



# RISK MANAGEMENT FOR UF/IFAS EXTENSION AND FLORIDA 4-H YOUTH DEVELOPMENT WORK<sup>1</sup>

## Insurance

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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, and volunteers 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 UF/IFAS Extension and 4-H mission and mandates while protecting the safety of participants, sponsors, property, finances, and the goodwill/reputation of the 4-H name. Planning and preparation can mitigate the inherent risk of events and activities. This risk management guide outlines ways to prepare for and deal with the specific risks associated with your Extension program.

Early planning is key to conducting successful events and activities. A helpful tool in this process is another part in this series, Ask IFAS publication 4FSV90.1, “[Pre-Event Planning Guide and Matrix](#).” As you work through this matrix, you may have questions 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. Find it in another part of this series, Ask IFAS publication 4HFSV373, “[Risk Management Checklist](#).”

This publication 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 taking risks. In UF/IFAS Extension and Florida 4-H programs, we transfer certain risks to insurance policies. These programs use two types of insurance:

- Accident and illness insurance
- General liability insurance

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

## Accident and Illness Insurance

Each county is responsible for the following:

- Insuring their 4-H members annually (if not insured through the state policy).
- Insuring all youth and adult participants during special events that are planned and conducted at the county and district levels. Purchasing additional coverage is only required if the activity does not fall under the UF/IFAS Extension American Income Life policy.

UF/IFAS Extension and Florida 4-H do purchase event-based excess insurance with American Income Life (AIL) Special Risk Division (mention of this private company does not constitute endorsement) for UF/IFAS Extension program participants, 4-H members, 4-H residential camping, and 4-H state-sponsored events. Individual events at the multi-club, county, district, and state levels may require additional coverage. The excess insurance policy does not provide full coverage for accidents and illnesses. This information needs to be communicated adequately to participants, parents, and volunteers.

Note: A Florida 4-H participation form must be available for each youth during travel to and from the event, as well as made accessible to a health professional during the event. For AIL club member insurance, you must have documentation that the youth is enrolled in 4-H Online.

To ensure coverage, participants in UF/IFAS Extension programs must be officially registered for the program.

American Income Life (AIL) Special Risk Division can also provide Special Activities Policies for UF/IFAS Extension

events that are not covered under the statewide policy. The decision tree (Figure 1) may help determine whether an event needs a separate policy. These might include conferences, county fairs, and events where there are different participants each day. AIL Special Risk Division supports 4-H and UF/IFAS Extension with specialized insurance plans at an affordable price. Higher-risk activities such as horse projects, athletic league sports, and the use of ATVs require a slightly higher fee. For AIL club member insurance, you must have documentation that the youth is enrolled in 4-H Online.

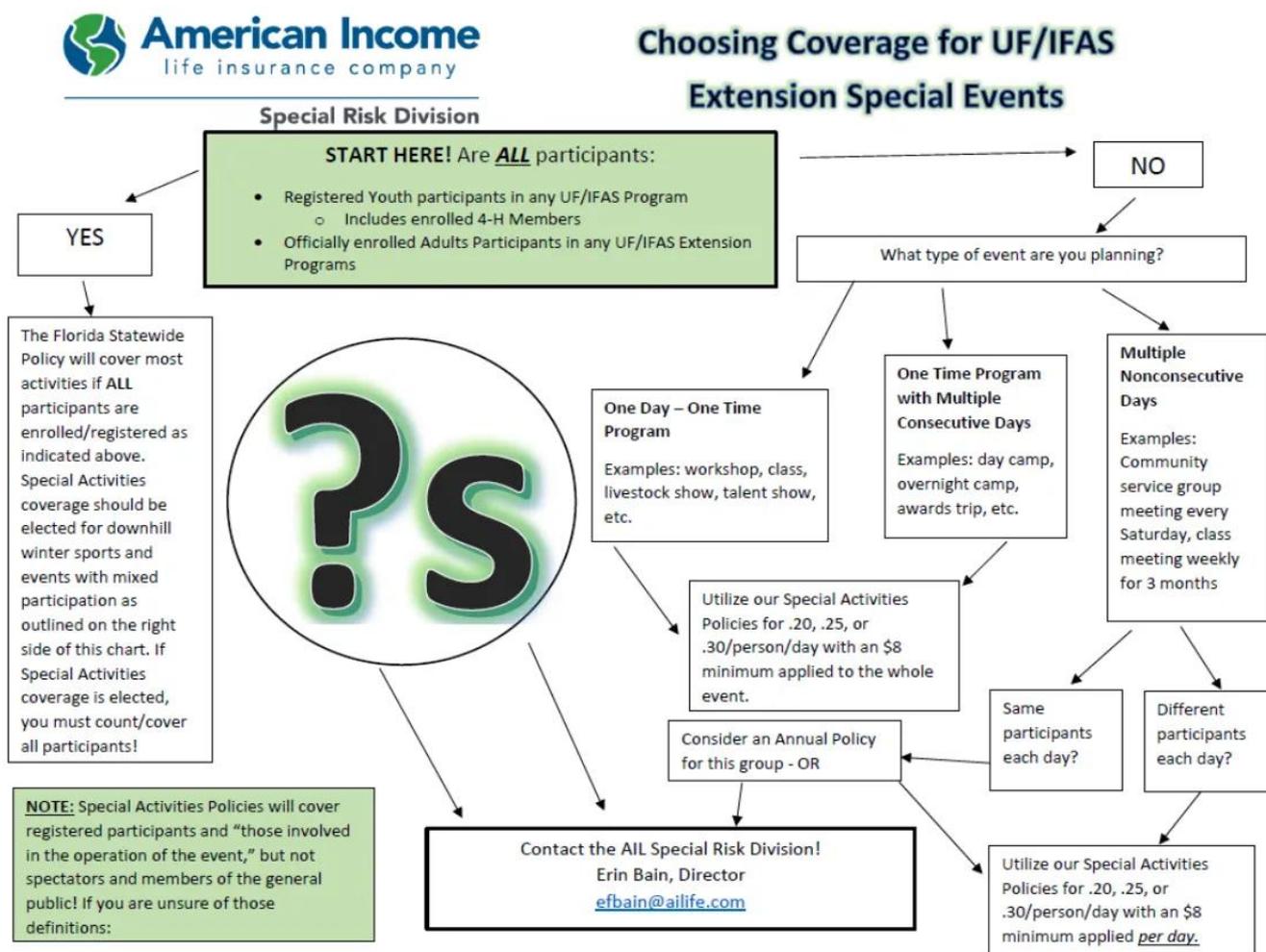


Figure 1. Decision tree to help UF/IFAS faculty, staff, or volunteer choose the right coverage for special events from American Income Life Special Risk Division.

Credit: Erin Bain, American Income Life

### 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 4-H Online member profile. 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. 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. Visit the U.S. Health and Human Services website for a summary of the HIPAA privacy rule. Review the facility risk management plans to ensure the educational experience is successful.

## Workers' Compensation

Volunteers should register and complete volunteer requirements annually. Once volunteers are approved, they are covered by the State of Florida's 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 the University of Florida Workers' Compensation (UFWC) office at 352-392-4940 and/or via email at [workcomp@ufl.edu](mailto:workcomp@ufl.edu). Find this information and more on the UF HR Employee Relations resource webpage for [workers' compensation](#).

## 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 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 provides a general liability policy that covers University of Florida employees, agents, and registered volunteers. However, this policy does not cover youth or other participants.** County (courtesy) faculty will be covered through the 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 Dean's office, offices of the District Extension Directors, or the division of UF Environmental Health and Safety.

As a volunteer hosting an event at your business/property, recognize the potential risks for which you and your business are liable. This is an important step in securing adequate insurance coverage. 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 homeowners policy does or does not cover events and activities on your property. Hosting people on your property may require changes to your coverage by adding a relatively inexpensive endorsement to your homeowners 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 that may arise from the property owner. It is always good practice to acquire accident insurance for those youth participating in the event.

Additional liability insurance can be purchased from companies such as [K&K Insurance](#), [Advantage Equine Agency](#), [Francis L. Dean & Associates](#), [Eventsured](#), or [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 UF/IFAS Extension and Florida 4-H programs 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 do 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 safe 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 UF/IFAS Extension and Florida 4-H activities is not part of the activity and is the responsibility of the participant and his/her family. UF/IFAS Extension and Florida 4-H have no ownership or control over any privately owned vehicles and rely on the drivers' compliance to UF policies and procedures. Drivers transporting youth as part of any 4-H activity are required to be 18 years or older, possess a valid driver's license with a safe driving record and automobile insurance, and otherwise comply with state and local laws.

Driving personal vehicles for UF/IFAS Extension and 4-H events is not recommended for program development staff and volunteers, as personal insurance will be primary. UF's auto liability policy covers employees, agents, 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 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. UF policy on these [passenger vans](#) states that all operators of UF-owned, -leased, or non-owned 12- and 15-passenger vans shall possess a valid driver's license and maintain a safe 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- and 15-passenger van, except for operators who possess a valid Commercial Driver's License (CDL). Vehicles will be routinely inspected through annual operational/safety checks. Please refer to UF Environmental Health and Safety's 15-passenger van inspection [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 12-passenger vehicles are recommended.

For additional information on transportation, consult [Florida 4-H Policies and Best Management Practices](#), which take precedence regarding official policy.

## Rental Vehicles

For vehicles rented through the [UF GO travel and expense platform](#), 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 employees, agents, 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 buses, rented from a non-UF contract, UF Procurement can provide recommendations. In this case, you may need to purchase additional insurance coverage. Insurance offered by the rental company may be considered secondary insurance to your personal insurance, so make sure you understand the agreement terms. Coming to an agreement may take some discussions back and forth between the vendor and the UF purchasing officer, which will take some time.

Additionally, these rentals may include a contract that requires a signature. Contact UF/IFAS Extension Business Services/4-H Business Services ([ifas-ebs@ifas.ufl.edu](mailto:ifas-ebs@ifas.ufl.edu)) for assistance with contract review and official signature.

## Personal Insurance

If you choose to use your personal vehicle for UF/IFAS Extension or Florida 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 risk your home, business, vehicle, or personal assets if you do not have sufficient insurance coverage in place.

## Determine Your Coverage

How much insurance should you purchase? 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 whether the insurance coverage is adequate. The deductible should be as high as your program can afford. Also, consider "package" policies to get comprehensive protection at an affordable price.

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An Equal Opportunity Institution. 4-H is the nation's largest youth development organization. Over 230,000 members in the State of Florida help to make up the community of more than 6.5 million young people across America. 4-H is a non-formal, practical educational program for youth. Florida 4-H is the youth development program of Florida Cooperative Extension, a part of the University of Florida/IFAS.

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