



# RISK MANAGEMENT FOR 4-H YOUTH DEVELOPMENT WORK (FOR STAFF)

4-H Youth Development

May 2017

## ***Why is Risk Management Important?***

Risk management is important to ensure the safety of youth and adult program participants, and any spectators. It begins before the program takes place. Focusing on safety and prevention is an important educational component of the program. Practicing good risk management allows organizations to focus on achieving their mission.

## ***How Do You Manage Risk?***

Risk management is identifying and assessing risk to minimize harm and monitoring the potential for negative outcomes. It means the 4-H Club/Group thinks through potential risks vs. benefits as a program/event is planned and decides ways to manage these risks.

## ***Who is Responsible for Risk Management?***

4-H Youth Development staff and volunteers planning programs and events develop a risk management plan. Counties and the university provide assistance when concerns about participants' safety arise.

[Know Your County Insurance Coverage](#)

[List of Insurance Provider by County](#)

- County governments identify a risk manager.

Contact your 4-H Youth Development Liaison or consult with Daniel Karamanski, Director, UW-Extension Safety & Risk Management, our risk management contact.

## ***How is Risk Management Incorporated into Youth Programming?***

While planning, consider the unexpected risks and develop a risk management plan. This includes:

### **Risk Analysis**

- Identify the potential risks involved in the program or event
- Clarify the severity and frequency of the risk
- Prioritize the risks to address

### **Risk Response**

- Develop alternatives to reduce, avoid, transfer or assume the risk.
  - Reduce the risk: Change the program or conditions to decrease the likelihood or severity of loss
  - Avoid the risk: Do not conduct the program/event, if the risks are too severe and the possibility of occurrence is too great
  - Transfer the risk: Share the risk by 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

### **Risk Review**

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

## Topics Covered in This Document

- [4-H Charters](#)
- [Accidents](#)
- [Adult Supervision/Chaperones](#)
- [Contracts](#)
- [Emergency Procedures](#)
- [Finances](#)
- [Insurance for Volunteers and Members: Accident and Liability](#)
- [Liability and Waivers](#)
- [Overnight Programs Including Camps](#)
- [Records Retention](#)
- [Transportation](#)
- [Volunteers](#)
- [Water Related Activities](#)

## 4-H Charters

A 4-H Charter indicates the 4-H Club/Group is organized in accordance with objectives of the 4-H program. It is the required documentation of the 4-H Club/Group's educational activities for liability coverage for 4-H volunteers, program impact evaluation, and educational planning.

## Accidents / Personal Injury / Loss of Property

- Complete a [General Incident Report Form](#) (DOA 6441) for any injury or accident
- Report serious injuries and accidents including incidents of stitches, broken bones, or loss of consciousness on the incident form. The original report is kept in a locked county file in the event a claim is required; send a copy (email or hard copy) to the Director of Safety and Risk Management, [daniel.karamanski@uwex.uwc.edu](mailto:daniel.karamanski@uwex.uwc.edu)
- If injury, report or file a claim with company holding accident insurance coverage, i.e., American Income Life
- Inform your 4-H Youth Development Liaison
- Keep the report in the event you need to file a claim; three years for adult or until age 21 for youth. File the report in a locked location

## Adult Chaperones

4-H volunteers are required to provide a safe environment. Including meetings, educational events, field trips, and overnight events. Keep the following in mind:

**Expectations:** chaperones need a description outlining expectations, including situations they may encounter. See the Adult Chaperone Expectation statement. Chaperones are accountable to the 4-H Youth Development staff person. In case of emergency, chaperones address the immediate situation, focusing on the care and safety of all involved.

If the adult/chaperone is uncomfortable in a situation, they should contact the 4-H Youth Development staff person as soon as possible. Staff may need to be accessible for the duration of the event.

**Youth Protection:** Chaperones must be enrolled 4-H volunteers who have completed the 4-H Youth Development Youth Protection Process.

**Age Requirements:** Chaperones must be at least 21 years of age at the time of the event.

**Supervision Ratio:** A ratio of 1 adult for every 10 youth is recommended. A lower ratio is recommended when working with younger children. It is recommended to have the ratio of like gender (i.e. 1 male chaperone to 10 male youth)

#### Overnight Requirements:

A ratio of 1 adult chaperone for every 10 youth is required for overnight events with a minimum of 2 adults at all times.

It is recommended to have the ratio of like gender (i.e. 1 male chaperone to 10 male youth).

It is recommended that two adult chaperones check rooms.

It is recommended that more than one female chaperone check male rooms and females do not enter the male rooms (and vice versa) or that male and female chaperones check rooms together.

Adults and youth should not stay in the same room. There may be unique circumstances to consider an exception. Talk with a 4-H Youth Development Liaison before making arrangements.

Best practice is for 4-H members to room with those of similar age.

Identify an adult to review youth Health Forms and serve as first-aid contact. Adults in this role must be certified in a minimum of First Aid and CPR.

(DHS 175.19 – 5b3) Persons holding a current certificate for the completion of the American Red Cross Community First-Aid and Safety Course or equivalent, and a current certificate for the completion of a course for Adult, Child and Infant Cardiopulmonary Resuscitation may serve as health services staff.

## **Contracts**

- For county projects; (i.e., fees and expenses are county responsibility), 4-H Youth Development staff should speak with the county department head to identify the individual with county signature authority on behalf of the county.
- If the contract is the responsibility of the 4-H Leader's Organization, a designated representative should sign.
- UW-Extension staff are not authorized to sign University or state-level contracts.
  - Contact Mark Dorn with questions:  
[mark.dorn@uwex.edu](mailto:mark.dorn@uwex.edu) or (608) 262-5975

## **Emergency Procedures**

Prepare for emergencies (medical, inclement weather, missing child, fire, etc.). You may need to be accessible for the duration of the event. Share your contact information with the adults/chaperones in charge, especially for overnight and traveling events. Have contact information for your County Department Head and 4-H Youth Development Liaison.

Paid and volunteer staff involved in a program need to know the emergency procedures.

When using a facility/site:

- Check with the facility staff about emergency procedures
- Inform your planning committee and participants of emergency procedures
- If the site does not have emergency procedures, the planning committee develops these prior to the event and share as appropriate.

## Response Plan

In an emergency, assess the situation by focusing on the care and safety of all participants. Develop a response plan. Depending on the emergency, in no particular order you may need to:

Call 911

Contact the parent or guardian

Take participant for care. If necessary to leave the scene, appoint an adult to be in charge. Best practice is for two adults to transport a youth

Contact the County Department Head even after hours or the weekend if the emergency includes:

- Life-threatening injury
- Fire
- Natural Disaster
- Death

Contact UW-Extension, even after hours or the weekend. Start with the 4-H Youth Development Liaison, then Associate 4-H Youth Development Program Director, State 4-H Youth Development Program Director or Regional Director. You only need to reach one person. That individual will make additional UW-Extension contacts.

- When the situation is stabilized and the appropriate parties contacted, complete an accident/incident report as described in [accident/personal injury/loss of property](#) section of this document.

UW-Extension will coordinate media responses and may be the sole source of information. It is important to have one spokesperson and a backup if that person is not available.

Use UW-Extension support.

## ***Financial Accountability***

Money raised in the name of 4-H must be handled properly. 4-H money is public money and was raised for youth educational programming. Find additional information handling 4-H monies at <https://intranet.ces.uwex.edu/sites/4h/Pages/Financial-Management.aspx>

### **Best practices for handling 4-H finances:**

- The account has two or three unrelated people authorized on all accounts. One youth and one adult are recommended.
- Checks should require two signatures: the club/group treasurer and an adult leader. The two signatories should not be related.
- Write a receipt for all money received.
- Have at least two different people count the money for deposit.
- Deposit all monies into the bank promptly.
- Pay all bills promptly.
- Members approve payments prior to purchase.
- To be reimbursed, use a payment approval form and attach the receipt.
- Keep financial records up-to-date and report at each 4-H Club/Group meeting.

- Separation of duties is a best practice to minimize theft and loss. The person providing the monthly treasurer's report should be separate from the person reviewing the checkbook.
- The yearly financial review is done by a small committee of youth and adults unrelated to the person completing the report and not directly involved with club finances.
- **Credit cards are highly discouraged and limited to 4-H Leaders Associations.** In the event a 4-H Leaders Organization needs a credit card, the following practices apply:
  - ✓ Be aware of all fees and policies associated with the credit card, such as a minimum number of transactions per year to maintain the account.
  - ✓ Inform UW-Extension when a corporate credit card is being opened – add to the annual charter on the financial report page.
  - ✓ The monthly statement must be mailed to the county office.
  - ✓ The credit card is the responsibility of the Treasurer of the 4-H Leaders Association.
  - ✓ Limit authority to purchase on authority of the organization to a few volunteers.
  - ✓ Purchases should be previously approved through the budget process.
  - ✓ Create a credit card log form and attach receipts to the log with explanation of purchases.
  - ✓ Restrict the credit limit and amount available per transaction even if there may be fees associated with this service
  - ✓ The account must be paid in full each month

### ***Insurance for Members & Volunteers: Accident, Liability, & Waivers***

Liability and accident insurance are important parts of a risk management plan.

#### **Accident Insurance**

County 4-H organizations should purchase accident insurance for leaders and members. Most counties use American Income Life at [www.americanincomelife.com](http://www.americanincomelife.com).

- Purchasing the \$1.00 per year plan and \$2.00 per year horse project is recommended..
  - The year round accident policy does not cover injuries sustained while sledding, tobogganing, snowboarding, downhill skiing and other downhill winter sports. Purchase one of three low cost Special Activities Coverage when sponsoring these activities.
- Counties are encouraged to purchase Special Activities Coverage for non-members participating in 4-H events.

#### **Liability Coverage**

If an accident happens at an approved county event, contact the county insurance/risk manager and file the [General Incident Report Form](#) (DOA 6441).

The insurance carrier will represent the leaders.

- Volunteers do not need personal representation unless advised by the county that they were operating outside the scope of the volunteer expectations.
- The university will respond for staff if acting within the scope of employment.

Volunteers are not immune from lawsuits.

- **Primary coverage** is the volunteer's homeowner/automobile insurance when having activities on their property or driving personal vehicles.
- The liability coverage through the county program is **primary** when the program/volunteer is endorsed by the county for purposes of coverage by the county insurance.

- Most counties have coverage through [Wisconsin County Mutual Insurance Corporation](#) or [Wisconsin Municipal Mutual Insurance Company](#).
  - Both cover 4-H volunteers through the county policy at no cost to volunteers.
  - In self-insured counties, the county 4-H program must purchase liability coverage for 4-H volunteers or have other options for liability coverage.
  - Once a volunteer's personal liability limits are met, the county program may come into play.
  - Volunteers violating Wisconsin 4-H Youth Development policies, the Volunteer Behavior Expectations, or acting outside of their volunteer role will not be covered.
- State of Wisconsin requires personal auto insurance coverage
  - Suggested minimum insurance is a minimum limit of \$500,000 combined single limit, or limits of \$100,000/\$500,000/\$100,000 meaning:
    - 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

### **Volunteer Protection Statutes**

The following State Statutes protect volunteers as agents of the county or university when acting within the scope of their agency. They also provide liability protection for the counties, the UW System, and the State of Wisconsin.

- Wis. Stats. s. 893.80 affords protection for claims against governmental bodies or officers, agents or employees; notice of injury; limitation of damages and suits.
- Wis. Stats. s. 893.82 affords protection for claims against state employees; notice of claim; limitation of damages.
- Wis. Stats s. 895.46 - State and political subdivision thereof to pay judgments taken against officers.

### **Insurance & 4-H Leader's Organizations**

4-H Leader's Organizations who gross over \$100,000 a fiscal year are encouraged to bond the treasurer and all people who handle money (i.e. food stand manager, fundraiser chairs).

Newly formed 4-H Leader's Associations (Federations, Councils, etc.) CANNOT incorporate. Existing groups may choose to stay incorporated or dissolve. Groups who remain incorporated must follow the requirements to maintain that status.

### **High Risk Events**

#### **Waivers**

[Assumption of Risk Waivers](#) are encouraged if a 4-H Club/Group is hosting a higher risk event where the *general public* may participate. In this case, use this waiver for participants who have not completed a waiver via 4-HOnline.

- Shooting Sports
- Horse Shows/Clinics
- Camps

## Overnight Programs

Overnight 4-H experiences including camps and field trips require an educational plan to:

- Allow trained adult volunteers and youth leaders to implement the plan
- Have youth leader and adult volunteer expectations
- Prepare for safety and emergency situations

Adult volunteers, youth leaders and Extension staff must know the facilities emergency procedures. If there are no emergency procedures, the planning committee should determine their own and communicate that information with those who need to know. This includes:

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

All adults for overnight experiences must be an enrolled 4-H volunteer. A variety of volunteers support overnight experiences some requiring special considerations.

- Counselors must be at least 14 years of age at the time of camp. Counselor training is expected. Camp counselor expectations must be in compliance with Wisconsin Child Labor Laws. Consult the *Youth as Volunteers: Camp Counselors Reference Guide*. <https://intranet.ces.uwex.edu/sites/4h/Documents/ProgMgmt-WIChildLabor/WICHILDLABORLAWSYouthasVolunteersCampCounselors.pdf>

**UW-Extension Youth Health Form** must be completed by all youth participants at overnight programs.

- To assist a parent/guardian to provide the best information, the program materials need a complete event description. Assistance is located at: <https://intranet.ces.uwex.edu/sites/4h/Pages/Risk-Management.aspx>
- The Health Form enables staff and volunteers to provide basic first aid, respond to medical emergencies, and provide accommodations.
- Health forms should be reviewed by the staff and volunteer health coordinator prior to the event.
- Treat all health information confidentially. Camp staff and counselors are on a need-to-know basis.
- Address appropriate accommodations. Kelly Thomas, ADA Specialist in the [Office of Equity, Diversity and Inclusion](#), is an excellent resource to assist staff in identifying appropriate accommodations for participants. You may contact Kelly at [kelly.thomas@uwex.uwc.edu](mailto:kelly.thomas@uwex.uwc.edu) or 608-890-3472

**UW-Extension Adult Health Form** is recommended for adult participants at overnight programs and is required for overnight camping programs.

- The Health Form enables staff and volunteers to provide basic first aid, respond to medical emergencies, and provide accommodations.
- Health forms should be reviewed by the staff and volunteer health coordinator prior to the event.
- Treat all health information confidentially.



## **Records Retention Policy**

Participants complete a variety of forms subject to retention through Wisconsin Public Record Laws: *4-H enrollment forms, volunteer application forms, photo release forms, camp/trip medical/health histories, human subjects forms, behavior expectation forms, criminal records check.* <http://www.uwex.edu/ces/admin/policies/openrecords.htm>

Retain paper or electronic records according to record retention policy.

<https://intranet.ces.uwex.edu/sites/4h/Documents/ProgPolicies-ExtensionPolicies/RecordsRetentionPolicyMay2013.pdf>

## **Open Records Request**

Route open records request through Steve Wildeck, vice chancellor for administration and finance at UW Colleges and UW-Extension.

## **Social Security Numbers**

Social Security numbers are only collected for specific needs:

- Security clearance in visiting certain governmental agencies
- Taxable payments to individuals.

## **Transportation**

- Personal transportation to and from 4-H program activities is the responsibility of the 4-H participant and their parent/guardian.
- When 4-H Youth Development staff or volunteers arrange for transportation, drivers must be at least 21 years of age and comply with all state laws. **Use of 12/15-passenger vans is prohibited.** It's recommended to charter or use commercial transportation to transfer risks.
- It is recommended to purchase insurance when renting vehicles. Rentals should be in the name of the 4-H Club/Group. Insurance offered by the rental dealer may be secondary coverage.
- Personal insurance is the primary coverage for employees transporting 4-H participants. Suggested minimum insurance of \$500,000 combined single limit, or the following limits:
  - 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

## **Volunteers**

Volunteers, age 18 and over, who work with youth in 4-H youth programs on an ongoing basis must enroll, and complete the Youth Protection process. 4-H volunteers must reenroll annually and agree to the Volunteer Behavior Expectations to continue as a volunteer.

## **Volunteer Reimbursement/Payment/Compensation**

Volunteers can be reimbursed for expenses associated with their service. Reimbursement does not have any income tax consequences.

- The expenses should be pre-approved, through a budget or meeting motion before expenses are incurred.
- The volunteer should have original receipts or documentation.
- Reimbursements should be by check for a record of the transaction.



## **What 4-H Organizations Need to Know when Paying a Volunteer for Service**

- UW System Legal Counsel recommends 4-H organizations do not become employers by paying volunteers.
  - If 4-H organizations pay volunteers, an employment relationship may be established. Compliance with employee laws, pay and benefit laws including workers compensation, unemployment, fair labor standards, and other applicable laws may be required.
- Individuals may receive payments less than \$600 in a calendar year from nonprofit organizations exempt from federal income tax and not have it subject to Social Security and Medicare taxes. (Department of the Treasury, [IRS Publication 15-A, "Employer's Supplemental Tax Guide"](#).)
- Cumulative payments of \$600 and over, to an individual, in any tax year (calendar year), must be reported to the IRS and the individual MUST receive an IRS form 1099 by January 31<sup>st</sup> of the following tax year.

## **What Volunteers Need to Know about Getting Paid**

- If a volunteer receives over \$600, they lose liability protections provided by the Federal Volunteer Protection Act of 1997.
- A volunteer must report any cumulative payments over \$600 to the IRS.

## **Water Safety**

Lifeguards are required when youth are swimming or participating in water-related activities including canoeing, kayaking and boating. This includes at camp, club program, or hotel.

- Lifeguards must be certified.
- A lifeguard must be at least 16 years of age and have the appropriate current certification (Lifeguard Training, First Aid, and CPR/AED).
- Beach lifeguards need to have water safety instructor certification from the American Red Cross or equivalent instruction.
- One lifeguard is needed for every 25 people in the water.
- One adult (not necessarily lifeguard certified) for every 10 youth is needed for overall supervision.
- Best practice is to swim where lifeguards are provided by the facility or site.
- Personal Flotation Devices (PFDs) are required for all when canoeing, kayaking and boating.

Visit the [Staff Resources intranet site](#) for additional resources.

## **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 <https://intranet.ces.uwex.edu/sites/4h/Pages/WI-Child-Labor-Laws.aspx>

**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. <http://www.legis.state.wi.us/1995/data/acts/95Act256.pdf>

## **Additional Resources and Links**

University of Wisconsin System Office Risk Management

<https://www.wisconsin.edu/offices/office-of-administration/administrative-services/office-of-risk-management/>

University of Wisconsin Extension Facilities/Risk Management/Safety

<http://www.uwex.edu/facilities/risk-safety.html>

Non Profit Risk Management Center: <http://nonprofitrisk.org>

Risk Management Information and Tools; Basic Risk Management Tutorial Volunteer

Risk Management Tutorial: <http://nonprofitrisk.org/tools/rm-plan/rm-plan.shtml>

Federal Volunteer Protection Act of 1997 (VPA):

<https://intranet.ces.uwex.edu/sites/4h/Documents/ProgMgmt-Risk/FederalVolunteerProtectionAct510.pdf>

## **Thanks to the contributors:**

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## ***Incident Contact List***

### **4-H Youth Development Liaisons**

- Barb Barker – 920-787-0416
- Jean Berger – 715-581-3959
- Matt Calvert – 608-262-1912
- Frank Ginther – 715-273-3531
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