



# RISK MANAGEMENT FOR 4-H YOUTH DEVELOPMENT WORK

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## **Why is risk management important?**

Risk management is important in insuring the safety of youth and adult program participants. Besides safety, it helps evaluate our allocation of resources. It becomes an important educational component of our work, focusing on safety and prevention. Practicing good risk management allows organizations to focus on achieving their mission.

## **What is risk management?**

Risk Management is the process used to protect assets by minimizing the potential for negative outcomes. It means the 4-H club, group or planning committee anticipates potential risks as the activity is planned and decides ways to manage these risks.

Risk is the uncertainty about a future event that threatens your organization's ability to accomplish its mission. It is the many unexpected things that can happen to the participants, the spectators, the properties and reputation of 4-H.

## **How is risk management incorporated into youth programming?**

It is important to plan for the unexpected as much as possible. While you plan an event or activity, take time to consider the risks and develop a risk management plan that includes a strategy to address each risk. This includes:

### **Risk Analysis**

- Identifying the potential risks involved in the event
- Clarifying the severity and frequency of the risk and prioritize the top two to five issues to address

### **Risk Response**

- Develop alternatives to retain, reduce, share or avoid the risk
  - Reduce the risk:* Change the activity or conditions to decrease the likelihood that a loss will occur
  - Avoid the risk:* Do not conduct the activity, if the risks are too severe and the possibility of occurrence is too great
  - Transfer the risk:* Find someone to share some of the risk. Ways to share the risk include carrying accident or medical insurance, using informed consent forms, or paying vendors for services
  - Assume the risk:* Accept the risk and prepare for the possibility of loss to occur
- Communicate the information to all those that need to know

### **Risk Review**

- Monitor the risk management plan
- Evaluate the plan and make changes to reduce further risks

## ***Who is responsible for risk management?***

It is up to the 4-H Youth Development paid and the volunteers planning the program or event to develop a risk management plan. The county and the university have people in place to provide assistance when concerns about the safety of participants may arise.

- Within county government, a person is identified as the risk manager. Ask your Department Head or County Clerk for the name and contact information.
- For UW-Extension, contact your District Liaison for questions. Dan Malacara serves as Cooperative Extension's contact for risk management questions. Contact information is: Dan Malacara, 432 N. Lake Street, Rm. 623, Madison, WI 53706 (608)263-7941, [daniel.malacara@uwex.edu](mailto:daniel.malacara@uwex.edu).

## ***Special Areas for Consideration***

- Accident Insurance for Leaders and Members
- Chaperones
- Emergency Procedures
- Finances
- Insurance for Volunteers
- Overnight Programs Including Camps
- Records Retention
- Vehicles
- Volunteers

## ***Accident Insurance for Leaders and Members***

County 4-H organizations should purchase accident insurance for volunteer leaders and members. Purchasing the \$1.00 a year plan from American Income Life is recommended. Contact American Income Life at [www.americanincomelife.com](http://www.americanincomelife.com). Those participating in high risk activities including horse project, athletic league sports, ATV, and motorcycle participants have a \$2.00 annual fee.

## ***Chaperones***

- **Ratio:** A ratio of 1 adult chaperone for every 10 youth is recommended. For overnight events, this ratio is required. A lower ratio is recommended if you are working with younger children. The preference is also to have the ratio of like gender (e.g. 1 male chaperone to 10 male youth). Allowances can be made, if necessary, when both genders are staying in the same facility (e.g. hotel rooms located next to each other). However it is recommended that more than one female chaperone check male rooms and that the females not enter the male rooms (and vice versa) or that male and female chaperones check rooms together. If the facility does not allow for lodging in a similar proximity (e.g. dorm rooms or camp cabins) the like gender ratio should apply.
- **Age Requirements:** Chaperones should be at least 21 years of age.
- **Rooming:** It is not recommended that adults and young people stay in the same room. This situation allows for a greater risk of inappropriate behavior. In addition, it does not allow young people to spend free time with other youth or to practice skills like decision-making, problem-solving and assuming responsibility. There may be an exception for family members, where this may be allowed, but not encouraged because the young person's interaction with other youth is important.

## ***Emergency Procedures***

Even with risk management planning, emergencies still happen. In case of an emergency:

- Your first priority is to provide appropriate medical attention to the injured participant. Call 911, police, or ambulance as appropriate. If it is necessary to leave the accident scene to secure emergency care, a responsible program representative should stay at the scene.
- Contact the parent or guardian.
- Contact the County Department Head and appropriate County official.
- Contact UW-Extension. Start with the District Liaison, Program Leader or District Director. If the incident occurs after hours or on weekends, don't hesitate to contact Program Leader, District Director, or District Liaison at home. The individual you contact will be responsible for making additional UW-Extension contacts on your behalf.
- Media - The Chancellor's office will want to coordinate media responses with local staff, and in some cases may prefer to be the source of information for media regarding the incident. The Program Area or District Director's office can help facilitate your access to immediate support from Chancellor's staff. UW-Extension has support available to assist in the situation. It is important to have one spokesperson for the media, and a back up person if that person is not available.
- After the situation is stabilized and the appropriate parties have been contacted, complete an Accident/Incident report. Give facts only.

It is important that paid and volunteer staff involved in a program or event knows the emergency plan. Don't attempt to work through handling the emergency alone. There is strong support available through the institution. Use it.

## ***Finances:***

Money raised in the name of 4-H must be handled properly. . The following link provides specific guidelines to insure that 4-H monies are handled in a responsible, accountable manner and used for 4-H youth educational programs. <http://www.uwex.edu/ces/4h/resources/mgt/financial.cfm>

## ***Insurance:***

Insurance is not a substitute for safety. However, liability and accident insurance are important parts of a risk management plan for educational program participants. The following link provides important information and guidelines. <http://www.uwex.edu/ces/4h/resources/mgt/risk.cfm>

## ***Overnight Programs Including Camps:***

Overnight 4-H experiences including camps and field trips, involve extra planning to insure the safety for program participants. It is expected that overnight programs include an educational plan and trained youth and adult volunteers that implement the plan. Planning for safety for program participants and emergency situations must be part of the educational plan. Adult and youth volunteers and Extension staff must be aware of emergency procedures for the facility used for the overnight experience. This includes:

- Fire escape and emergency numbers
- Severe weather (lightening storms, tornadoes, flooding) procedures
- Missing person emergencies, including critical contact numbers
- Unidentified person in the facility
- Medical emergency procedures and contact numbers.

A variety of volunteers support overnight experiences. A number of volunteer roles require special considerations.

- Counselors: Camp counselors must be at least 14 years of age at the time of camp. The camp counselor role must be focused on working with young people and not on camp maintenance or clean up. Training for counselors on working with youth and safety procedures

is expected. Camp counselor expectations must be in compliance with Wisconsin Child Labor Laws. Consult the “Youth As Volunteers: Camp Counselors Reference Guide.” LINK COMING

- Resource volunteers that support the educational experience must be trained on working with youth or supported by a trained volunteer through a county Youth Protection program.
- Cooks and volunteers that handle food must comply with facility requirements and follow proper food handling procedures.
- Lifeguards must be certified and in compliance with best practices for serving in this role. According to the requirements of the American Red Cross, an individual may be hired as a lifeguard if they are at least 16 years of age and have the appropriate current certification (Lifeguard Training, First Aid, and CPR). If the person is going to lifeguard on a beach they need to have the current certification listed above with the addition of Waterfront Lifeguard certification. A lifeguard may supervise up to 25 people in the water. If 50 people are in the water, at least two lifeguards must be on duty. There also needs to be a ratio of one adult (not necessarily lifeguard certified) for every 10 youth present to help with supervision. Best practice policy as implemented at Upham Woods 4-H Environmental Center is that one of the staff lifeguards needs to be on the waterfront in order for campers to swim, thus we have the waterfront supervised by a lifeguard who is at least 18 years old plus additional adults. Additional lifeguards may come from the county and their certification must be current.

Health information: A health information/consent for medical treatment form is strongly encouraged if 4-H members are participating in overnight programs. Treat all health information confidentially. Questions about handling special medical or accommodation requests should be directed to your county 4-H Youth Development staff member. The staff member has access to UW-Extension professionals to guide you in appropriately handling these requests.

Work with your facility to insure that risk management plans are in place to make sure your educational experience can be successful.

There may be occasions when a volunteer will assume leadership for county level or out of county overnight experiences where UW-Extension personnel are not present. In these cases, additional training for the lead volunteer is important. It may be possible to achieve “Agent of the State” status for the lead volunteer, when they are assuming an additional level of responsibility beyond normal volunteer roles. This status will provide the lead volunteer with the same type of liability coverage as staff members. For information on the application process, contact Dan Malacara, 432 N. Lake Street, Rm. 623, Madison, WI 53706 (608)263-7149, [daniel.malacara@uwex.edu](mailto:daniel.malacara@uwex.edu).

### ***Records Retention:***

As youth programs are implemented, participants complete a variety of forms including but not limited to enrollment forms, health forms, permission to participate forms, photo release forms, etc. Any information that includes personal information must be treated with confidentiality. Records are subject to Wisconsin public record laws.

<http://www.uwex.edu/ces/admin/policies/openrecords.htm> Retention of 4-H records is required.

The following link provides specific information on timelines for records retentions.

<http://www.uwex.edu/ces/4h/pdffiles/Recordsretentionschedule.pdf>

### ***Transportation:***

Personal transportation to and from 4-H program activities is the responsibility of the 4-H member, youth participant, parent/guardian or volunteer. Drivers transporting youth must be at least 18 years of age with at least 2 years of successful driving experience, a valid driver’s license and automobile insurance. Driving personal vehicles for 4-H events is the least recommended

transportation option as personal insurance will be primary. The State and/or County will be excess coverage depending on the situation.

When renting vehicles or chartering busses for transporting participants, it is recommended that insurance be purchased from the rental agency. Rental should be in the name of the 4-H club or county program. Insurance offered by the rental dealer may be secondary coverage. Additional coverage may have to be purchased. For assistance on rental of vehicles, please see:

<http://www.uwsa.edu/fadmin/fppp/fppp36c.htm>

Use of 12/15-passenger vans for transporting youth is prohibited. If a University employee is driving a 12/15 passenger van, they must follow University policy.

<http://www.uwsa.edu/oslp/rm/manual/part7d.htm>

Employees transporting youth in their personal vehicle is discouraged. The employee's personal insurance serves as the primary coverage. Adequate insurance is critical. As with volunteer recommendations, the employee should have a minimum limit of \$500,000 combined single limit, or limits of \$100,000/\$500,000/\$100,000 which means they have auto liability coverage limit of \$100,000 Bodily Injury (per person) with \$500,000 Bodily Injury (per accident) and \$100,000 of property damage coverage. If the employee decides to transport youth, leasing a vehicle is recommended as this transfers the risk.

When driving county owned vehicles, UW-Extension employees must meet University guidelines. Check with the county manager for additional county guidelines when using county owned vehicles.

For additional information on use of vehicles when transporting program participants, please refer to: <http://www.uwsa.edu/oslp/rm/manual/part7d.htm>

### **Volunteers:**

It is a privilege to serve as a Wisconsin 4-H Youth Development volunteer. The Wisconsin 4-H Youth Development Youth Protection process includes: a) a background record check for arrest and conviction records with the Wisconsin Department of Justice, b) participation in the volunteer orientation program, and c) signing the Volunteer Behavior Expectations form. All volunteers, age 18 and over, who work with youth in the 4-H youth program on an ongoing basis will participate in Youth Protection. The Volunteer Behavior Expectations form must be signed annually to continue as a volunteer. Background records will be rechecked every four years for continuing volunteers. Additional information and guidelines for this process are located at:

<http://www.uwex.edu/ces/4h/pubs/other/policies.pdf>

To serve as a shooting sports leader, 4-H certified leaders must be at least 18 years old, and must have participated in at least one state-level 4-H leader training Shooting Sports certification workshop in the discipline in which they are providing supervision. If an adult leader is not certified, he/she cannot provide hands-on or safety instruction without a certified leader being present. A leader may obtain certification in an additional discipline (archery, air pistol, coordinator, hunting/wildlife ecology, muzzle loading, rifle [.177 pellet, .177 BB, and .22], and shotgun) by completing a certification workshop provided by 4-H certified state training team members. Reference Wisconsin 4-H Policies at:

<http://www.uwex.edu/ces/4h/pubs/other/policies.pdf>

## **Wisconsin Statutes and Risk Management**

- **Chapter DWD 270: Child Labor Laws;** These cover guidelines for youth as volunteers.  
[http://folio.legis.state.wi.us/cgi-bin/om\\_isapi.dll?clientID=89659&infobase=code.nfo&jump=ch.%20DWD%20270](http://folio.legis.state.wi.us/cgi-bin/om_isapi.dll?clientID=89659&infobase=code.nfo&jump=ch.%20DWD%20270) and  
[http://folio.legis.state.wi.us/cgi-bin/om\\_isapi.dll?clientID=89659&infobase=code.nfo&jump=ch.%20DWD%20270](http://folio.legis.state.wi.us/cgi-bin/om_isapi.dll?clientID=89659&infobase=code.nfo&jump=ch.%20DWD%20270)
- **Chapter 181: Non Stock Non Profit Organizations;** 1987 Wisconsin Act 13, enacted on June 9, 1987, section 181-297 deals with limited liability of volunteers who provide service to Chapter 181 corporations without compensation.  
<http://www.legis.state.wi.us/statutes/Stat0181.pdf>
- **1995 Wisconsin Act 256** addresses the limitation of civil liability related to equine activities. 1995 Wisconsin Act 256 is located at: <http://www.legis.state.wi.us/1995/data/acts/95Act256.pdf>

## **Additional Resources and Links:**

- University of Wisconsin System Office of Safety and Loss Prevention/ Risk Management  
<http://www.uwsa.edu/oslp/rm/>
- University of Wisconsin Extension Facilities/Risk Management/Safety  
<http://www.uwex.edu/facilities/risk/index.html>
- Non Profit Risk Management Center <http://nonprofitrisk.org>  
<http://nonprofitrisk.org/tools/tools.htm>  
Risk management information and tools  
Basic Risk Management Tutorial  
Volunteer Risk Management Tutorial
- National Service Learning Website  
[http://www2.servicelearning.org/resources/fact\\_sheets/cb\\_facts/risk\\_mgmt/](http://www2.servicelearning.org/resources/fact_sheets/cb_facts/risk_mgmt/)  
Fact Sheet on Risk Management  
Points of Light Document
- Federal Volunteer Protection Act: [http://www.explorium.org/PL\\_105-19.htm](http://www.explorium.org/PL_105-19.htm)

## **Accident/Incident Form and Sample Forms**

- General Accident/Incident Form <http://www.uwsa.edu/oslp/rm/forms/forms.htm>
- Sample Waiver <http://www.uwsa.edu/oslp/rm/forms/forms.htm>
- Sample Consent of Medical Administration Form and Health and History Questionnaire  
<http://www.uwsa.edu/oslp/rm/forms/forms.htm>

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