۹۴	۴۰	۷۶	۱۳۴	Poor judging during competition	۶/۲۲

K <sup>r</sup>	Average response	Relative weight	Response			Phrases	م
			no	To some extent	yes		
	٠.٧٦	٣٣٩٨	Average Relative Weight and Average Response to Dimension				
	٠.٧٩	٨٨٩٠	Average relative weight and average axis response				
٠.٧٣ and above achieved		From 0.61: Less than 0.73 Somewhat achieved			Less than 0.61 Not achieved		Trust limits

The tabular chi-square value at a degree of freedom of (2) and a significance level of (0.05) = 5.9

Table (7) shows the following:

-All values of Chi2 are significant at a significance level of (0.05) for all statements of the questionnaire on opportunities for insurance against sports injuries and stadium risks for young players in the Kingdom of Saudi Arabia "Second axis: Risks leading to sports injuries", and thus there are statistically significant differences between the responses of the research sample members to the axis statements in favor of the largest frequencies, i.e. in favor of the response "Agree."

-The statements of the second axis "Risks leading to sports injuries" received response averages ranging between (0.73: 0.86), while the dimensions of the same axis ranged (0.76: 0.83), and the average response to the axis as a whole reached (0.79), as the second axis "Insurance against sports injuries" was achieved with all its statements and dimensions.

The researchers indicate that the causes of sports risks and accidents are increasing and varying according to the type of competitions (local, international) as well as the type of sports in terms of competitiveness or entertainment.

The study of Saad Mashkoor Al-Hussaini (2014) (6) indicates that athletes are aware of the potential risks of sports, which prompts them to be fully convinced of the issue of sports insurance, while emphasizing the possibility of insurance companies providing various insurance models against the risks of different sports to include most games. This is confirmed by the study of Amina Gharmoul and Fatima Ahmed Fawatih (2018) (2) that sports injury insurance is of great importance in supporting sports activity, developing the sports sector, and reducing the risks of sports games, which inevitably have dire consequences for the future of the athlete, especially since they cannot be avoided during the practice of sports activity, but are inevitable and essential. In the presence of the safety umbrella that every practitioner takes shelter under to insure himself from a potential risk in

the present and future, it will be an encouragement to practice sports activity, and they emphasize that the stadium is a fertile field for sports accidents and an active environment for injuries, and the player's environment must be secure and equipped with all security and safety factors from sports medicine and continuous medical monitoring. To answer the third question, which states:

-The nature, legal conditions and obligations of concluding legal insurance contracts in the sports field<sup>٩</sup>

(Table 8)

Relative weight, average response and Chi-square for the opinions of the research sample regarding the questionnaire phrases for insurance against sports injuries and field risks for young players in the Kingdom of Saudi Arabia

"Third axis: Insurance in the sports field" (n = 250)

K2	Avera ge respo nse	Rela tive weig ht	Response			Phrases	s
			no	To some extent	yes		
The first dimension: The legal nature of insurance contracts in the sports field:							
٢٩٨.٠٠	٠.٩٦	٧١٧	٠	٣٣	٢١٧	A player's sports injury is classified as a work injury.	١/١٣
٢٤٩.٠٨	٠.٩٢	٦٩٠	٠	٦٠	١٩٠	The player benefits from the provisions of the Labor Law relating to compensation for injuries.	٢/١٣
٢٦٠.١٤	٠.٩٣	٦٩٧	٠	٥٣	١٩٧	Add explicit texts clarifying compensation for sports injuries that may be sustained by the player during his work	٣/١٣
٢٩٨.٠٠	٠.٩٦	٧١٧	٠	٣٣	٢١٧	To provide the player with comprehensive insurance throughout the duration of his contract with the club.	٤/١٣
٢٩٨.٠٠	٠.٩٦	٧١٧	٠	٣٣	٢١٧	Establish regulations obligating sports clubs to provide compulsory insurance for all players.	٥/١٣
٢٩٨.٠٠	٠.٩٦	٧١٧	٠	٣٣	٢١٧	Penalties will be imposed on the sports club if they do not pay attention to implementing insurance on players.	٦/١٣
٢٩٣.٨٠	٠.٩٥	٧١٥	٠	٣٥	٢١٥	Drafting insurance contracts that include cases of (minor injuries - permanent disability - temporary disability - death - cases whose	٧/١٣

K2	Average response	Relative weight	Response			Phrases	s
			no	To some extent	yes		
						effects continue after the end of the contract(	
٢٦٣.٤٩	٠.٩٢	٦٨٩	١٣	٣٥	٢٠٢	Setting conditions for terminating the insurance contract	٨/١٣
٣٠٩.٠٥	٠.٩٥	٧١٠	١٣	١٤	٢٢٣	Penalties imposed on sports clubs in the event of failure to insure players	٩/١٣
	٠.٩٤	٦٣٦٩.٠٠	Average Relative Weight and Average Response to Dimension				
The second dimension: Legal conditions for concluding an insurance contract:							
٢٩٥.٩٠	٠.٩٥	٧١٠	٧	٢٦	٢١٧	Contractual capacity	١/٢٣
٢٩٥.٨٨	٠.٩٥	٧١٦	٠	٣٤	٢١٦	Availability of the elements of the insurance contract (consent of both parties - legitimacy of the subject of the contract - legitimacy of the reason for the contract(	٢/٢٣
٢٤٢.٠٢	٠.٩٠	٦٧٧	١٣	٤٧	١٩٠	The existence of an insurable interest for the insured	٣/٢٣
١٨٩.٦١	٠.٨٣	٦٢٥	٣٢	٦١	١٥٧	There is a potential risk to the insured.	٤/٢٣
	٠.٩١	٢٧٢٨	Average Relative Weight and Average Response to Dimension				
٠.٧٣and above achieved		From 0.61: Less than 0.73 Somewhat achieved			Less than 0.61 Not achieved		Trust limits

Relative weight, mean response and chi-square of the research sample's opinions regarding the questionnaire phrases for insurance against sports injuries and field risks for young players in the Kingdom of Saudi Arabia

"Third axis: Insurance in the sports field" (n = 250)

K2	Average response	Relative weight	Response			Phrases	s
			no	To some extent	yes		
٣١٣.٤٣	٠.٩٧	٧٢٤	٠	٢٦	٢٢٤	Terms of the insurance contract concluded between them and the insurance company	١/٢٣
٣٢٧.٥٥	٠.٩٧	٧٣٠	٠	٢٠	٢٣٠	Provide all personal and objective data	٢/٢٣



K2	Average response	Relative weight	Response			Phrases	s
			no	To some extent	yes		
						related to the accident.	
٢٩٥.٨٨	٠.٩٥	٧١٦	٠	٣٤	٢١٦	Pay the agreed installments on time	٣٣٣
٢٩٥.٨٨	٠.٩٥	٧١٦	٠	٣٤	٢١٦	Notify the insurance company of the accident within a period of (21-30) days.	٤٣٣
٣٢٦.٥٠	٠.٩٦	٧٢٣	٧	١٣	٢٣٠	Report to the insurance company on the circumstances of increased risk.	٥٣٣
٣٤٥.٠٨	٠.٩٨	٧٣٧	٠	١٣	٢٣٧	The player should follow medical advice from a qualified physician to avoid aggravating the injury.	٦٣٣
٢٨٣.٧٠	٠.٩٥	٧١٠	٠	٤٠	٢١٠	The player must undergo any medical examination required by the insurance company with an approved doctor.	٧٣٣
٣١٢.٠٤	٠.٩٦	٧١٨	٦	٢٠	٢٢٤	The player undergoes the treatment specified for him in the private insurance document.	٨٣٣
	٠.٩٦	٥٧٧٤	Relative weight and average response to dimension				
	٠.٩٤	١٤٨٧١.٠٠	Relative weight and average response of the axis				
	٠.٨٧	٣٣٥٩٣.٠٠	Relative weight and average response to the questionnaire as a whole				
٠.٧٣ and above achieved		From 0.61: Less than 0.73 Somewhat achieved		Less than 0.61 Not achieved		Trust limits	

The tabular chi-square value at a degree of freedom of (2) and a significance level of  $(0.05) = 5.99$

Table (8) shows the following:

-All values of Chi2 are significant at a significance level of (0.05) for all statements of the questionnaire on opportunities for insurance against sports injuries and field risks for young players in the Kingdom of Saudi Arabia "Third axis: Insurance in the sports field", and thus there are statistically significant differences between the responses of the research sample members to the axis statements in favor of the larger frequencies, i.e. in favor of the response "Agree."

-The statements of the third axis "Insurance in the sports field" obtained response averages ranging between (0.83: 0.97), while the dimensions of the same axis ranged (0.91: 0.96), and the response average for the axis as a whole reached (0.94), as the third axis "Insurance in the sports field" was achieved with all its statements and dimensions, and finally the response averages for the questionnaire as a whole came to (0.87).

In this regard, Adla Issa Matar's study (2005) (12) recommended the need to develop programs to insure players and emphasize the importance of the role of insurance in the sports field and the existence of insurance contracts for players against injury.

In addition to the recommendation of the study of Badi Hussein Al-Dosari, Abeer Ahmed Badir, Ashraf Samir Al-Maidani (2013) (3) which emphasizes the need to recognize the legal legitimacy of insurance for athletes as insurance for state employees.

As for the legal conditions for concluding an insurance contract, Adla Issa Matar's study (2005) (12) recommended that insurance be considered one of the necessary and urgent systems in the sports field.

The study of Adel Muhammad Abdul-Moneim, Muhammad Ahmad Fadl Allah (2007) (9) also recommended the necessity of having a legal text that legislates sports insurance for players, technical, administrative and medical staff and referees.

Walid Ahmed Al-Kharrat's study (2012)(16) concluded that insurance does not only mean coverage against injury, but also includes retirement insurance, death insurance, and comprehensive health insurance, which makes sports federations and clubs responsible for providing them to all players according to the law.

Amira Salem's study (2019)(1) recommended the necessity of legislating laws related to insurance in the sports field and setting regulations to organize the process of insuring

players against sports injuries, while obligating sports institutions to apply insurance to all players in individual and team games.

The researchers see the need to develop long-term plans for insurance systems in the Kingdom of Saudi Arabia to cover all events and changes that occur continuously during the practice of sports activity.

Research conclusions:

In light of the results of the research, the researchers reached the following conclusions:

Conclusions specific to the first axis:

Regarding the legal conditions for sports injuries:

- The player is committed to the terms of the contract for the training process.
- The player is committed to the terms of the contract for local and international competitions.

Causes of sports injuries: (Causes specific to the player:)

- Cases of stress and fatigue that lead to muscle dysfunction.
- Long periods of interruption from training.

Causes of sports injuries: (Causes specific to the training process:)

- Incorrect planning of the training program and the competition program
- Not taking into account the individual characteristics of the player in terms of efficiency, physical readiness and skills.

Conclusions specific to the second axis:

Risks related to the stadiums

- Lack of readiness of the floors of the stadiums and gyms during training and competition.
- Failure to secure the facility, stadiums and gyms.

Risks related to climate change

- High temperatures.
- Rainfall.

Risks related to the audience

- Sports fanaticism.
- Poor refereeing during competition.

Conclusions specific to the third axis:

The legal nature of insurance contracts in the sports field:

- A player's sports injury is classified as a work injury.
- The player must be fully insured for the duration of his contract with the club.
- Establish regulations obligating sports clubs to provide compulsory insurance for all players.
- Imposing penalties on the sports club in the event that they do not care about applying insurance to players.

Legal conditions for concluding an insurance contract:

- Capacity to contract.
- Availability of the elements of the insurance contract (consent of both parties - legitimacy of the subject of the contract - legitimacy of the reason for the contract.)
- The existence of an insurance interest for the insured.
- The existence of a potential risk for the insured.

Research Recommendations:

In light of the presentation and discussion of the results and conclusions of the research, the researchers developed a set of recommendations, which are:

- ١- Paying attention to the field of sports insurance in general and insurance documents for players in particular.

- 2- Enriching the legal system in the sports field and the laws and regulations that help preserve the rights of players.
- 3- Obligating sports clubs to have comprehensive insurance documents for players in the event of (injuries - deaths - total disability - partial disability).
- ٤- Creating laws and legislation stipulating that sports injury is considered a work injury and that athletes enjoy the protection stipulated by labor laws.
- 5- The need to provide insurance models for players, referees and coaches.
- 6- Providing appropriate protection for athletes so that they become more secure and safe against the risks of injuries during training and competition.
- 7- The need to include in sports legislation and regulations organizing the work of clubs and federations texts related to insurance for players against the risks of sports injuries.
- 8- The need to provide the necessary medical care to treat the injury and the expenses that follow from it by insurance companies.
- 9- That insurance companies bear full coverage of medical care for treating the injury and the financial expenses associated with it.
- 10- Paying attention to the junior players sector similar to professional players in terms of the obligation to conclude insurance contracts.
- 11- Setting standards for managing sports risks that contribute to overcoming obstacles facing the sports insurance industry, and contribute to reducing its costs and premiums, making it available to all participants in sports activities.
- 12- Urging Arab sports bodies, associations and schools to pay attention to sports insurance, whether by educating members of the sports community about this insurance and encouraging them to do so, or by cooperating with insurance companies to provide sports accident insurance programs for workers.

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