



# A NEW ATTITUDE TO MENTAL HEALTH

## Professional Football Insurance

## INDUSTRY-FIRST MENTAL HEALTH INSURANCE BENEFIT FOR PROFESSIONAL FOOTBALLERS IN THE UK

Physical injury would usually be considered one of the main risks a professional footballer can face. But as attitudes change towards mental health in football, we look at how players are becoming better supported, and the importance of having protection in place for body and mind.

Historically, looking after the mental health of players has not necessarily been high on the agenda for football clubs. Physical health and fitness has always been seen as a priority, and a strong mental attitude assumed as part and parcel of being a professional player who excels at their game.

Over the last decade or so however, mostly thanks to mental health issues being recognised more generally in the mainstream, things have begun to change. Treatment for mental health issues is more widely recognised, talking about emotions is no longer taboo, and there is more support available for footballers from clubs and professional bodies.

### Human, not superhuman

Like any sport, football is about winning, and having the confidence and ability to make that happen at almost any cost. Players are expected to always be at their best, and pressure comes from all angles – their management, teammates and supporters, as well as the enormous pressure they put on themselves. Even though attitudes are changing, there is still a masculine culture associated with football that expects a player to be tough enough to deal with their issues, or at least not let them affect their performance on the pitch.

In reality, one in four people will experience a mental health problem in any year and over 10% of the population will be suffering from depression at any given time. Mental health issues don't discriminate, and with statistics like this, football clubs cannot afford to overlook the mental wellbeing of their players.

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## It's just as important to protect a player's mental health as it is their physical fitness.

### Causes and coping mechanisms

From amateur to top-level, footballers face numerous and wide-ranging risk factors for developing symptoms of anxiety and depression. Conflicts with coaches or managers, harassment and abuse, dealing with injury – all of these things can have a profound effect on an individual's mental state. Players who represent minority groups such as BAME and LGBT players are particularly susceptible to abuse and harassment, both on and off the pitch. And with the constant presence of social media, players can also be subject to abuse even in their own homes, through online channels that didn't exist a decade or so ago.

Reflective of trends in the general population, younger players are more likely to experience a mental health condition than those who are older<sup>2</sup>, however, players who have been released from contract, or who are retiring from the game are also at-risk groups, particularly

if they don't have a structure in place for the next stage of their lives. The sudden lack of routine, discipline and direction can be difficult to deal with. Addiction has been an issue for many players during or after their careers. Paul Gascoigne, Tony Adams, Paul Merson<sup>3</sup> and Lee Hendrie<sup>4</sup> are examples of high-profile players that have battled with alcoholism as a way to cope with pressures of the game, while others have fallen victim to drug abuse or gambling.

It's also worth remembering that footballers go through many of the significant life events that the rest of the population goes through – moving house, relationship break-ups, family issues and the loss of loved ones. But unlike most of us, they will often have to do this under the glare of the public spotlight. The press intrusion and the nature of social media can pile even more pressure on an individual who is already struggling to cope with a crisis in their personal life.

### Anxiety and depression can co-exist with success

Even at the height of their careers, footballers are susceptible to mental health issues, and because of how they are perceived may be less likely to seek help. In 2009, Robert Enke, goalkeeper for Germany, took his own life when he was set to play for his country the following year in the World Cup. He had reportedly been "unstable" but this was not publicly known until after his death<sup>5</sup>. Likewise, the suicide of Wales manager, Gary Speed, in 2011 sent shockwaves through the sports world and was a wake-up call that depression within football needed to be taken much more.



# Professional football is changing – players are speaking out about their own mental health challenges and encouraging others to do the same.

## Breaking down walls

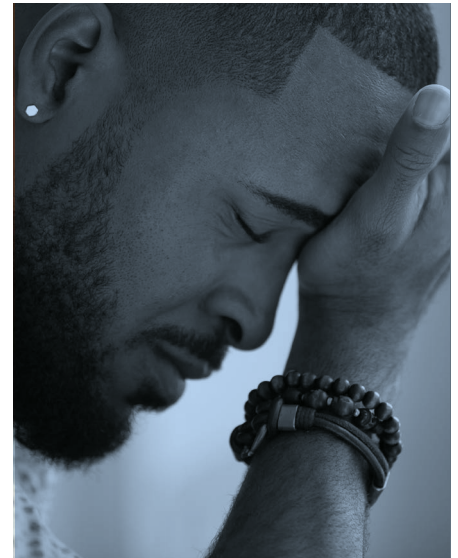
For a long time, various barriers have prevented men and women in professional football from getting the support they need for their mental health. As well as the social stigma attached to mental disorders, there has often been a lack of guidance, resources and trained health care providers available at the time of the need.

Tony Adams, former Arsenal and England captain, was prompted by his own mental and emotional health issues to set up the mental health charity, Sporting Chance, which has now been running for 20 years. The charity supports individuals and organisations across the spectrum of professional sport to address emotional welfare and addictive disorders such as alcoholism, drug abuse and gambling.

Such initiatives have done a great deal for professional footballers, and as more players have spoken out and received help, it has created a domino effect. A number of footballers have become advocates for talking about mental health issues and seeking professional help. Rio Ferdinand, for example, whose wife tragically died from breast cancer in 2015, took part in a BBC documentary where he openly shared his mental and emotional struggles following her death.

More recently, in May 2020, Marvin Sordell, former Bolton Wanderers player, talked about his own battle with depression and the actions he took to take control of his mental health, in a BBC documentary alongside the Duke of Cambridge.

Increasing numbers of professional footballers have sought professional help for mental health issues in recent years. In 2013, Sporting Chance launched its nationwide network of counsellors, psychologists and psychotherapists on behalf of the Professional Footballers' Association. Figures showed that by 2018 there had been a sixfold increase in uptake from the launch year, with an overall total of 1,666 current and former players accessing mental health support services between 2013 and 2018. While this demonstrates an increased awareness of talking therapies among footballers, it also shows there is still work to be done in the sport when it comes to mental health.



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1 <http://www.thefa.com/football-rules-governance/policies/equality/mental-health>

2 <https://www.fifamedicalnetwork.com/lessons/mental-history/>

3 <https://www.birminghammail.co.uk/sport/football/football-news/addiction-drink-drugs-gambling-rife-16935468>

4 <https://www.theguardian.com/football/2020/may/17/lee-hendrie-interview-aston-villa-england-harrys-heroes>

5 <https://www.theguardian.com/football/2009/nov/10/robert-enke-germany-died>

6 <https://www.independent.co.uk/sport/football/news/pfa-sporting-chance-mental-health-football-danny-rose-a8942206.html> 2019

# What is Gallagher doing to help?

We have recognised that mental health and addiction issues are risks that any professional footballer can face. With this in mind – and as an industry first – we have included some important benefits in our professional footballer cover\*:

- Up to GBP 10,000 limit for professional therapy/counselling
- Telephone counselling service available 24hr a day, 365 days a year
- Player does not need to suffer a Career Ending/personal accident scenario in order to use this benefit

For players, having an insurance policy that covers their mental health as well as their physical health not only helps normalises mental illness but also gives them the reassurance that they can access help and support should they need it.

In a similar way, it can encourage clubs to recognise that protecting the mental wellbeing of their players deserves to be high up on their priority list, and gives an extra layer of protection that could help keep players performing at their best.

## About Gallagher

We place risks from over 50 countries and pride ourselves on adapting our offering across multiple international jurisdictions. With specialist knowledge in the sports industry, our specialist team has the experience and market reach to provide sports clients with a tailored, individual insurance solution that could mitigate the personal risks they face.

As one of the world's largest community brokers, we take enormous pride in providing essential protection to an array of different sports that include football/soccer, rugby, golf, cycling, tennis and basketball – so athletes and professionals can face their future with absolute confidence.

Do not just take our word for it though; our commitment to the sector extends right across the spectrum, from grassroots to stadiums across the world – via our key sporting partnerships. We are the Proud Title Partners of England's Premiership Rugby; platinum partners to the Special Olympics International; proud partner with AMB sports, the parent company of NFL's Atlanta Falcons and MLS's Atlanta United; key partners to both the Chicago Cubs and San Diego Padres major league baseball teams; and lastly sponsor to IndyCar's Carlin team.

Our specialist sports team have excellent relationships with insurance providers across Lloyd's and the wider insurance community, enabling us to find protection that is flexible and bespoke to the individual needs and exposures of a client's chosen sport. Having worked with many leading athletes, clubs and brands, our collective experience and knowledge of the sports industry make us the ideal partner to advice, design and execute a comprehensive risk management programme.

## Want to know more?

To find out more about the professional footballer cover offered by Gallagher, including further details about our industry-first mental health benefits, please get in touch.

\* Policy limits and exclusions may apply, please see policy wording for full terms and conditions.

### Would you like to talk?

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football insurance page.**

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