

Risk Management: Should I Get Up This Morning...Or Not?

Presented by:

- Renee McKee, Assistant Extension
Director and State 4-H Program Leader
- Steve McKinley, 4-H Extension Specialist



Indiana 4-H
LEADERSHIP
SUMMIT
2018

EA/EO

Objectives

- Discuss actions that can reduce risk at events and activities.
- Differentiate among types of liabilities and insurance coverage.
- Identify forms and policies related to risk management.



Definitions

- **Risk**: possibility of suffering harm or loss
- **Risk Management**: assessment, control, and minimization of unacceptable risks



Definitions

- **Insurance:**

1. Financial protection or reimbursement against loss
2. Promise of compensation for specific potential future losses in exchange for a periodic payment



Risk Management Goal

- Minimize risks.
- Ensure safe environment for youth.



Risk Management Basics

- “Reasonable and prudent”
- County 4-H Extension Educator role
- 4-H program guidelines
- Scope of responsibilities



Protecting Our Children

- Relevant statistics
- Mandatory reporters
- Minors safety training
- Reducing risk



Risks Associated with Property Use

- Injuries
- Property damage – natural or man-made
- Supervision/crowd control
- Property maintenance



Risk Management Scenarios

What are the risk factors and how can you minimize these risks if you are...



...Hosting an open Horse & Pony Show?

Risk Factors

Precautions

...Holding a 4-H Club Meeting in a church basement?

Risk Factors

Precautions

...Taking a field trip to a State Park?

Risk Factors

Precautions

...Conducting a car wash?

Risk Factors

Precautions

...Offering an Electricity Workshop?

Risk Factors

Precautions

...Having a 4-H Club float in the community parade?

Risk Factors

Precautions

Types of Insurance

- Limited Accident/Injury
 - Annual Policy
 - Special Activities Policy
 - American Income Life Insurance



Types of Insurance

- General Liability
- Automobile
- Property/Equipment
- Directors and Officers
- Bonding



Insurance Tips

- Review coverage annually
- Disclose all types of events to be held on property
- Require proof of insurance from vendors
- Read all contracts/policies carefully



Risk Management Forms

- 4-H Activity Report Form
- Accident/Incident Report Form
- AIL Claim Report
- Health Form (youth and adult)
- 4-H Member Field Trip and Activities Permission Form
- Certificate of Insurance



Questions & Answers



Indiana 4-H
LEADERSHIP
SUMMIT
2018

