

## Insurance and Risk Management

The responsibility of working with children can be awesome. An area of increasing concern among 4-H Leaders is liability for possible accidents. Following is information and guidelines for you to conduct safe activities and events for youth.

### **The difference between liability and accident insurance**

- Liability insurance pays and renders service on behalf of an insured for loss arising out of their responsibility to others imposed by law or assumed by contract. In the case of volunteers, the insurance is designed to cover a volunteer's actions that may cause physical injury to another, or damage to another's property.
- Accident insurance provides coverage for injury or death because of an accident to individuals named on the policy. The policy covers accident related fees for medical services, and payments for dismemberment or death up to the policy maximum.

### **I. Insurance for 4-H Members**

#### **A. Accident Insurance (Medical)**

All currently enrolled (October – September) 4-H members are covered by American Insurance Life. You can download a **Copy of the Policy** at the county 4-H website.

**Insurance is only valid if reenrollment forms are returned to the 4-H office by October 1<sup>st</sup>**

The accident Insurance:

- Offers PRIMARY, NO-deductible coverage for all registered 4Hers (primary → pays before member's own insurance).
- Provides limited medical coverage in the event of injury.
- Covers injuries incurred in vehicle accidents on the way to and from meetings, field trips, and other activities that are part of the group's planned program.
  - Coverage would end if the group decided to swing by the Mall for non-4-H related shopping on the way home.

See table of benefits online at [http://americanincomelife.com/\\$yearbenefits.htm](http://americanincomelife.com/$yearbenefits.htm)

#### **B. Accident and Claims**

If an accident with injury happens, notify the local 4-H educator as soon as possible. A **4-H Incident Report Form** needs to be promptly completed.

**(Use the same form for adults when involving behavioral incidents)**

### **II. Insurance for 4-H Volunteers**

#### **A. Liability Insurance**

All currently enrolled 4-H volunteers are protected under the State of Washington tort claims law, RCW 4.92.060 (same protection for WSU staff and faculty).

- The 4-H volunteer can request the University defend him or her if an action for damages is brought against him or her while performing in good faith their official volunteer duties.
- This coverage does not apply to volunteers who are group enrolled.

## **B. Volunteer Medical Coverage**

Volunteer leaders participate in the Department of Labor and Industries medical aid program. It allows an injured volunteer's medical expenses to be paid by the Department.

- If injured in the course of their 4-H work, notify the local Extension 4-H educator as soon as possible. The **Accidental Injury, Occupational Illness, Workplace Incident - Incident Report** form needs to be promptly completed

## **III. Meeting Facilities; Vehicles; Animals**

### **A. Proof of Insurance**

When 4-H activities are conducted at public facilities or schools, the property owner may ask for an insurance certificate or a hold harmless form.

- Use the **Certificate of Liability Insurance**

- This certificate of insurance provides \$5 million in bodily injury, property damage, and personal injury coverage

### **B1. Additionally Insured Request**

A facility may request an "additionally insured" form, i.e. a contract for long-term use of a facility, in which the facility is added to the insurance for actions caused by the 4-H activities.

- Use the **Request for Certificate of Insurance** and the **Facilities Use Rental Agreement for Long-term or Recurring Use**

- Never sign any waiver clause, contract to use the facility, or a hold harmless form. Forward any such requests to the 4-H Office.

- The state of Washington's tort liability does not hold harmless the owner of a facility used for 4-H activities. The owner or manager is responsible for ensuring that the facility is safe for use by others.

### **D. Vehicles/Transportation**

Personal transportation to and from 4-H program activities is the responsibility of the 4-H member, youth participant, parent, volunteer, or other driver are not covered by the state's tort liability.

### **E. Animals**

- If a 4-H animal hurts someone in an event 4-H is responsible if we did not conduct the event safely (we are responsible for the activity). So if we don't keep the public back away from livestock or horses and they get stepped on – we're liable. In another situation, if we have signs up that say "This Horse Bites! Don't put your hands in the horse stall" and a person does it anyway, then they are liable though they will try to prove that we did something wrong (this actually happened).

- In the case of an animal getting sick and the responsible party cannot be contacted (i.e. the parents of a kid showing the animal) we don't have a vet release form. However, a clause can be added to a release of liability form. As an example:

"In case of animal health care emergencies at any time, the 4-H show superintendent should be located. The 4-H superintendent will contact a veterinarian to provide animal health care. Veterinarians will charge for travel, service, and medications used. Exhibitors will be required to pay at the time of service. Vet charges will not be deducted from premium payments."

## IV. Special Insurance for Events

It is insurance for special events or activities involving more people than the immediate club. It covers all non 4-H youth and adults attending a specific adult-supervised 4-H activity.

- Events might include camps, conferences, fairs, field days, clinics, tours, meetings and includes group travel to and from the activity. Please note that the club plan covers activities of that club only.

- There are 3 plans offered by American Insurance Life. It starts at 15 cents per day per person and respectively .20 and 23 cents.

See the benefits at <http://americanincomelife.com/717Benefits.htm>

- Leaders select a plan and estimate the number of people attending when applying for the coverage.

- Applications must be sent to the company by mail for faster processing (by fax or telephone in some cases) before the event.

- After the event, the leader verifies the exact attendance and pays the bill.

- There are no deductibles or Co-Pay.

- The Skagit County fairgrounds are demanding this kind of insurance for events held there.

## V. Important Forms Main Leader Must Have

### 1. Assumption of Risk

“Assumption of Risk” is considered in liability situations. Whenever someone chooses to do something, they assume a level of risk. The responsibility for assuming the risk increases with each step of the activity.

**What is it:** This form spells out the risks of participation in an activity so that the parent/guardian can make an informed decision about their child’s participation. It is a document, that if sued, WSU will look to for protection of the University and faculty/staff.

**When to use:** The form should be used by 4-H clubs and for activities that take youth away from their normal environment (i.e. field trips, shows, 1-2 night conferences).

**How to Use:** 4-H office should complete the grey boxes. A short description of the specific activity should be inserted in paragraphs 1 and 3. Each participant must have a completed form.

**Notes:** This can be completed at the start of the 4-H year and the Club/Group Leader retains them in a secure location. For special events including shows, a new form should be completed.

1. Inform all youth and adults how you expect them to conduct themselves safely.
2. Jot down and file what safety measures you’ve told the club.
3. Don’t be afraid to enforce rules or stop dangerous activities. It’s often hard to discipline other people’s children or to cancel an event, but remember that safety is our primary consideration.

### 2. Emergency Medical Release

**What it is:** This form gives WSU 4-H Volunteer/Leader permission to seek treatment for a youth who is injured at one of our events.

**When to use:** The form should be used by 4-H clubs and for activities that take youth away from their normal environment (i.e. field trips, shows, 1-2 night conferences).

**How to Use:** 4-H office should complete the grey boxes (Event Name). Each participant should have a completed form.

**Notes:** This can be completed at the start of the 4-H year and the Club/Group Leader retains them in a secure location. When going to events the Leader can take them with them so they do not have to be completed repeatedly.

### **3. Participant Health Form (One-day Event)**

**What it is:** This is the basic health form for use by 4-H clubs. Leaders need to review with parent and alert Project Leaders if there is something they need to be aware of.

**When to use:** It should be used for general 4-H Clubs meetings and for activities that take youth away from their normal environment (i.e. field trips, shows, 1-2 night conferences).

**How to Use:** 4-H office should complete the grey boxes in the upper left hand corners: Name of event and Event Address. Each participant should have a completed form.

**Notes:** This can be completed at the start of the 4-H year and the Club/Group Leader retains them in a secure location. When going to events the Leader can take them with them so they do not have to be completed repeatedly.

It is recommended that 4-H leaders:

1. Carry their own health, accident, automobile and homeowner's insurance.
2. Be sure each 4-H member is covered by family health and accident insurance.
3. Purchase additional low-cost, year-round accident insurance from a reputable company.
4. Above all, emphasize, model and teach safety in all their 4-H activities.

→ All the forms are online at: <http://skagit.wsu.edu/4-HSC/leaders.htm> under the '**Insurance and Risk Management**' heading.

→ For further information contact William Freitas at the 4-H office.