

## **GUIDELINES FOR 4-H RISK MANAGEMENT PLANS**

Each county Extension office should have a risk management plan to provide employees, volunteers, and participants with a safe working environment. A separate plan should be developed for each activity where risks may be anticipated (i.e., 4-H camp, county fair, youth exchange programs, and weekend retreats). This includes most situations where groups of youth and/or adults are away from home.

Because of differences in various parts of the state, the uniqueness of each county, and the variety of 4-H programs and activities offered, it is impossible to provide a standard safety or risk management plan for every situation or activity. However, it's the responsibility of youth development professionals to do the best possible job of identifying and preventing unsafe practices and conditions in the programs and activities they work with.

### **Designing and Using a Risk Management Plan**

A risk management plan consists of provisions for dealing with health, safety, legal, and liability issues related to a specific activity. It should include plans for dealing with emergencies, such as those related to natural hazards, natural disasters, the operation of facilities or equipment, individual or group behavior, and pre-existing medical conditions. Such preparations help reduce risks through preventive measures or provide the systems to handle emergencies which may occur.

Such plans should be completed and/or agreed upon by an appropriate team of individuals. The team might be a sub-committee, task force or other sub-group of the County 4-H Leader's Association, Camp Committee, Fair Committee, etc. The team should include OSU Extension faculty, 4-H volunteers, and other appropriate resource persons (i.e., health care professionals, public relations professionals, lawyers, or law enforcement authorities).

Once a plan has been made, agreed upon, and training provided to appropriate individuals, the plan is in effect. The plan should be reviewed and/or revised periodically. This is especially true at the beginning and ending of a specific activity or program, or any time the plan has been tested in actual emergency use. A plan should also be reviewed by new staff, board members, and committee members.

Once an initial plan is completed and agreed upon, it will be much easier to make new plans for other activities or to do subsequent revisions.

### **Terms**

Some of the terms used in risk management may seem confusing and technical. Some are specific to the legal and insurance fields. It is important to have at least a basic understanding of these terms in order to communicate with persons in these fields to help devise management plans.

**Risk Identification.** A risk is an uncertainty or probability concerning the loss of resources. Risk management plans are systems to identify, reduce, prevent, or control loss of resources associated with the agency or the operation of a site or program. To identify risks, one must identify the assets exposed to risk. What do you have to lose? Do you have tangible resources such as people, monies, and/or property, or intangibles such as markets, reputation, or communication? It's important to identify all assets, whether or not they are considered insurable.

**Types of Risk.** Areas of exposure to risks are usually in property risks, including both facilities and equipment; fidelity risks; physical and/or mental risks to adult or youth participants, paid or volunteer personnel; and contract or tort liabilities.

- PROPERTY RISKS refer to the exposure of buildings, equipment, and other property to loss through fire, theft, vandalism, negligence, floods, explosion, utility shutdown, etc.
- FIDELITY RISKS refer to exposures due to misuse, theft, destruction of money or improper performance or non-performance of accounting duties.
- RISKS TO PARTICIPANTS AND PERSONNEL include illness, injury, death, loss of personal property, security, abuse, harassment, etc.

Liability is primarily determined from common law and case precedence over many years. The kind of liability most likely to be encountered through 4-H is **tort**, or "wrongdoing against an individual." There are two kinds - intentional, in which a person wants to hurt someone; and unintentional, or negligent.