



RISK MANAGEMENT FOR 4-H YOUTH DEVELOPMENT WORK

Insurance

This is one publication in the series *Risk Management for 4-H Youth Development Work*. This series is intended to prepare UF/IFAS Extension county faculty, staff, volunteers, and youth to satisfactorily complete the important task of providing best practices in risk management strategies.

Our goal is to conduct educational events and activities that coincide with the 4-H mission and mandates while protecting the safety of participants, sponsors, property, finances, and the goodwill/reputation of the 4-H name. The inherent risk of events and activities can be mitigated through planning and preparation. This risk management guide has been created to outline ways to prepare for and deal with the specific risks associated with your program.

Early planning is key to conducting successful events and activities. A helpful tool in this process is the *Risk Management for 4-H Youth Development Work: Pre-Event Planning Guide and Matrix* which is found within the Risk Management for 4-H Youth Development Work Series: http://edis.ifas.ufl.edu/topic_series_risk_management_for_4-h_youth_development_work. As you work through this matrix, questions may arise that are unique to a specific situation and may not be completely answered by the series. Extension faculty and staff should refer these questions to appropriate personnel. Questions that require time for research punctuate the need for early planning.

Another tool is the [Risk Management Checklist](#), which can be used as a guide when planning an activity or event.

This document reviews policies and best practices for understanding insurance when working with UF/IFAS Extension programs.

Insurance Definition and Types

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 for:

- Insuring their 4-H members annually (if not insured through state policy).
- Insuring all youth participants in special events planned and conducted at the county and district levels.

These are best practices to follow to make sure you have covered yourself, the county, and program participants under this risk practice. There are several vendors who can provide reasonable levels of accident insurance at minimum rates. The insurance is not complete 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. Access to a Florida 4-H Participation Form must be available for each youth during travel to and from the event, as well as being available to a health professional during the event.

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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.

American Income Life's (AIL)¹ Special Risk Division can provide insurance coverage for many 4-H activities, including camping, conferences, county fairs, and special events (mention of this private company does not constitute endorsement). AIL's Special Risk Division supports 4-H with specialized insurance plans at an affordable price. Higher risk activities such as horse projects, athletic league sports, and ATVs require a slightly higher fee. For AIL club member insurance, you must have documentation that the youth is enrolled in 4-H Online.

4-H Online Member Profile

The 4-H Online profile provides important parent-release information. Each child or volunteer participating in a 4-H club or event must have an active member profile in **4-H Online**. It is important to update the profile annually and complete all information in its entirety. The authorization and health forms should be available for all 4-H members traveling to and from out-of-county 4-H events. In the case that paper forms are required, a **Florida 4-H participation** form can be substituted. Although 4-H activities and camp are not subject to the Health Insurance Portability and Accountability Act of 1996 (HIPAA) Privacy Rule, treat all health information confidentially. For a summary of the HIPAA Privacy rules please visit the hhs.gov site found here <http://www.hhs.gov/ocr/privacy/hipaa/understanding/summary/index.html>. Review the facility risk management plans to make sure the educational experience will be successful.

Workers' Compensation

Registered volunteers are covered by the State of **Florida Workers' Compensation**. In the event of a life-threatening medical emergency, call 911. After ensuring that the volunteer has received emergency medical attention, call AmeriSys, the State of Florida's medical case management vendor. AmeriSys should be notified of any work-related medical emergency as soon as possible by calling 1-800-455-2079. Additionally, the UF/IFAS Extension

agent should contact their County Extension Director (CED) and direct questions to University of Florida Workers' Compensation (UFWC) office at (352) 392-4940 and/or via email at workcomp@ufl.edu

Liability Insurance

Liability insurance is part of the general insurance system of risk transference. **The university's liability insurance provides coverage (bodily injury and/or property damage) for the negligent acts an employee may cause to others while acting in the scope of employment.**

The insurance coverage is provided through the State of Florida Division of Risk Management; this agency serves as our insurance company. **The University of Florida, their officers, employees, agents, and registered volunteers are covered by a general liability policy provided by the University. However, this policy does not cover youth or other participants.** County (courtesy) faculty will be covered through county government. The university's coverage does not allow others to be added to the policy. A copy of the insurance language and a certificate of insurance is available through the UF/IFAS Extension's Dean's office, District Extension Directors, or the UF Division of Environmental Health and Safety.

As a volunteer, recognize the potential risks for which you and your business are liable. This is an important step in securing adequate insurance coverage. When hosting an event, make sure you have liability coverage to financially protect the business and yourself from damage or injury to visitors, workers, or property. Remember, as the owner and operator, you have more exposure to liability and property loss than when your house is used only as a residence.

Discuss with your insurance agent to determine if the liability portion of your homeowner's policy does or does not cover events and activities on your property. You may require changes in your coverage by adding a relatively inexpensive endorsement to your homeowner's and or automobile policy. In fact, the property owner needs their own liability insurance because the university's liability insurance will not provide protection for any negligence which may arise from the property owner. It is always

good practice to take out accident insurance for those youth participating in the event.

Additional liability insurance can be purchased from companies¹ such as [K&K Insurance](#), [Advantage Equine Agency](#), [Francis L. Dean & Associates](#), and [Event Helper](#). No endorsement is implied nor is this intended to be an exhaustive list of companies.

While liability insurance is provided, 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. This responsibility requires appropriate staff and volunteer training in risk management. Proper training and instruction does reduce risk and liability. While some venues will accept the university's liability insurance, other venues will want adherence to specific insurance requirements for an event.

Transportation

Transportation can be a risk because accidents occur frequently. It is important that the driver is responsible and has a good driving record. 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.

Transportation to and from many Florida 4-H activities is not a part of the activity and is the responsibility of the participant and his/her family. Florida 4-H has no ownership or control over any privately owned vehicles and relies on the drivers' compliance to 4-H policies and procedures. Drivers transporting youth as part of any 4-H activity are required to be 18 years or older, possess a valid drivers license with a safe driving record and automobile insurance, and otherwise comply with state and local laws.

¹ The use of trade names in this publication is solely for the purpose of providing specific information. UF/IFAS does not guarantee the products named, and references to them in this publication do not signify our approval to the exclusion of other products of suitable composition.

Driving personal vehicles for 4-H events is not a recommended transportation option for 4-H youth development staff and volunteers, as personal insurance will be primary. UF's auto liability policy covers officers, employees, and volunteers if using a non-owned automobile within the scope of employment. An employee or volunteer's personal insurance policy may exclude the use of a vehicle for business purposes; in that situation the UF policy may drop down and become primary.

Fifteen-passenger vans are no longer the suggested mode of transporting youth. Driving 12 and 15 passenger vans requires special knowledge and a certification through the University of Florida. The University of Florida policy (http://www.ehs.ufl.edu/programs/hazard_ergo/vanpol/) states that all operators of UF owned, leased, or non-owned 12 & 15-passenger vans shall possess a valid driver license and maintain a good driving record. Departments will select and approve all operators and arrange for them to attend an approved van operators training session prior to operating a 12 & 15-passenger van (exception: operators that possess a valid Commercial Driver License, CDL, do not need to participate in the training but do need a valid DL/CDL). Vehicles will be routinely inspected through annual safety checks and operational safety checks. Please refer to the [checklist](#). Vehicles will be removed from service if conditions are found that will impair the safe operation of the vehicle or the safety of its occupants. Seven-passenger and twelve-passenger vehicles are recommended.

Additional information on transportation can be found at [4-H Policy and Procedure](#); the official 4-H Policy page should be consulted and will take precedence regarding official policy.

Rental Vehicles

For vehicles rented under the [UF Contract](#), an agreement is signed at the rental agency—this is not a contract and individuals can sign the agreement when they pick up the vehicle. Insurance is provided as part of the contract. Additionally, UF's auto policy will cover officers, employees, and volunteers while using a hired auto within the scope of employment. This insurance functions as excess insurance above what is included in the rental

contract. If traveling out-of-state, verify that insurance is included. For additional clarity please speak with your County Extension Director and/or your District Extension Director for more information.

For vehicles, including charter and school busses, rented from a non-UF contract, [UF Purchasing](#) can provide vendor recommendations. In this case, you may need to purchase additional insurance coverage. Insurance offered by the rental company may be considered a secondary insurance to your personal insurance so make sure you understand the insurance terms. It may take some discussions back and forth between the vendor and the purchasing officer, which will require time.

Additionally, these rentals may include a contract requiring a signature. In those cases, contact [Extension Administration](#) for assistance in contract review and official signature.

Personal Insurance

If you choose to use your personal vehicle for 4-H business or hold club programs/meetings/activities in your home or on your property, you should first *contact your insurance company* to discuss adequate insurance coverage. You may be risking your home, business, vehicle, or personal assets if you do not have sufficient insurance coverage in place.

Determine Your Coverage

How much insurance should be purchased? Remember, the purpose of buying insurance is to allow you to continue your business and lifestyle if a misfortune occurs. Cover the largest loss-exposure first. Consult with other agents and an attorney if necessary to determine the insurance coverage that is adequate. The deductible should be as high as your program can afford. Also, consider “package” policies as a way for you to get comprehensive protection at an affordable price.

References

University of Florida, Division of Human Resources, Workers' Compensation. (n.d.). A Workers' Compensation Handbook, Working Together to Help Injured Employees Recover and Return to Work Quickly. Retrieved from <http://hr.ufl.edu/manager-resources/employee-relations/workers-compensation/new/>

University of Florida Finance and Accounting. (n.d.). Travel. Retrieved from <http://www.fa.ufl.edu/directives-and-procedures/travel/>