WORM ASSESSMENT

PLEASE RESPOND “YES” or “NO” TO THE FOLLOWING QUESTIONS:

1. I have a risk management program documented for my 4-H program.
2. I have a first aid kit available at all 4-H functions.
3. A list of medically trained volunteers is on file for use at 4-H activities.
4. Current medical release forms are accessible for all 4-H members.
5. Accident/incident forms are completed and filed within 24 hours of mishap.
6. Our program has an emergency action plan for major activities.
7. Volunteers are trained in risk management and are aware of the emergency action plan.
8. Activity rules are posted and reviewed with participants.
9. Our program is fully covered by accident and liability insurance.

Scoring: To find out your level of worm infestation, count the number of “YES” answers. Check the chart below for your level of worminess.

9 “YES” Congrats! You are worm-free!
7-8 “YES” There is a worm in that apple!
5-6 “YES” Call in the birds!
3-4 “YES” Better Spray!
1-2 “YES” Infested.
0 “YES” Worm-eaten!

Risk Checklist for Events and Activities

Many events and activities provide the opportunity for delegates to participate in out-of-county experiences. To make sure you’ve covered the bases for a good experience, check this list:

☐ Confirmed that volunteers providing transportation have the necessary insurance coverage, and have been cleared by their respective insurance agents.

☐ Communicated plans to all involved with the activity.
Oriented delegates and parents. Developed emergency procedure plans and communicated them to all involved. Reviewed with delegates and parents the Code of Conduct and consequences of breaking the code.

- Purchased accident insurance. Have a supply of claim forms on the trip.

- Volunteers involved have received a job description, or reviewed their roles and responsibilities.

- Gave families involved a list of telephone numbers of where to reach chaperone or delegates in case of emergency.

- Chaperones have a copy of participants’ telephone numbers in case they need to reach families.

- Families have a copy of the schedule of events, so they will know departure and return times for participants.

- Completed the “We Protect Staff, Volunteers, and Youth Course.”

Insurance Coverage

A. Accident Insurance

Most liability claims begin from people trying to recover medical expenses. Accident/medical insurance policies are available from American Income Life Insurance Company. This insurance is a very good investment and is mandatory for all clubs. Two types of coverage are available:

1. **Annual Accident Insurance.** $1.00 per person per year. This policy covers each registered member (leaders optional) while participating in or attending regularly approved and supervised group activity. All members must be insured.

2. **Special Activities Insurance.** $.15-.23 per person per day. This policy covers youth, volunteer leaders and adults participating in adult supervised activities sponsored by University of Minnesota Extension at camps, conferences, fairs, tours and other events. Includes travel to and from the sponsored event.

An American Income Life Insurance policy should be purchased and processed through your local UMN Extension office.

For more information and benefits provided by American Income Life Insurance see Appendix B – Forms.

B. University of Minnesota Liability Insurance for Volunteer Leaders
The University of Minnesota liability insurance extends to 4-H volunteer leaders. This policy is in effect at any event, club or group setting in which 4-H members are supervised by 4-H certified volunteer leaders.

This policy is in effect only at a 4-H sponsored event. For example, state championships, 4-H shooting sports trailer use at county fairs and club sponsored competitive events are covered because 4-H members are being supervised by certified 4-H shooting sports leaders.

This liability policy does NOT cover a 4-H leader who chooses to attend an event which is not 4-H sponsored.

This policy does NOT extend to 4-H members or other participants at an event, club or group setting.

This policy does cover all trained and certified 4-H shooting sports leaders, however, it requires that all leaders must do everything possible to ensure a safe atmosphere and range.

It is recommended leaders maintain a small notebook listing dates, safety checks or policies which have been implemented. Anything you do to keep records further helps protect you and other leaders.

**Amateur Status in Shooting Sports**

Recent correspondence from the NCAA Olympic Sports Liaison committee (November 29, 1994) would make an individual or team who received an award (e.g. cash, gift certificate, coupon, etc.) based on place-finish in a specific competition, ineligible for future intercollegiate competition in that sport.

The MN State 4-H Shooting Sports & Wildlife Program Develop Committee would strongly discourage the practice of awarding cash, fair premiums, etc. to 4-H’ers based on how they rank or finish in a specific competition in order to maintain their amateur status.

We would suggest the following paragraph be included in your county fair premium book:

“In order to maintain NCAA intercollegiate eligibility of youth enrolled in 4-H Shooting Sports, no cash prizes, fair premiums, etc. will be awarded based on how a 4-H’er or team ranks or finishes in a specific competition.