



Helping You Help Youth



AVOIDING A CAN OF WORMS: RISK MANAGEMENT FOR 4-H CLUBS/GROUPS

Introduction

4-H clubs often work with other people and organizations as they plan and conduct events and activities. 4-H members, leaders, and families learn many skills through these events and activities, so they are an important aspect of the 4-H club experience. However, when these events and activities occur, there are many unexpected things that can happen to the participants, the spectators, the properties, and even the reputation of 4-H.

As 4-H events and activities are being planned, take time to think about and plan for unexpected happenings.

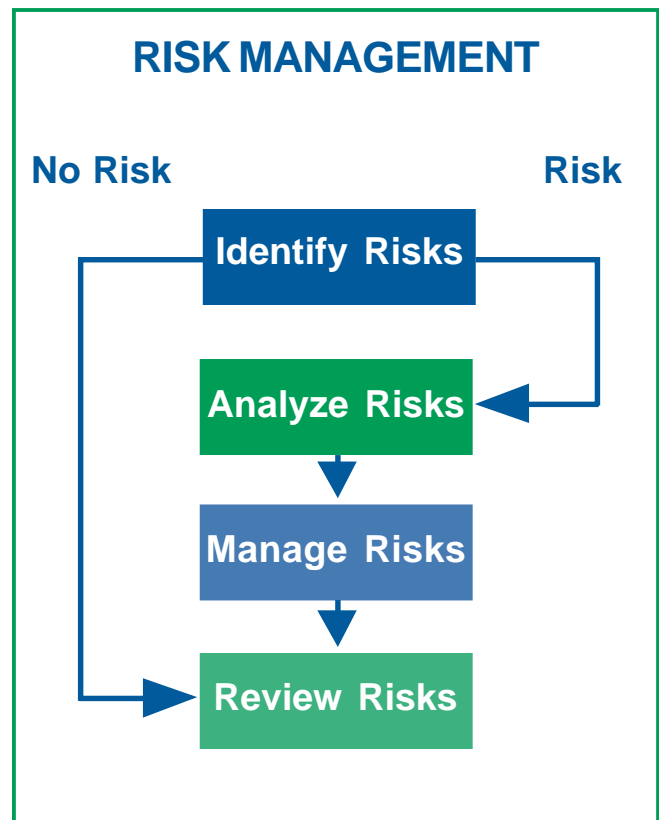
What is Risk Management?

Risk management is the process used to protect assets by minimizing the potential for negative outcomes. Using a risk management process will help protect yourself, the people you work with, and the program or organization involved. This means the club/group planning committee anticipates what the risks (acts or situations that allow for the possibility for harm or loss) could be as the activity is planned and decides ways to manage these risks.


The Three P's

When planning a 4-H event or activity, the assets or things of value held by the organization that need to be considered are:

- **People** – 4-H members, others who attend events, volunteers, and salaried staff.
- **Property** – the things the organization or individuals own or manage, such as money, buildings, equipment, or materials.
- **Perpetuation** – the organization or individual's ability to continue doing what's being done (i.e. good reputation).

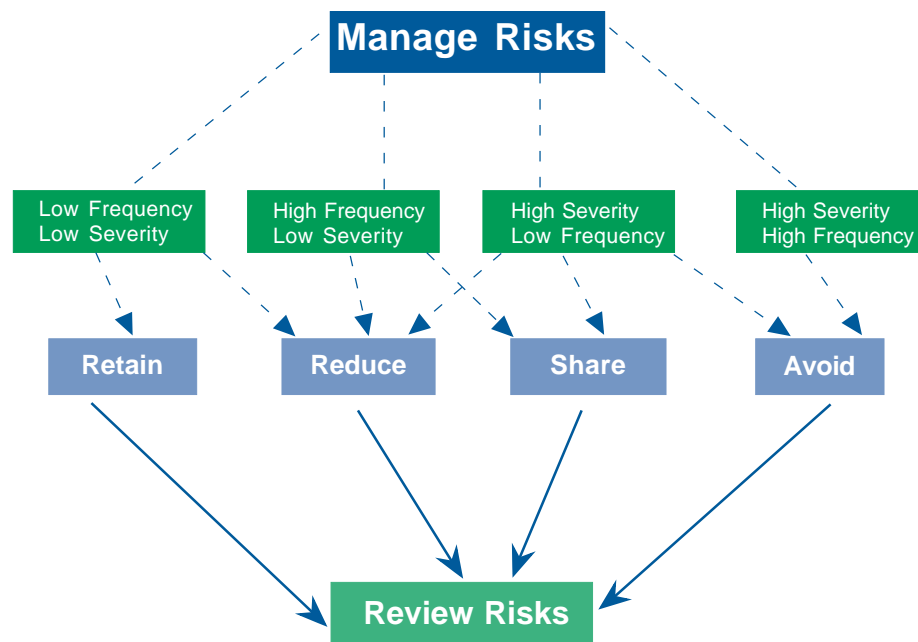


The Risk Management Process

The **Risk Identification and Analysis Worksheet**  will help 4-H clubs/groups think about some of the areas of risk exposure. The club/group planning committee should take due care by identifying a potential problem and trying to avoid it. To use this worksheet, think about possible risks to the personnel, participants, the public, property/buildings and equipment, and the reputation of 4-H. As risks are identified, the next step is to analyze the frequency of such situations occurring and the severity of the consequences if it occurred.

 Download from web at <http://www.4-h.uiuc.edu/staff/fieldstaff.html#riskmgt>

RISK MANAGEMENT ALTERNATIVES



Risk Management Strategies

Once the risks have been identified, a risk management strategy needs to be developed to address each risk. 4-H clubs/groups can use the **Risk Management Worksheet**. Alternatives to managing risks include:

- **Retain the risk** – Accept the risk and prepare for the possibility of loss to occur. Most risks are retained when the consequences are deemed minor.
- **Reduce the risk** – Change the activity or conditions to decrease the likelihood that a loss will occur. Selecting and training staff, controlling hazardous areas, forming emergency procedures, and providing adequate supervision are some ways to reduce risk.
- **Share the risk** – Find someone to share some of the risk. Ways to share the risk include carrying accident/medical insurance, using informed consent forms, or paying vendors for services.
- **Avoid the risk** – Do not conduct the activity. If the risks are too severe and the possibility of occurrence too great, it is unacceptable to conduct the activity.

Risk Management Plan




Once 4-H clubs/groups have identified the possible risks, analyzed the risks for frequency and severity, and determined risk management strategies to address those risks, they are then ready to put together a risk management plan. A **Risk Management Plan Template** is available for this purpose.

Risk Management of 4-H Club Activities

Some easy steps that 4-H clubs can take to manage risks include:

- Create a **rainy day fund** within your club budget to cover costs for damaged or lost equipment, etc.
- Secure **accident/medical insurance coverage** for participants. This insurance coverage will not reduce liability for negligence, but will provide coverage for accidents or illnesses that may occur during 4-H activities. (Negligence is not taking care to avoid hurt or harm. Liability is the state of being responsible or accountable for a hazard or action.) There are two options of coverage. Blanket year-long coverage for club members is available for as


little as \$1.00 /person for all enrolled members from American Income Life Insurance. Special activities coverage is available for events on a daily basis. Brochures are available at your local Extension office.

- Use **informed consent forms/health forms**  to share responsibility for youth with their parents or guardians. The informed consent form should be as specific as possible about the activity and the potential risks. It grants permission for participation by the parents.
- **Work with vendors** to arrange for some services – such as bus transportation, use of a skating rink or swimming pool. Make sure that they have adequate liability insurance coverage, which is coverage to provide payments to others for damages resulting from negligence.
- **Screen all volunteers** who will be assisting youth in the club following U of I Extension policies and procedures.
- **Establish behavior expectations and review the code of conduct**  for 4-H members. Involve members, parents, and volunteers in this discussion. Have everyone sign the agreed upon expectations and post where all can view them. These expectations should be shared with families and the Extension office. Update yearly as needed.
- Provide **role descriptions**  for club volunteers and provide orientation and training based on their roles. Work in consultation with your local Extension office.
- Be sure all adult volunteers who drive as a part of their volunteer role have a **valid license and proof of insurance**. Copies should be on file in the local Extension office and updated yearly.
- Have a **basic first aid kit** available at club meetings and activities.
- Be sure to have access to a **telephone** in case of an emergency. Be sure to have **emergency numbers** for participants and emergency services.
- Make an **emergency plan** for crisis situations, including health/accident emergencies, safety emergencies, weather emergencies, and other unexpected occurrences.

- Be sure you have **adequate numbers of adults** present at events and activities to supervise members.
- **Follow 4-H fiscal policies and procedures** for handling money and fundraising. These can be found in the *Illinois 4-H Treasurer's Record Book*, 90403.
- **Select age appropriate activities** for club meetings and events.
- **Survey location** of event or activity to be sure hazards are not present or have been removed.

All of these steps should be incorporated into the risk management plan. The completed plan should be shared with Extension staff, volunteers, and participants as appropriate. Each group will have a role in the implementation of the risk management plan. After each event or activity, the plan should be reviewed and updated to see if changes are needed.

Risk Management Training

Risk management training is available for 4-H volunteers. Extension Youth Development Educators can conduct training at the county, multi-county, or regional level. A variety of risk management tools are available on the Illinois 4-H web site  at www.4-h.uiuc.edu/fieldstaff.html. The tools are located in three sections – event planning, risk management and volunteer screening. Some of the tools include:

- 4-H Activity/Event Planning Checklist
- Youth and Adult Medical Forms
- Certificate of Insurance Request Forms
- Youth Code of Conduct Forms
- Incident/Accident Investigation Forms
- Informed Consent Forms
- Photo and Video Release Form
- Risk Identification and Analysis Worksheet
- Risk Management Worksheet
- Risk Management Plan Template
- CANTS Form
- Conviction Information Name Check Form
- Volunteer Applications
- Volunteer Role Descriptions

Conclusion

When planning 4-H club activities, it is important to remember to expect the unexpected. Risks are normal when offering programs for young people. But those risks must be identified and dealt with as they arise in a way that does not “open a can of worms” for the 4-H volunteer or for University of Illinois Extension 4-H Youth Development.

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Urbana-Champaign, Illinois

L90501m

September 2004

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