



Risk Management for 4-H Youth Development Work: Insurance¹

Dale Pracht, Marilyn Norman, Kate Fogarty, and Jean Hink²

This is the fifth of an eight-part series that explains Risk Management for 4-H Youth Development Work. This publication will focus on insurance dealing with 4-H members and events.

In many 4-H activities, it is important to recognize the possibility of risks occurring. The goal of any 4-H experience is to successfully conduct educational events and activities that coincide with the 4-H mission and mandates while protecting participants. The safety of participants, sponsors, property, finances, and the goodwill/reputation of the 4-H name can be at risk. Although risk may sometimes be avoided, other times it is inevitable or worth the trade-off for the activity planned. This risk management guide has been created to prepare for activities that may involve risk and outline ways to deal with the risk.

Insurance

Insurance is a method of transferring the cost of risks. In the 4-H program, we transfer certain risks to insurance policies. The two types of insurances used are:

- Accident and illness insurance
- General liability insurance

Insurance is not a substitute for safety. However, accident and liability insurances are important parts of a risk management plan for educational program participants.

Accident Insurance for 4-H Members

Each county is responsible to:

- Insure their 4-H members annually and
- Insure all youth participants in special events planned and conducted at the county and district levels.

This is the best practice to make sure you have covered yourself and the county in this risk management practice. Registered volunteers are covered by the State of Florida Workers Compensation. There are several vendors who can provide reasonable levels of accident insurance at minimum rates. The insurance is not complete

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2. Dale Pracht, assistant professor; Marilyn Norman, associate professor and State 4-H Program Leader; Kate Fogarty, assistant professor; Jean Hink, extension agent, Pasco County, Florida; Department of Family, Youth and Community Sciences; Institute of Food and Agricultural Sciences; University of Florida; Gainesville 32611.

accident insurance, but is usually enough to help cover initial hospital entry costs. Please read the coverage statements carefully. Individual events at the multi-club, county, district, and state levels may require additional coverage. This information needs to be communicated adequately with parents and volunteers.

The University of Florida 4-H Program does purchase event-based accident insurance for 4-H residential camping and 4-H state-sponsored events. A signed Florida 4-H Participant Form must accompany each youth during travel to and from the event, as well as being on file with a health professional during the event. This accident insurance does not provide full coverage for accidents and illness, but is generally enough to provide the deductible. Parents need to understand this when signing the 4-H Participant Form.

Several vendors include the option for a \$1.00-a-year-plan or for single- or multi-day event coverage. Higher risk activities such as horse projects, athletic league sports, and ATVs require a \$2.00 annual fee. A common vendor often used through Florida 4-H is American Income Life Insurance, although, there are additional vendors. Information is located at <http://www.americanincomelife.com/> and you can apply for accident insurance at <http://www.americanincomelife.com/FourHCoop.aspx>. Parents should be notified immediately following an accident involving a child, and an accident report must be filed as soon as possible.

4-H Participation Form for Florida 4-H Programs

The 4-H Participation Form is a parent-release form for their child. Each child of the family participating in the activity or event needs to have one completed. It contains information such as allergies, medical history, steps to take in case of an emergency, who to call in case of an emergency, in addition to serving as the behavior expectations and photo and evaluation release. It does not need to be notarized, but should be kept up to date at least annually. This form, if properly filled out, enables a doctor to treat an injured child. If it is not filed out

and the legal guardian is not present, the child cannot be treated by a doctor no matter how minor the injury. This form can be filled out annually per child and kept on file at the county extension office to be used for county events. If the health condition, treatment, or emergency contacts change, a new form must be filled out.

The 4-H Participant Form should be carried by all 4-Hers traveling to and from out-of- county 4-H events. The health form is also often required as part of a pre-event registration packet for state and national events. This assures that youth in attendance will have appropriate medical attention.

Health Information (Participant Form)

A health information/consent form for medical treatment is mandatory for all participants in overnight programs, including adults. Treat all health information confidentially, although 4-H activities and camp are not subject to Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy Rule and be found at <http://www.hhs.gov/ocr/privacy/hipaa/understanding/summary/index.html>. Work with your facility to insure that risk management plans are in place to make your educational experience successful.

Liability Insurance

Liability insurance is part of the general insurance system of risk transference. Liability insurance is designed to offer specific protection against third party claims, i.e., payment is not typically made to the insured but rather to someone suffering loss who is not a party to the insurance contract.

General liability coverage is provided pursuant to *Chapter 284, Part II, Section 768.28* Florida Statutes and rules promulgated there under. The certificate of coverage is granted by the State Risk Management Trust Fund. The University of Florida, their officers, employees, agents, and volunteers are covered by the Policy. Faculty (state employees) or volunteers in the 4-H program are expected to act in good faith to reduce all possible risks that affect the well-being of program participants. Therefore, this responsibility requires appropriate staff and volunteer

training in risk management. County (courtesy) faculty will be covered through county government. A copy of the insurance language and a certificate of insurance is available through Extension's dean's office, district extension directors, or the UF Division of Environmental Health and Safety.

Liability in Leasing County School Buses

When leasing school buses within counties, the issue of additional liability coverage has been raised. In 1991 this issue was addressed by the University of Florida General Counsel. A copy of that memorandum was sent to extension agents with supporting Florida Statute citations in the appendix. Please review the policy coverage attached for specific details of the coverage and exclusions.

Transportation

Transportation can be a risk because accidents occur frequently. It is important that the driver is responsible and has a good driving record. Fifteen-passenger vans are no longer the suggested mode of transporting youth and require a special knowledge and certification through the University of Florida. Seven-passenger and twelve-passenger vehicles are now required because of the risks involved in transporting too much weight in the top-heavy fifteen-passenger vehicles.

4-H faculty, staff, and volunteers should be aware of county requirements related to transporting youth. Parents and volunteers need to be well-versed on which insurance coverage is responsible (in an accident) based on the ownership of the car, the reason the car is being driven, who was driving, and the passengers being carried. If an accident occurs, the driver's personal insurance policy would have primary coverage. Please review the Auto Coverage Responsibility Information Sheet attached to this document.

Personal transportation to and from 4-H program activities is the responsibility of the 4-H member, youth participant, parent/guardian, or volunteer. Drivers transporting youth must be at least 18 years of age with at least 2 years of successful driving experience, a valid driver's license, and automobile insurance.

When 4-H youth development staff members are arranging for youth transportation, be very cautious of the driver's age, driving experience, a valid driver's license, and liability automobile insurance. Driving personal vehicles for 4-H events is the least recommended transportation option for 4-H youth development staff and volunteers as personal insurance will be primary. The state and/or county will provide excess liability coverage depending on the situation.

When renting vehicles or chartering buses for transporting participants, it is recommended that insurance be purchased from the rental agency. Rentals should be in the name of the 4-H club or county extension program. Insurance offered by the rental dealer may be secondary coverage. Additional coverage may have to be purchased. For assistance on rental of vehicles, please see http://www.purchasing.ufl.edu/main_contracts-vehicles.asp.

15-Passenger Vans

The University of Florida adopted a policy with the objective to reduce the risk of accident and possible injury or death associated with the operation of 15-passenger vans. Risk reduction is achieved through assurance that vans will only be operated by safe and knowledgeable drivers, that vans are in proper and safe working order, and that all passengers use passenger restraint systems when the vehicle is in operation.

You can participate in the Van Safety Driving Program by contacting the Department of Environmental and Health Safety at the University of Florida at (352) 392-1591 to schedule an appointment.

Studies conducted by the National Highway Safety Transportation Administration (NHSTA) of the US Department of Transportation reveal that loaded 15-passenger vans have significantly higher risks of rollover than passenger cars and light trucks. Loading the vans raises the center of gravity and shifts it towards the rear, greatly affecting the handling characteristics. When heavily loaded, the steering characteristics and responsiveness are very different from light passenger vehicles. This can

cause serious consequences in an emergency situation when an untrained driver expects the vehicle to respond like a car.

Driving large vans requires a skill and experience from the operator with little or no margin of error. The vehicles must also be in proper working order to reduce the likelihood of involvement in an accident. The vehicles must receive a formal operational inspection by the operator to demonstrate due diligence. Each vehicle must undergo an annual inspection by a mechanic to ensure hidden defects are identified that could contribute to the risk of the vehicle accident.

References

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