

Staff Guide for Training Volunteers – Unit IV Risk Management

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After reading Module IV volunteers will:

- understand the concept of “risk management”
- understand the difference between liability coverage and accident insurance
- be able to articulate the concept of “good faith”
- be aware that 4-H has a Child Protection Policy
- know who to contact for additional information

Risk Management in the 4-H Youth Development Program

In the 4-H Youth Development Program our most basic responsibility is to provide a safe, wholesome, and healthy environment for young people and for the adults who work with them. This responsibility of positive youth development is important and requires our attention. Overall, 4-H has a very good history of providing safe environments for children and protecting them from potential risks. The reduction of exposure to risk is called “risk management.” To maintain this record of safety, programs and activities need to be systematically reviewed to ensure that considerations are provided for dealing with health, safety, legal, and liability issues. Staff and volunteers who act on behalf of Washington State University Extension 4-H Youth Development are expected to be proactive partners in the development of risk management plans for all 4-H events and activities. You may have heard the phrase, “*good faith effort*.” This phrase means that all reasonable efforts have been made to provide a high quality, safe environment for young people and the adults who work with them.

There are different levels of risk for the assorted 4-H programs and activities. Do not assume that young people, their parents or adult volunteers are always aware of and understand the possible risks and unsafe conditions associated with an activity.

Consequently, it is extremely important to inform youth and their parents beforehand so that they can understand the level of risk associated with the events and activities in which they wish to participate.

“Assumption of risk” is a term that is considered when determining liabilities that may arise in certain situations. ‘Assumption of risk’ means that whenever someone chooses to do something, he or she (or their parent/guardian) assumes a level of risk. Responsibilities for actions are passed along and shift from extension educators/volunteers to parents/children. Rules need to be enforced and dangerous/unsafe activities must be stopped. It is often difficult to discipline others’ children or to even cancel an activity/event, but remember that providing a safe, wholesome environment must be the primary consideration.

Liability Coverage

All 4-H volunteers must individually enroll through their local Extension Office and the Washington State 4-H Office in order for WSU to assume responsibility for liability protections of adult volunteers.

Adult volunteer leaders are protected under the State of Washington tort claims law, RCW 4.92.060. An authorized volunteer 4-H leader can request the University defend him or her if an action or proceedings for damages are brought which arise from their acts or omission while performing, or in good faith purporting to perform, their official volunteer duties. Adult volunteers are expected to act in good faith and without negligence in the performance of their duties in order to minimize any chance of creating a University liability.

The coverage described above does not apply to leaders who are group enrolled. That means that adult volunteers who are assisting with activities/events, but are not individually enrolled, are not covered by WSU liability.

4-H members and youth participants are not responsible for the delivery of the 4-H Program and are not liable for the actions of their 4-H leaders or other adult volunteers. Therefore, 4-H members and youth participants are not protected at any time by the University’s liability coverage.

Meeting Facilities

Many 4-H activities are conducted in volunteer homes or on their personal property. However, when 4-H activities are conducted at public facilities or schools, the property owner may ask for an insurance certificate or a hold harmless form. A [Certificate of Liability Insurance](#) can be requested from your County Extension office. This certificate of insurance provides \$5 million in bodily injury, property damage, and personal injury coverage. A property owner may ask you to sign a contract for use or a hold harmless form. Do not sign these sorts of documents. Forward any such requests to the State 4-H Program Director or the State 4-H Program Manager.

The state of Washington's tort liability does not hold harmless the owner of a facility used for 4-H activities.

The owner or the person in custody of the facility is responsible for ensuring that the facility is safe for use by others. A facility may request of you an "additionally insured" form, in which we will add them to its insurance for actions caused by our 4-H activities. You can receive an "additionally insured" form through your County Extension office.

Vehicles/Transportation

Personal transportation to and from 4-H program activities is the responsibility of the 4-H member, youth participant, parent, volunteer, or other driver and is not covered by the state's tort liability. Group transportation that is an integral part of a 4-H program activity is first covered and limited by the state's tort liability coverage. To record such secondary coverage the vehicle driver must be a licensed driver and adhere to Washington State traffic laws.

Accident Insurance

Tort liability should not be confused with accident insurance. Injuries incurred in vehicle accidents on the way to and from meetings, field trips, and other activities that are part of the group's planned program may be covered by accident insurance if such policies have been purchased.

Accident insurance is a type of health insurance that provides limited medical coverage in the event of injury. Most people are likely to have their own health or accident insurance. However, to be certain that everyone is covered, some type of accident insurance should be provided to all members enrolled in a county 4-H program. Two types of coverage are available:

- a) Annual accident insurance: covers enrolled youth (K-12) and adults (optional but recommended) while participating in, or attending, regularly approved and adult-supervised group activity during the entire program year.
- b) Special activity insurance: covers all youth and adults participating in a specific adult-supervised activity sponsored by WSU Extension 4-H Youth Development.

Either the annual accident or special activity 4-H insurance may be purchased by contacting your local 4-H office.

A number of county 4-H Leader's Councils annually purchase blanket coverage for the year-round coverage of all their 4-H members. Again, check with your local Extension office to determine if this is the case in your county. Enrolled 4-H volunteers are covered at no cost to them by WSU through Department of Labor and Industries insurance in conducting their 4-H events and activities. Therefore, enrolled 4-H volunteers do not need to be covered by the optional accident insurance.

Volunteer Medical Coverage

Volunteer leaders may participate in the Department of Labor and Industries medical aid program. Participation allows an injured volunteer's medical expenses to be paid by the Department of Labor and Industries. Should a 4-H volunteer be injured in the course of their 4-H work, they should notify their local Extension 4-H educator as soon as possible. An [incident report form](#) needs to be promptly completed.

4-H Youth Protection Policy

Providing a safe and wholesome environment for young people is the paramount goal of 4-H. As part of WSU Extension's Youth Protection Policy:

- a) All new Extension volunteers, including host family members and chaperones, must be screened. Potential volunteers submit a completed [WSU Extension 4-H Volunteer Application form](#) and Applicant Criminal History Disclosure form to the County Extension office. The County Extension office submits a Request for Criminal History Information to the Washington State Patrol who responds to the County 4-H Educator about any convictions.
- b) Rescreening may be conducted at any time.
- c) Volunteers are expected to be familiar with publication [C1001, Child Protection – Putting the Child First](#). Extension educators are expected to include viewing the DVD – Making a CPS Referral – A Guide for Mandated Reporters a required part of new 4-H volunteer orientation.

Volunteer Services

Volunteering on behalf of WSUE 4-H Youth Development is a privilege and not a right. The State 4-H Program Director reserves the right to reject any applicant or dismiss a volunteer without cause.

Safety

Equestrian Helmets. All Washington 4-H members and non-member youth participants in all equine projects and activities must wear American Society of Testing Materials (ASTM) and Safety Engineering Institute (SEI) approved headgear when riding or driving. The headgear must have a chinstrap and be properly fitted. Additionally, all equestrians (including adults) are strongly encouraged to wear protective headgear at all times when riding or working around horses.

Rodeo Project. The 4-H Rodeo Project is a skill-building project. The Washington State University 4-H program encourages youth to learn and develop their roping and riding skills as outlined in [EM4637, 4-H Rodeo Project](#). However, because of safety issues, the Washington 4-H Program, its faculty, staff, volunteers, or clubs will not sponsor or co-sponsor rodeo events.

Bicycle Helmets. All youths participating in 4-H bicycle activities must wear a properly fitted and secured helmet that meets ANSI Standard Z90.4.

Challenge. All persons involved in or around high challenge course elements will wear UIAA approved climbing helmets when participants are on the course.

4-H and Camping

Camping – both day camp and residential overnight camping – have a long history and tradition in 4-H. All 4-H resident camps will comply with the Washington State 4-H Residential Camp Standards, which can be found on the State 4-H web site at: <http://4h.wsu.edu/members/camps.htm>

Animal Disease Diagnosis and Treatment

4-H Volunteers, as representatives of Washington State University, are expected to act within the policies and guidelines of the 4-H Youth Development Program. A 4-H animal science volunteer may educate members and their families in the normal course of their 4-H activities in the areas of animal care, production, and management. WSU volunteers are not to engage in activities that include the diagnosis, without authorization, from a licensed veterinarian. A 4-H volunteer may exercise commonly acceptable first-aid skills/practices in emergency situations.

Protection of the 4-H Name and Emblem

Use of the 4-H name and emblem is governed by congressional action and supplemental administrative policy. Use of the 4-H name and emblem within a county is subject to approval by the county Extension office. Use on a multi-county or state basis must be approved by the State 4-H Program Director. In all instances, such use shall conform to state and national policy and be for the furtherance of the 4-H educational program, rather than for the benefit of private individuals, donors, or others. Detailed information may be obtained by reviewing the 4-H Name and Emblem Fact Sheet at:

http://www.national4-hheadquarters.gov/emblem/4h_name.htm

Chaperones in the 4-H Program

There are many 4-H activities and events that require over night stays of youth and the adults who supervise them. A chaperone is defined as someone who will have independent supervision of a 4-H youth/member overnight. For state events chaperones must be 21 years of age. For regional and national events, chaperones must be a least 25 years, as car rental is frequently required and major auto rental companies do not allow those under 25 to rent vehicles.

All chaperones at club, local, county, state, regional and national events must be enrolled 4-H volunteers including successfully completing the screening process. The expected adult to youth ratio is 1 adult for every 10 youth. Adults 18 to 21 years of age can serve as auxiliary chaperones if they have at least two (2) years of volunteer experience, but do not count in the required 1:10 ratio.

Teens are encouraged to attend State 4-H Forum, but their supervision is the responsibility of their parents and/or their county.

Information Protection

The names, addresses, phone numbers and email addresses of 4-H volunteers and youth are collected only for program management purposes and may not be released for commercial or private purposes. Extreme caution needs to be exercised in the creation of county and club web pages. **Do not post any information that can be traced back to an individual youth.** For example, a photo of a child winning a ribbon at the county fair citing her address or phone number should not be displayed. In order to use a photograph of a person under 18 years of age, a "[4-H Photo Release](#)" must be signed and on file.

Medical Releases

Each 4-H main club leader should have members complete an annual 4-H Medical Permission to Treat form. This form is available from your Extension educator.

Self Assessment

1. Define Risk Management.
2. _____ is WSU-provided coverage for staff and volunteer actions as a result of carrying out their responsibilities with the 4-H Program. _____ is purchased to provide limited medical coverage in the event of accident or injury in 4-H activities.
3. Define the risk management term of “good faith.”
4. Washington State University Extension 4-H Youth Development requires that all new volunteers must be screened through the Washington State Patrol before they are able to be officially enrolled. _____ T _____ F
5. Who should be contacted to learn more about risk management issues in the 4-H Youth Development Program?

Answers to the Self-Assessment Questions

1. Risk Management is defined as minimizing the dangers (risks) associated with 4-H events and activities.
2. Liability Coverage / Accident Insurance
3. Good faith means that staff and volunteers are doing all that is reasonably possible to ensure a safe and positive environment for children.
4. TRUE
5. Contact your local Extension Office.