



HOW TO...

Manage Risk in 4-H

Know the four risk management strategies:

- **Reduce:** lessen the extent, amount or degree of risk. Example: construct additional fences to keep the public away from animals.
- **Avoid:** engage in an alternate activity or discontinue a high risk event. Example: replace a night hike with a day time activity.
- **Transfer:** shift all or part of the risk to another party. Example: rent a van and take the insurance instead of using personal vehicles.
- **Assume:** decide all necessary precautions have been taken and conduct the activity or event.

Be aware of volunteer liability issues:

- State statutes provide limited liability for volunteers **IF** the club submits an annual calendar of activities to the county staff.
- The volunteer's personal insurance is usually primary liability insurance.
- The Leaders Council provides secondary liability insurance for all registered 4-H adult volunteers.

Become familiar with special areas of consideration:

- **Chaperones:** recommend 1 adult per 10 youth; adults 21 years of age or older; overnight chaperones must complete the youth protection process.
- **Emergencies:** first priority is to provide medical attention; contact parents; contact 4-H Youth Development staff.
- **Finances:** all money raised in the name of 4-H must be handled through an approved 4-H account in an accountable manner.
- **Transportation:** recommend drivers be 18 years of age or older; avoid transporting only 1 youth; use of 12-15 passenger vans is discouraged.

THE BOTTOM LINE

Risk management enhances the educational value of 4-H programs and events.

4-H program participants can focus on learning in a safe, comfortable environment.

Risk management should be part of every program and event planning process.

Visit www.uwex.edu/ces/4h/resources/mgt/risk.cfm for more resources and links.