Risk Management Strategies for Your Extension Program

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What is Risk Management?

- The process used to identify potential risks of injury or loss and to take appropriate steps to reduce or eliminate the risks
- Is Pro-active instead of Re-active
- To take as much control of the situation as possible for reducing and eliminating risks – have a plan in place
- Everything involves a certain amount of risk

What is Risk Management?

Risk may take a variety of forms:

- **People**: Youth, volunteers, employees, clients, donors, board members and the public
- **Property**: Buildings, facilities, equipment, materials, copyrights and trademarks
- **Financial**: Sales, grants and contributions
- **Goodwill/Reputation**: Stature in the community, and the ability to raise funds and appeal to prospective volunteers

Risk Analysis

When planning a program or activity, the planners should:

- Review the activity to identify potential hazards
- Clarifying the severity and frequency of the risk
- Decide if the hazards can be reduced or eliminated or if the event should not be planned at all

Risk Management Strategies

- **Reduce**: Removing risks or hazards (the whole event or parts)
- **Avoid**: Remove all risk by avoiding it entirely
- **Transfer**: Pass the responsibility to someone else
- **Assume**: Knowing risks are involved and accepting them

Who is Responsible?

- Extension faculty, staff, and volunteers
- County and University trained professionals can help
- County Extension Directors, District Directors, and Agents can provide assistance
Risk Management Scenario

Please discuss with your group how you would use the Risk Management Planning Guide and Matrix to deal with your scenario.

Insurance

- What is insurance and how does it relate to risk management?
- General Liability
- Accident & Illness

Accident Insurance for 4-H Members

- County responsibilities
  - Working with vendors to provide accident insurance
  - http://www.americanincomelife.com
  - For county & district activities
  - Signed 4-H Participant Form

Transportation

- Risk of accidents occurring
- Driver needs to be responsible
- Driver should have a good driving record
- Meet UF and County requirements

Contracts

- Faculty, staff, and Extension volunteers are not allowed to sign contracts
- If an individual signs a contract, it means that he or she, personally, become liable for the terms of the contract.
- Work closely with your County Extension Agent to obtain approval and signature for contracts.

Records

- Any form containing personal information should be treated confidentially
Volunteers

Protecting our volunteers and clientele is our #1 priority

Basic Behavioral Guidelines

Internet Safety
- 4-H and Extension websites should not identify youth by their names or by the 4-H club name
- Warn children about putting too much information on their social networking site
- Dangerous to child & other people involved

Alcohol and Drug Use
- Never partake in drug or alcohol use

Finances
- Reference the "Policies and Procedures for Handling Funds in County Extension Programs"

Health Information
- Health information and consent for medical treatment form are necessary for all participants (youth AND adults)

Animals
- Treat animals with respect

Emergency Procedures
Applies to: Truancy, accidents/injuries, weather changes or medical conditions
1. Call 911, the police or an ambulance
2. Contact the parent or guardian ASAP
3. Contact the County Extension Agent - Director
4. Contact UF Extension
5. Have one spokesperson for media if involved
6. Complete an incident report
*Don’t attempt to work through an Emergency alone!

Planning for Extension Events
Plan a risk management strategy addressing the emergency scenario you have been provided.

Questions?
References

- Drug and alcohol abuse. (1999.) In Florida 4-H program handbook (Sec 4: pp. 8). Gainesville, FL: UFl.
- Practicing good risk management. (1999). In Florida 4-H program handbook (Sec 4: pp. 11-15). Gainesville, FL: UF.
- Legal Aspects Relating to Volunteers in Florida, Elizabeth B. Bolton, Florida Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida.

Definitions

**Making a Difference Mondays:**

**Session 2:**
- Child Abuse Laws
- Understanding Your Role
- Identifying Child Abuse
- Reporting Child Abuse

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**2013 FL Statutes**

39.205 Penalties relating to reporting of child abuse, abandonment, or neglect

**Section 1**
Mandatory reporters that fail to report commit a 3rd degree felony

**Section 3**
UF will be fined $1 million for each failure to report abuse.

**Section 6**
Disclosing information regarding abuse commits a 2nd degree misdemeanor

**2013 FL Statutes**

39.203 Immunity from liability in cases of child abuse, abandonment, or neglect

**Section 1(a)**
Any person reporting in good faith shall be immune from any civil or criminal liability
Who is a Mandatory Reporter?

Mandatory reports of child abuse, abandonment, or neglect...

Section 1(a)
Any person who knows, or has reasonable cause to suspect

Section 1(d)
- Reporters are required to provide their names to the hotline
- Names of reporters shall be entered into the record
- Names of reporters will be confidential and exempt

What is Child Abuse?

- Physical Abuse
- Sexual Abuse
- Medical Abuse
- Emotional Abuse
- Neglect
- Abandonment

Identifying Child Abuse

Physical Abuse
Signs/Symptoms (but not limited to):
- Cuts, bruises, or broken bones in different stages of healing
- Burns
- Unrealistic explanations for how injuries occurred

Behavior Signs May Include:
- Aggressive or disruptive behaviors
- Excessively passive (Ex: shrinking)
- Fear of going home
- Fear of certain people
- Poor educational performance
- Depression
- Anger

Sexual Abuse
Signs/Symptoms (but not limited to):
- Trauma to certain body parts

Behavior Signs May Include:
- Inappropriate sexual behaviors
- Advanced sexual knowledge for age
- Inappropriate focus on body parts
- Reversion to childlike behaviors
- Withdrawal or depression
- Deep change in personality
- Bedwetting
- Anger

Neglect
Signs/Symptoms (but not limited to):
- Inappropriate dress for weather
- Extreme hunger or food hoarding
- Unkempt appearance
- Lack of medical attention
- Lack of educational needs

Behavior Signs May Include:
- Extreme misbehavior/defiance
- “Clingy” behavior/Excessive attention to others

If You Are Told of Abuse...

- Remain calm
- Listen
- Reassure
- Report immediately

Please DO NOT:
- Make promises
- Interrogate the child
- Express emotion
- Share information outside of your 4-H Agent/CED
Reporting Child Abuse

• Gather information
• Utilize the FL Abuse Hotline Fax Form (Handout #2)
• Contact the Child Abuse Hotline (1-800-96-Abuse)
• Notify your 4-H Agent or County Extension Director
• Secure written documentation with 4-H Agent or CED

Tool: FL Abuse Hotline Fax Form

Activity

• Distribute Activity - Handout # 3.
• Divide into groups and read the youth scenarios.
• Determine if the abuse hotline should be called in each scenario.
• If a call to the Abuse Hotline is not chosen, discuss what action(s) should be taken in each scenario.

Tips to Remember

• When in doubt, report it
• Reporting abuse can save a child
• You are not judge or jury
• Abuse can be anywhere
• Know the Child Abuse Hotline # 1-800-96-ABUSE

Questions?