



Risk Management

4-H Council Handbook Tip Sheet

Risk

Risk is the possibility of suffering harm or loss; something that we face on a daily basis. While risk generally cannot be completely eliminated, it can be managed in such a way that it is at a minimal, acceptable level. Our primary goal in 4-H Youth Development is to provide a safe environment in which youth can learn, develop, and have fun. Families should be confident that we are providing a safe, nurturing environment in which their children can participate.

Risk Management

The identification, analysis, assessment, control, and avoidance, minimization, or elimination of unacceptable risks (BusinessDictionary.com).

There are a number of risk management steps we can take to help insure that our program is a safe one for our participants. In general the 4-H Youth Development Council should:

- Take "reasonable and prudent" precautions and actions – use common sense and good judgment.
- Work with the Purdue 4-H Youth Development Extension Educator while planning special events.
- Follow basic 4-H program guidelines.
- Keep within the scope of the educational mission of 4-H and within your 4-H volunteer responsibilities.

Risk Management Considerations

Insurance

- Consult a trusted insurance professional for all insurance-related questions.
- Read all insurance policies carefully and look for exclusions for events such as carnivals or fairs.
- Read all contracts carefully; ask for an attorney to review.
- Avoid assuming responsibility for risks which you do not directly control.
- Require proof of insurance from vendors, carnivals, etc.
- Types of insurance: employee/volunteer liability; limited accident/injury; equipment/property damage/loss; livestock/animal damage/loss; property liability; automobile property/liability; private/school bus liability; directors and officers; treasurer bonding

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Safety Plan

- A comprehensive safety plan addresses basic steps to take in the event of an emergency situation at facilities and/or during events held throughout the year.
- Includes items such as: Weather Alerts; First Aid/Medical Emergencies; Fire; Lost Child; Civil Disturbances; Bomb Threat/Active Shooter; Protestors/Demonstrators; Emergency Veterinary Services; Emergency Amusements/Entertainment Shutdown; Emergency Phone Numbers.

Volunteer Screening and Placement

- It is the responsibility of the 4-H Youth Development Extension Educator to screen, approve, and place each volunteer applicant.
- Goal: to insure that we have adults working with the 4-H Program who have the best interests of the youth in mind.
- 4-H Council members support the Educator in this process by completing all necessary paperwork annually and encouraging other volunteers to do so in a timely manner.

Operating Procedures for Programs Involving Minors

- Policies designed to protect minors who participate in any University-supported program or activity, including 4-H.
- Each Purdue Extension staff member and Adult 4-H Volunteer will complete the Minors Safety Training (every two years).

Supervision of Youth

- Always have at least two approved 4-H Volunteers present before the first child arrives and until after the last child leaves.
- Adults should not be alone in a room (or car) with a 4-H member that is unrelated to them.
- There is no set ratio for adult/youth, because the best ratio depends on: the type of activity, number of participants, and age of participants.
- When in doubt, remember that more supervision is better than not enough!
- Review the Child Sexual Abuse Risk Exposure Matrix to help assess the level of risk for child sexual abuse present in the 4-H program (<http://bit.ly/ChildProtectionMatrix>).

Accessibility and Equal Opportunity

- All 4-H programs fall under the federal guidelines for accessibility and equal opportunity.
- 4-H is an inclusive organization. No county policy or practice should be used to arbitrarily exclude youth from either membership or participation.
- Ensure 4-H programs are open to all youth in our community according to the Purdue Extension EEO statement.
- Meeting and activity locations should be assessed to determine any physical barriers that may limit participation by individuals with physical limitations.

Risk Management Forms, Waivers, and Signage

- A number of documents support the risk management efforts of 4-H: liability release (signed by all members and volunteers); accident/incident report form; youth/adult health forms; field trip and activities permission form; equine liability signage; etc.

To learn more about Risk Management, please visit the Program Planning section of the Indiana 4-H Youth Development Council Handbook (<http://bit.ly/4HRiskMgmt>).