NEVADA 4-H
Risk Management & The 4-H Club Program
(Approved/Reviewed; August, 2010)

**What is Risk?**
It is any act or phenomenon which has probability of causing a negative outcome or negative outcomes.

**What is Risk Management?**
It is the actions or course of action taken to protect assets or life by minimizing the potential for negative outcome or negative outcomes.

**Why is Risk Management Important?**
It is important because it reduces the chance of a negative outcome (such as injury) to program participants and it supports positive action taken by whomever or whatever is liable for the program. For example: a club, group, or planning committee anticipates potential risks and plans ways to manage and minimize them.

**What is Liable/Liability?**
It is being responsible or accountable for the outcome or outcomes (positive or negative).

**How is Managing Risk?**
Managing/controlling risk is considered as having four options:

- **Avoidance**...choosing not to take on the risk (simply not doing/conducting the program or event)
- **Assume**...choosing to accept the risk (deciding to conduct the program or event)
- **Reduce**...choosing to do the program/event but also analyzing and considering the risks involved with the program/event and taking actions to lower the probability of negative outcome or negative outcomes
- **Transfer**...choosing to do the program/event but finding a way to shift the risk or at least some of the risk to another party (ie, obtaining and providing insurance coverage for the activity)

**What is a Risk Management Plan?**
A good Risk Management Plan will involve a combination of the four options listed in the previous section and it will address specific situations that might be encountered during the program or event; these include, but are not limited to:

- **Rationale & Goals**...what you want to do, why you want to do, where the program intends go/influence
- **Lesson Plan**...each activity should have a written lesson plan outlining the event and what will occur
- **Personnel Policies**...how are individuals selected and trained to assist with the activity
- **Job Descriptions**...what is the responsibility of each individual selected and trained to assist with the event
- **Supervision**...what level of supervision is required, whose responsibility is it, authority level of each helper
- **Inspections**...was all equipment safety checked, was the facility checked for safety
- **First Aid**...First Aid Kits (and trained personnel if deemed necessary) should be onsite at all times
- **Emergency Plan**...who will do what should an emergency occur, where are emergency phone numbers
- **Records**...keep accurate, thorough, and up-to-date records of everything pertaining to the activity
What is the Risk Management Process?
The Risk Management Process involves three aspects or phases:

- **Phase 1**...identify the potential areas of risk and evaluate these potential risk areas in terms of the most severe or most likely to have/cause a negative outcome or negatives outcomes. These are the areas that need the most attention when striving to reduce the risk of a negative outcome such as an injury.
- **Phase 2**...identify the managing/controlling risk options (avoidance, assume, reduce, or transfer) to use in order to have less negative outcomes; consider safety issues (such as possible falls, cuts, etc), consider financial issues (such as resources, time, dollars, etc), and communicate this information to everyone who needs to know.
- **Phase 3**...continually monitor and evaluate the Risk Management Plan implemented and make changes or adjustments as needed in order to reduce risks.

What is the Nevada 4-H Risk Management Process?
UNR and Nevada 4-H has developed five documents (including this one) to help clubs, groups, or committees formulate a Risk Management Plan. These documents are available on the Nevada 4-H Website and they are free downloads:

- “Risk Management & The 4-H Club Program”...this document.
- “Description of 4-H Risk Management Forms”...provides a quick reference/overview of the forms
- “4-H Risk Management Checklist”...a simple and easy-to-use form that covers:
  - Activity/Event Planning
  - Facilities
  - Medical/First Aid
  - Emergency
  - Transportation (will not be needed for many activities)
  - Overnight (will not be needed for many activities)
- “Notice Of Injury Or Occupational Disease”...to be used when reporting an incidence involving UNR Employees (paid or unpaid). This should be used for an incidence involving UNCE/4-H Employees and 4-H Volunteer Leaders.
- “Potential Liability Incident Report”...to be used when reporting an incidence involving Non-UNR Employees (paid or unpaid). This should be used for an incidence involving youth, parents, spectators, and so on who were attending the event or activity.

Nevada 4-H has also developed a specific Risk Management Form for the Nevada 4-H Shooting Sports Program and the Shooting Sports Risk Management Form (like those used for reoccurring activities such as club meetings) do not need to be completed for each meeting (unless something different or unusual is taking place). As long as the re-occurring activity is held in the same place and conducts basically the same business, the Risk Management Form only needs to completed at the beginning of the 4-H Club Year (Oct 1 – Sept 30) for that activity. However, if something changes (such as a meeting location moving from a house or office building to a fairgrounds or to take a tour of something); a new Risk Management Form may be required for that specific activity.

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