# 2011/2012 PFA A-LEAGUE INJURY REPORT





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#### EXECUTIVE SUMMARY

The 2011/12 PFA A-League Injury Report details the extent, type and cost of injuries experienced by professional footballers in the A-League.

The 2011/12 season was the first season where minimum medical standards were introduced into the A-League. These standards included a requirement for mandatory medical assessments, minimum qualifications of trainers and club doctors and the attendance of a physiotherapist at all training sessions and matches. The minimum medical standards are included as an Appendix to this Injury Report at page 14.

Pleasingly this report has detailed a fall in the number of weeks missed by players in the 2011/12 season. Although the number of games had fallen, the fall in the number of weeks missed by players due to injury was much greater. This has benefitted players and the game. The game needs to have its best players on the park. This assists clubs in the marketing of the game and it assists coaches when choosing their best team.

The 2011/12 season once again demonstrated the correlation between on-field success and injury management. The 2011/12 A-League

Premier, the Central Coast Mariners, experienced both the fewest players injured and also the fewest matches lost to injury. This followed hard on the heels on the 2010/11 Premier and Champion Brisbane Roar which also had the fewest matches lost to injury in that season.

The 2011/12 season also saw proportionately fewer matches lost to knee injuries than in any season other than the 2006/07 season. This is a positive development, although not one which can necessarily be controlled. On the other hand, soft tissue injuries continued to be the cause of approximately 40% of all injuries that were experienced.

It is too early to reach any definitive conclusions on the management of injury in the A-League. Clubs have had costs of at least \$25 million as a consequence of injury since 2005/06. These costs impact the ability to field the best team, have on-field success and capitalize off the field. Injury management in the A-League cannot afford to stand still. The game must continue to improve its injury management practices each year and by doing so clubs and the game are also likely to see improvements on and off the field.

## **Key findings in this report** are that the 2011/12 season:

was the first season where minimum medical standards were mandated in the league, following agreement between the PFA and FFA;

had both a reduction in the number of matches played and a reduction in the number of matches players missed due to injury, but that the reduction in injuries was larger than that of matches;

Central Coast Mariners who were A-League premiers had both the fewest players injured and the fewest matches that players lost due to injury;

had the lowest proportion of matches lost to knee injuries since 2006/07;

continued the trend that approximately 40% of all matches lost to injury were as a consequence of soft tissue injuries; and

saw the total cumulative cost of injuries to players in the A-League exceed \$25 million.

#### AIM

The 2011/2012 PFA A-League Injury Report (now in its 6th edition) collates and analyses available data to measure the impact and extent of injury within the A-League. It does so by reference to criteria such as the number of games missed, injury type and the number of players injured during the course of the season.

#### METHODOLOGY

The survey uses publicly available sources to collate information, including:

- · FFA's weekly A-League match previews and reviews; and
- official A-League Club websites.

An injury is defined as any injury or other medical condition that prevents a player from participating in a match.

#### SEASON DURATION AND NUMBER OF PLAYERS

The 2011/2012 A-League regular season commenced in October 2011 and continued until the end of March 2012. This was the first occasion where the A-League commenced later than August and as a consequence there was a significantly longer "off-season" between the 2010/11 and 2011/12 seasons. The 2010/11 season had concluded in February 2011 for those teams which finished outside of the finals and in March for the teams which participated in the A-League finals.

The 2011/12 season was also the first season where the A-League had a reduction in the number of matches played. The demise of North Queensland Fury at the conclusion of the 2010/11 season meant that the 2011/2012 season commenced with ten clubs, rather than the eleven which competed in 2010/11.

As a consequence of the contraction in the number of A-League clubs, there was a reduction in the number of matches played in the A-League. The 2010/11 season involved clubs playing 30 matches each during the regular season with an overall total of 165 matches played in the league. By contrast, the 2011/12 season had 27 rounds, and 135 matches were played. This represents a reduction of 18.2% from the number of matches played in 2010/11, although the reduction was only 10% in the total number of matches for any individual club.

The 2011/12 season included a regional round which allowed matches to be played in a range of venues from Bathurst to Morwell. The reduction in the number of matches also meant that there was a reduction in the number of mid-week matches. The 2010/11 season had 30 mid-week matches, while the 2011/12 season reduced this to just 10 matches, with five played back to back on Wednesday 4 January 2012.

The Final Series took place over four weeks from 30 March 2012 with the Grand Final taking place in Brisbane on 22 April 2012. As with previous editions of the PFA Injury Report, injuries preventing players from participating in finals are not included in this report.

A-League rosters remained the same as in the previous two seasons with a maximum of 23 players and a minimum of 20. However, A-League regulations had been amended to allow for the introduction of up to three contracted National Youth League players. Three clubs took full advantage of this provision (Brisbane Roar, Newcastle United Jets and Melbourne Victory), while a further club had two contracted NYL players (Gold Coast United).

Furthermore, the 2011/12 season was the first season where the FFA mandated minimum medical standards for A-League clubs to adopt. Minimum medical standards were an important

element of the Collective Bargaining Agreement between the PFA and FFA and were adopted to ensure that players are entitled to a safe playing, training and travelling environment. These standards were expected to reduce injury rates and increase the speed by which players would return from injury.

A-League clubs were permitted to sign Replacement Players on short term contracts during the season as cover for listed squad players who were suffering from injuries which were to last longer than six weeks or who were absent on national team duty.

#### **Important Note on Results**

As with previous Reports, the accuracy of the results is dependent upon the accuracy of the sources of information which are the FFA's media releases and club reports. Accordingly, the PFA does not warrant that the results are an exact and complete record of player injuries. They are, however, an accurate summation of the publicly available official information provided by FFA and club sources.

Note that there was incomplete or unavailable data for approximately 7 rounds of the 2005/2006 season. Accordingly, where appropriate, 2005/2006 results have been increased pro rata from 14 rounds to 21 rounds.



#### GAMES MISSED THOUGH INJURY

Table 1: Injury Rank and Table Position, A-League Clubs, Seasons 1 – 7

	2005/2	006 A-League	Season*	2006/2	2007 A-League	e Season	2007/2008 A-League Season			
CLUB	#	Injury Rank	Table Position	#	Injury Rank	Table Position	#	Injury Rank	Table Position	
Adelaide United	57	5	1	59	6	2	93	7	6	
CC Mariners	118	8	3	97	8	6	54	5	1	
Melbourne Victory	27	1	7	12	1	1	51	3	5	
Newcastle Jets	115	7	4	38	3	3	40	2	2	
NZ Knights	49	4	8	83	7	8	-	-	-	
Perth Glory	61	6	5	52	5	7	67	6	7	
Brisbane Roar	43	3	6	23	2	5	53	4	4	
Sydney FC	27	1	2	44	4	4	98	8	3	
Wellington Phoenix	-	-	-	-	-	-	26	1	8	
<b>Gold Coast United</b>	-	-	-	-	-	-	-	-	-	
North Queensland Fury	-	-	-	-	-	-	-	-	-	
Melbourne Heart	-	-	-	-	-	-	-	-	-	
TOTAL	497			408			482			
A-League Average	62.1			51.0			60.3			

<sup>\*</sup> Information available for approximately 14 rounds has been scaled upwards, pro rata, to 21 rounds to enable comparison.

**Table 1** details the number of games missed at each club for the first 7 seasons of the A-League (2005/2006 - 2011/2012) with each club's table position at the end of the season. Focusing specifically on the 2011/12 season, **Table 1 shows:** 

- the total number of matches fell from 165 to 135. This represents a decrease in the number of games of a little over 18%.
- the total number of weeks missed due to injury fell from 1110 to 760.
   This represents a decrease in the number of games missed as a result of injury by nearly 32%;
- the Central Coast Mariners suffered the fewest weeks lost to injury in the A-League and also claimed the A-League premiership;
- Gold Coast United and Perth Glory suffered from the highest numbers of weeks lost due to injury – yet while Gold Coast finished last in the premiership, Perth Glory showed great resilience to finish third; and

A number of clubs reduced their injury levels substantially below the reduction in the number of games that were played (for each club the reduction was only 10%). These included most prominently Central Coast Mariners, Newcastle United Jets and Adelaide United. However, several clubs also had higher levels of injury than they had suffered in the previous season, notwithstanding the decrease in the number of matches played. Perth Glory suffered a near 80% increase in the number of weeks lost to injury.

The PFA's Injury Report has repeatedly found a relationship between the on-field performance of a club and the number of players unable to play due to injury. This has again occurred in 2011/12.

In particular, the A-League Premiers Central Coast Mariners had the best injury record of all teams as well as a substantial decrease in injuries from the previous season. The Central Coast Mariners suffered just 24% of the week's lost due to injury in the 2011/12 season compared to the 2010/11 season and just 33% of the week's lost due to injury compared to the average A-League injury rate.

This relatively lower incidence of injury is consistent with the performance of successful clubs in the past, most recently Brisbane Roar in 2010/11 as well as the Melbourne Victory (2006/07 and 2008/09) and the Newcastle Jets (2007/08). The correlation between success on the field and low injury rates is clear. Low injury rates assist clubs in their efforts to win on the field. Further, as performance on the field is often correlated with success off the field there is substantial benefit to clubs focusing on effectively managing and preventing injuries.

<sup>#</sup> represents the total number of weeks lost to injury by an A-League club.

2008/2009 A-League Season 2009/2010 A-Leagu			e Season	2010/2	011 A-Leagu	e Season	2011/2012 A-League Season				
#	Injury Rank	Table Position	#	Injury Rank	Table Position	#	Injury Rank	Table Position	#	Injury Rank	Table Position
77	6	2	88	4	10	136	10	3	79	7	9
66	5	4	46	2	8	104	8	2	25	1	1
25	1	1	108	8	2	84	5	5	62	4	8
62	3	8	99	7	6	187	11	7	47	3	7
-	-	-	-	-	-	-	-	-	-	-	-
96	8	7	98	6	5	81	4	10	145	10	3
62	3	3	89	5	9	51	1	1	57	4	2
91	7	5	53	3	1	70	2	9	41	2	5
27	2	6	35	1	4	98	6	6	79	6	4
-	-	-	110	9	3	122	9	4	128	9	10
-	-	-	129	10	7	99	7	11	-	-	-
-	-	-	-	-	-	78	3	8	97	8	6
506			855			1110			760		
63.3			85.5			100.9			76.0		

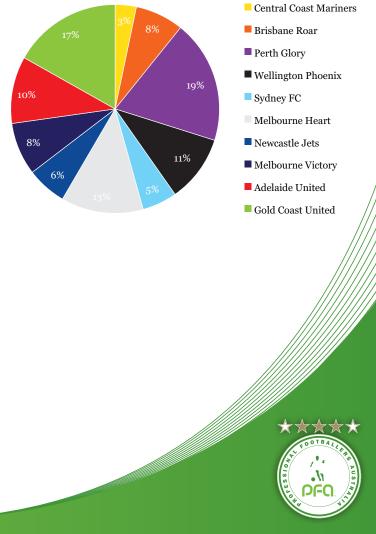
Table 2: Injury Rank of Top 2 A –League Clubs at the conclusion of the Home and Away Season

Club	Table Postion	Injury Rank							
2005/06 Home and	Away								
Adelaide United	1	5							
Sydney FC	2	1							
2006/07 Home and Away									
Melbourne Victory	1	1							
Adelaide United	2	6							
2007/08 Home and Away									
CC Mariners	1	5							
Newcastle Jets	2	2							
2008/09 Home and	Away								
Melbourne Victory	1	1							
Adelaide United	2	6							
2009/10 Home and A	Away								
Sydney FC	1	3							
Melbourne Victory	2	8							
2010/11 Home and A	way								
Brisbane Roar	1	1							
CC Mariners	2	8							
2011/12 Home and A	2011/12 Home and Away								
CC Mariners	1	1							
Brisbane Roar	2	4							

**Table 2:** Highlights the injury ranking of those Clubs that finished first and second at the end of each A-League regular season. The data reinforces the conclusion that the best performing clubs on the field over a season tend to have better than average injury performances. On four occasions, including both the Central Coast Mariners this season and the Brisbane Roar for the 2010/11 season, the Club which finished top at the conclusion of the home and away season was also the team which had the best injury ranking.

**Figure 1:** illustrates the breakdown in games missed by injury by club for season 7 of the A-League.

Figure 1: % of Games Missed by A-League Club, Season 7



#### UNAVAILABILITY OF PLAYERS

**Table 3** details the number of players unavailable at each club during each round of the 2010/2011 season due to injury. Noteworthy trends include:

- The average number of players unavailable per club per week was
   2.8. This was the second lowest average level of injury in the A-League since it commenced in 2005/06;
- The Central Coast Mariners had an average of less than 1 player unavailable throughout the entire season. Even more significantly for

- the final ten rounds of the season they had just two matches lost to injury;
- As already noted, Perth Glory and Gold Coast United had the highest injury rates by some distance. Perth Glory had an average of 5.4 players unavailable due to injury each round. This was nearly double the average injury rates for all clubs (2.8). Gold Coast United had the second highest injury rate and from round 17 through to round 27 had an average of nearly 7 players unavailable due to injury each week;
- Unlike in previous seasons, there did not appear to be an increase in injury rates towards the end of the season. Rather, the highest average number of players unavailable was in round 15, while the lowest average number of players unavailable was in the final round of the season.



 Table 3: Unavailability of A-League Players per Round/Club, 2010/2011

	A-LEAGUE CLUB											
Round	ADU	BBR	CCM	GCU	MBV	MBH	NUJ	PG	SFC	WPX	Total	Avg
1	2	3	3	2	1	5	2	2	2	2	24	2.4
2	2	2	3	1	2	5	1	4	2	4	26	2.6
3	2	2	3	1	1	5	1	3	4	4	26	2.6
4	2	2	1	4	2	4	3	2	3	4	27	2.7
5	0	2	2	3	2	4	3	4	2	5	27	2.7
6	2	2	1	3	3	4	3	5	1	5	29	2.9
7	4	1	1	4	3	5	1	6	0	4	30	3.0
8	2	1	2	3	2	6	2	6	0	4	28	2.8
9	3	3	2	5	2	6	1	6	1	4	32	3.2
10	1	4	1	3	1	4	1	6	2	4	27	2.7
11	2	5	1	2	1	4	2	6	2	4	29	2.9
12	3	6	1	3	2	4	1	6	3	5	33	3.3
13	2	3	0	4	2	3	1	7	1	2	25	2.5
14	4	3	0	6	2	5	3	6	1	1	32	3.2
15	5	3	1	5	2	6	3	7	1	1	34	3.4
16	5	4	1	3	3	5	3	5	1	1	31	3.1
17	4	1	1	5	3	4	3	6	0	2	28	2.8
18	6	0	0	6	2	5	2	6	1	2	30	3.0
19	5	1	0	6	2	3	1	6	3	3	32	3.2
20	3	1	2	8	2	4	1	6	3	2	30	3.0
21	4	1	0	6	3	4	1	6	3	2	30	3.0
22	3	0	0	8	3	1	2	6	3	1	27	2.7
23	3	1	0	8	2	0	2	6	2	2	26	2.6
24	4	0	0	7	5	0	1	6	0	2	25	2.5
25	4	2	0	9	3	1	1	5	0	4	29	2.9
26	1	2	0	7	3	0	1	5	0	3	22	2.2
27	1	2	0	6	3	0	1	6	0	2	21	2.1
Totals	79	57	25	128	62	97	47	145	41	79	760	2.8
Average	2.9	2.1	0.9	4.7	2.3	3.6	1.7	5.4	1.5	2.9	2.8	



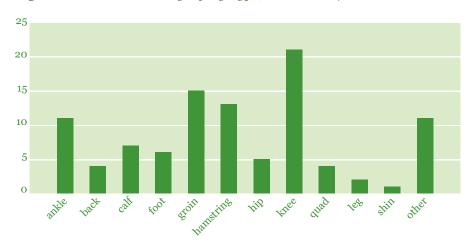
#### NUMBER. TYPE AND RECOVERY PERIOD FOR INJURIES

**Figure 2** details the type of injury and number of games missed in 2011/2012 and previous seasons. Knee injuries continued to be the cause of the highest proportion of matches missed by A-League players, as with previous years. However, knee injuries represented a lower proportion of injuries than in previous seasons. In contrast with the 2010/11 season where nearly 40% of all matches missed

were due to knee injuries, these injuries represented only a little over 20% of all matches missed in the 2011/12 season.

As with previous seasons, the soft tissue injuries involving strains to for example, groins, hamstrings and quads were the cause of approximately 40% of all matches missed.

Figure 2: Games Missed by Injury Type, Season 2011/2012



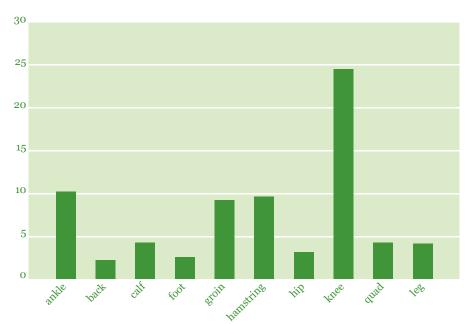
**Table 4:** sets out the proportion of injuries by type across the seven years of the A-League.

Injury Type	2005	/2006	2006	/2007	2007	/2008	2008	/2009	2009	/2010	2010	/2011	2011	/2012
	Num	%												
Ankle sprains/Joint injuries	41	12	56	14	37	7.7	89	18	102	12	96	8.8	81	11
Lower back	4	1.2	22	5.4	6	1.2	1	0.2	38	4.4	17	1.6	27	4
Calf strains	10	3	12	2.9	29	6	31	6.1	44	5.1	51	4.7	51	7
Foot injuries	1	0.3	14	3.4	6	1.2	13	2.6	31	3.6	43	3.9	48	6
Groin strains /osteitis pubis	38	11	84	21	21	4.4	57	11	53	6.2	75	6.9	112	15
Hamstring strains	25	7.5	57	14	51	11	48	9.5	111	13	118	10.8	96	13
Hip injuries	8	2.4	24	5.9	O	0	9	1.7	33	3.9	74	6.8	35	5
Knee: ACL, MCL, cartilage	93	28	81	20	140	29	145	29	299	35	424	38.7	162	21
Quadriceps strain	3	0.9	10	2.5	63	13	21	4.2	71	8.3	17	1.6	28	4
Leg	25	7.5	12	2.9	35	7.3	21	4.2	39	4.6	57	5.2	16	2
Shin	20	6	2	0.5	1	0.2	0	0	О	0	18	1.6	0	0
Hernia	20	6.5	О	0	0	0	6	1.2	23	2.7	O	0	0	0
Fractured Check-bone	14	4.1	О	0	О	0	0	0	5	0.6	О	0	0	0
Fractured Collar-bone	0	0	7	1.7	0	0	0	0	0	0	0	0	0	0
Glandular Fever	17	5.1	0	0	0	0	0	0	0	0	0	0	0	0
Shoulder	0	0	14	3.4	38	7.9	19	3.8	1	0.1	7	0.6	6	1
Other	14	4.1	13	3.2	55	11	46	9.1	0	0	98	9	98	12
TOTAL	333	100	408	100	482	100	506	100	855	100	1095	100	760	100

<sup>\*</sup>Figures for the 2005/2006 season are based on available data only

Figure 3 provides a breakdown graphically of the major injury types over the history of the A-League.

Figure 3: Average share of injuries by type - seasons 1-7



As Figure 3 shows, knee injuries have accounted for approximately one-quarter of all matches missed. This is often a consequence of the very long recovery time associated with such injuries. The next three most significant injuries are ankle, groin and hamstring injuries. Ankle injuries generally involve structural components involving ligament damage or damage to bones, however can also include damage to tissue, while groin and hamstring injuries are commonly associated with muscle strains rather than bone or structural issues.

#### INCIDENTS OF INJURY

**Table 5** shows the number of players who were injured at each club, how many separate injuries occurred per club and the total number of matches that were missed.

A number of players were injured more than once during the season. Gold Coast United had both the most players injured over the course of the season and the highest number of injuries over the season. Central Coast Mariners had both the fewest number of players injured and the fewest number of injuries.

Among the four teams with the fewest players injured were the A-League Premiers Central Coast Mariners and the A-League Champions, Brisbane Roar.

Table 5: Incidence of Injury, 2011/2012

Club	No. of Players Injured per Club	No. of Injuries per Club	Total Number of Matches Missed		
Adelaide United	15	22	79		
Brisbane Roar	11	17	57		
<b>Central Coast Mariners</b>	7	9	25		
<b>Gold Coast United</b>	18	25	128		
Melbourne Heart	14	19	97		
<b>Melbourne Victory</b>	11	15	62		
Newcastle Jets	11	11	47		
Perth Glory	16	23	145		
Sydney FC	12	17	41		
Wellington Phoenix	12	18	79		
TOTAL	127	166	760		



#### FINANCIAL COST OF INJURY

The PFA has previously sought to quantify the cost associated with injuries in the A-League. The importance of the cost of such injuries is not to merely tally the expense involved, but rather to appreciate how using best practice medical treatment can represent a cost saving to a club, while also assisting the club in its on-field performance.

The 2009-10 injury report first detailed the PFA's calculations on the costs associated with injury in the A-League. An assessment of the costs caused to clubs by injuries can be calculated using the following formula:

As with previous attempts to quantify the costs, the estimated cost is conservative as it does not contemplate:

- 1. the losses from the Finals Series;
- 2. the cost of payments outside the salary cap, such as to marquee and replacement players; or
- 3. the cost of medical care and treatment to injured players.

Since the A-League's creation, A-League clubs have incurred direct salary costs in excess of \$25,000,000 (Table 6) due to injuries.

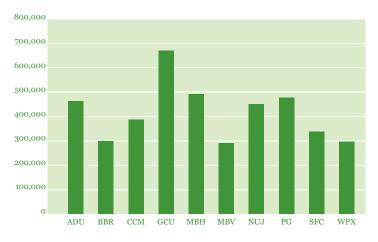
Table 6: Cost of A-League Injuries, 2005/2006-2011/2012

Club	Average injury cost per season	Total injury cost for club
Adelaide United	\$462,213	\$3,235,492
Brisbane Roar	\$299,696	\$2,097,689
<b>Central Coast Mariners</b>	\$386,926	\$2,708,479
Melbourne Heart	\$491,840	\$983,680
Melbourne Victory	\$291,257	\$2,038,799
Newcastle Jets	\$449,856	\$3,148,990
New Zealand Knights	\$327,460	\$654,920
Perth Glory	\$477,929	\$3,345,502
Sydney FC	\$337,795	\$2,364,652
Wellington Phoenix	\$297,409	\$1,487,047
<b>Gold Coast United</b>	\$669,588	\$2,008,763
North Queensland Fury	\$616,832	\$1,233,665
Total	n/a	\$ 25,307,768

As with past seasons, about 40% of all injuries are soft-tissue injuries. As these injuries are arguably preventable, the total cost associated with such injuries is over \$10,000,000 since the creation of the A-League. Obviously, the PFA does not assert that all soft tissue injuries would be prevented through better injury management, rather that better management may reduce the \$10,000,000 in costs.

Figure 4 represents the average costs that have been incurred annually by the ten A-League clubs that competed in the A-League in the 2011/12 season. The average cost throughout the A-League has been a little over \$415,000 per annum. Brisbane Roar and Melbourne Victory have had the lowest average costs due to injury over the life of the A-League. On the other hand the highest average costs were for two expansion clubs, Melbourne Heart and Gold Coast United while Perth Glory has experienced the highest average cost of any of the foundation A-League clubs.

Figure 4: Average cost of injuries per season by club



#### SUMMARY OF KEY FINDINGS

The key findings in this report are that the 2011/12 season:

- was the first season where clubs were required to adopt mandatory minimum medical standards as required under the CBA between the PFA and the FFA;
- had both a reduction in the number of matches played and a reduction in the number of matches players missed due to injury, but that the reduction in injuries was much larger than that of matches;
- the Central Coast Mariners on their way to winning the premiership had both the fewest players injured and the fewest number of matches lost to injury;
- Gold Coast United and Perth Glory had significantly more injuries than other clubs, with Gold Coast United finishing last in the premiership;
- unlike previous seasons there was not an increase in the number of matches lost to injury later in the season;
- had the lowest proportion of matches lost to knee injuries since 2006/07; and
- still had approximately 40% of all injuries being soft tissue injuries, even at the reduced level of injury. These injuries are arguably the most preventable and represent approximately \$10,000,000 of the \$25,000,000 incurred on injury since 2005/06.

The introduction of minimum medical standards for the 2011/12 season has, we believe, been of significant benefit in reducing the injury rates sustained by A-League players. Effective injury prevention and management practices have the capacity to benefit clubs both on and off the field.

Nonetheless, while any improvement is welcome, the A-League needs continuous improvement in the area of injury management. More needs to be done to reduce the \$5,000,000 cost to clubs each season and to ensure that the best players are available on the field each week.



#### APPENDIX

#### 1. Medical Testing

Prior to commencement of each season, each Club shall complete a Medical Assessment (incorporating the Lausanne Recommendations) on all players in their squad. No contracted player may participate in training or matches unless he has undergone a complete Medical Assessment in connection with therelevant season and has been signed off by the Club's Physician as being fit to play.

#### 2. Club Physician

Each Club will have a specialist sports physician, certified by the Australasian College of Sports Physicians, or a sports doctor, certified by Sports Doctors Australia, as one of its Club physicians.

If a Club physician advises a coach or other Club representative of a player's physical condition that adversely affects the player's performance or health, thephysician will also advise the player.

If the player suffers from a condition that could be significantly aggravated continued performance, by physician advise the the player will Club and the of such fact before the allowed player is again to perform on-field activity.

Adifferent physician is required for both the home team and the away team in an A-League match. Each team is responsible for ensuring that its team's physician is present and on duty.

The home team in an A-League match shall ensure that first aid supplies and medications appropriate for the types of injuries that may be sustained during a match are provided.

There shall be an ambulance available at each match.

#### 3. Club Trainers

All trainers shall hold a Sports Trainer Level 2 certification from Sports Medicine Australia or a tertiary qualification in Sports Conditioning.

Any current trainer who does not hold the necessary certificates shall have two years in which to obtain the necessary certification. Trainers hired from overseas shall have comparable certification and shall complete the applicable Sports Trainer course within 2 years of the date hired.

#### 4. Club Physiotherapists

Each club shall have a registered physiotherapist available to players immediately prior to, during and after training and at all matches.

#### 5. Player Medical Records

Club doctors, physiotherapists, and trainers shall keep accurate records ofplayers' injuries, illnesses, physical complaints, diagnostic tests, medical advice provided and treatment.

These records shall meet the requirements of confidentiality required law and shall be by available to the player to review and to upon request.

Club doctors, physiotherapists, and trainers shall provide all information and fully assist players in obtaining any and all insurance injury benefits to which players may be entitled.

#### 6. Player's Right to a Second Opinion

A player will have the right to a second medical opinion by a medical practitioner of his choosing. In the event of a difference between the first and second opinions, an independent medical practitioner shall be selected by the Club and Player to resolve the difference.

#### 7. Players' Right to a Surgeon of His Choice

A player will have the right to choose the surgeon who will perform surgery provided that:

- a. if possible, the player will consult with the Club physician, and
- b. the player will give due consideration to the Club physicians' recommendations.

All costs for any such surgery that are not covered by either medicare or the player's health insurance will be at the Club's expense; provided, however, that a) the surgery has been approved in writing by the Club's doctor, which approval shall not be unreasonably denied and b) the Club will not be responsible for or incur any liability (other than the cost of the surgery) related to the adequacy or competency of such surgery.



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