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 also becomes an important educational component of our work, focusing on safety and prevention.

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.

The 4-H Youth Development Program Risk Management Checklist on page 4 will help you anticipate potential risks and help you make a plan to manage those risks.

Special Areas for Consideration

- Chaperones
- Emergency Procedures
- Finances
- Overnight Programs Including Camps
- Transportation

Chaperones

Ratio: A ratio of 1 adult chaperone for every 10 youth is recommended. Depending on the activity a minimum of 2 adults may be preferred. 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.

Youth Protection: All adults serving as chaperones for overnight events must complete the 4-H Youth Development Youth Protection Process.
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 as this 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 but is 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 adult should stay at the scene.
- Contact the parent or guardian.
- Contact the County UW-Extension 4-H Youth Development Staff.
- After the situation is stabilized and the appropriate parties have been contacted, complete an Accident/Incident report. Give facts only. Turn in completed report to the Extension Office.

Don’t attempt to work through handling the emergency alone. There is strong support available through the 4-H Youth Development Staff. Use it.

Finances

Money raised in the name of 4-H must be handled through an approved 4-H financial account. There are specific guidelines to insure that 4-H monies are handled in a responsible, accountable manner and used for 4-H youth educational programs. If you are unclear about the guidelines, contact the Extension Office.

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 the safety of program participants and emergency situations must be part of the educational plan. Adult and youth volunteers and Extension personnel 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.

- 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.

**Health information**: A health information/consent for medical treatment form is required when 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 the county 4-H Youth Development staff.

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

**Transportation**

Personal transportation to and from 4-H program activities is the responsibility of the 4-H member, youth participant, parent/guardian or volunteer. Best practice, and the state recommendation, is for drivers transporting youth to 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. If you need assistance on rental of vehicles, please contact the 4-H Youth Development Staff.

Use of 12/15-passenger vans for transporting youth is highly discouraged; UW-Extension staff members are prohibited from driving these vehicles.

Adapted by: Donna Menart, 4-H Youth Development Assistant State Program Leader, Updated Sue Pleskac, Volunteer Leadership Specialist, June 2011

Adapted from:
- Risk Management for 4-H Youth Development Work, René L. Mehlberg, Winnebago County 4-H Youth Development Educator; September 2005

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RISK MANAGEMENT CHECKLIST

4-H Youth Development                          April 2005

Event:  ___________________________  Date:  ___________________________
Location:  ___________________________
Coordinator:  ___________________________  Phone:  ___________________________
Educational Aspect of Event:  ___________________________

FACILITIES

- Complete all necessary communication/costs/paperwork with site manager
- Have arrangements for liability confirmed, (i.e., rental or private property forms, etc.)
- Conduct safety inspection of site (i.e., building, arenas, open areas, etc.)
- All facilities are accessible and exits are open and free
- Review emergency procedures and equipment used at the site
- Be aware of other groups using site (if applicable)

TRANSPORTATION

- Meet with all drivers to go over planned route
- Use clear maps and/or traffic patterns which are understood by all participants
- Check driver qualifications, age, and insurance
- Be familiar with UW-Extension transportation policies and guidelines
- Check the conditions and safety route and vehicles
- Plan for meeting times & destinations in case group is split up in traffic

EMERGENCY

- Have signed participant (including adults) consent for treatment, health and insurance forms in designated location, accessible by coordinator/adult volunteer
- Have emergency action plan in place with a back up system known by all leaders
- Share emergency action plan with all participants
- Carry necessary first aid kit, 2-way-radios, cell phones, and emergency road kit
- Identify and schedule EMT, nurse, doctor or CPR trained personnel (on site or on call)
- Have incident/accident report forms available

ACTIVITY OR EVENT

- Train and orient all staff, volunteers, and chaperones for understanding of their roles and working with youth. Make sure coordinators, superintendents, and chaperones are familiar with their job
- See that animals are taken care of properly
- Make sure that participants know how to handle equipment properly and safely
- Organize a tracking system (who’s present, check out system, location, emergency numbers)
- Organize event to prevent injury, fatigue, or undo stress to participants
- Provide for adequate screened chaperones (1 adult for 1-10 youth per state guidelines)
- Take steps to ensure safety of youth and adults from suspicions of child abuse, mishandling of funds, or mishandling of emergency situations
- Provide participants and parents/guardians with activity itinerary and emergency contacts

OVERNIGHT EVENTS

- Have a minimum of one chaperone per ten youth per gender (minimum of 2 adults are needed)
- All adults serving as chaperones for overnight events must have completed the 4-H Youth Development Youth Protection Process

Committee/Activity Chair Signature:  ___________________________  Date:  ___________________________
4-H Youth Development Staff Member Signature:  ___________________________  Date:  ___________________________

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