Risk Management for Virginia Master Naturalist Volunteers

Adapted from the Virginia Cooperative Extension Master Gardener Coordinator Manual
What is Risk Management?

- Policies and activities we have in order to deal with the possibility that some future event could cause harm
- Protection for our sponsors, our program, you as volunteers, and participants in your programs
Objectives of this Training

A. Requirements to be Insured
B. Elements of Liability
C. Evaluating the Risks
D. In the Event of an Incident or Accident
E. Working with Youth
A. Requirements For Liability Insurance Coverage

As volunteers for the Commonwealth of Virginia, you have liability insurance through the Virginia Division of Risk Management, if these qualifications are met:

- You must be enrolled as a Virginia Master Naturalist volunteer
- The activity must be an approved one

Note: Criminal actions and intentional misconduct are not covered.
B. Elements of Liability

How can you avoid being negligent?

In order to prove the negligence of another person, the following four elements must be present in the situation.
Element #1

“Existence of a legal duty to protect the injured party from reasonable risks of harm that can be reasonably foreseen.”

You need to recognize when you have duty of care for other individuals.
“A failure to perform that duty of care. Ignorance and inexperience are no excuse. Inability to perform will eventually lead to problems.”

You should be aware of the risks associated with your activities, anticipate problems, and plan and follow ways to make your activities safe for everyone involved.
Element #3

“An injury suffered by the claimant (person filing the claim). Injury may be physical, mental or property.”

An accident or injury must occur in order for you to be liable.
“A reasonably close causal relationship between the breach of duty and the claimant’s injury.”

It must be proved that what you did or failed to do is the reason for the accident or injury.
So, to Avoid Being Negligent:

Document your activities:

- Notes to the effect that you know who you have duty of care for (e.g. sign-in sheets, registration forms)

- Analyze the activity and environment for hazards on paper

- Write down your contingency plans for accidents or incidents

- Use the project proposal form as a tool for documenting risks and safety plans, but take additional notes if needed for your particular activity
C. Evaluating the Risks

Planning for the Best and the Worst

- Be aware of the necessity to know the relevant safety procedures and plans

- Be alert to dangerous conditions

- Put overall administration into specific written procedures, such as do’s and don’ts for participants

- Ensure appropriate supervision and be clear on instructions regarding safety protocols for the activity

- Complete all necessary forms

- See the “Planning for the Best and the Worst” handout.
D. In the Event of an Incident...

- Use the Accident/Incident Form to document everything; include **facts** only
- Submit the Accident / Incident Report for:
  - personal injuries or accidents to participants or volunteers
  - serious injuries (fractures, injuries involving sutures, injuries requiring a hospital stay, etc.)
- You don’t need the form for minor injuries such as scrapes and bruises.
In the event of...

- serious multiple injuries, or fatalities,
- incidents that involve law enforcement,
- or incidents that may result in litigation

follow the Emergency Procedures card guidelines
Emergency Procedures Card

- Follow these procedures for serious injuries or life threatening incidents.
- Carry this card with you at all times when you are training or volunteering as a Virginia Master Naturalist.
- The card information varies slightly for each of the sponsoring agencies.
- Fill in the contact information for your Chapter Advisor and any other emergency contact people that he or she suggests.
Example Card from VCE

EMERGENCY PROCEDURES

Ensure all steps are followed in accidents resulting in serious injury and/or fatality and incidents that involve law enforcement and/or may result in litigation.

- Priority attention: care for injured; stabilize the situation.
- Call 911 or police, ambulance and clergy as appropriate.
- A responsible Cooperative Extension representative stays at the scene.
- Make NO statements to anyone other than the police, a supervisor/unit coordinator, Virginia Tech Legal Counsel, Risk Mgmt., or University Relations.
- Appropriate person must immediately contact the parent, guardian or next of kin to the injured and inform them of the situation.
- Contact your supervisor, unit coordinator and Risk Management ASAP.
- Contact Virginia Tech Legal Counsel.
- Immediately complete the Accident/Incident report and take notes; FACTS ONLY.
- A copy of the report form can be found in the Risk Mgmt. Guide.
- Refer all media to University Relations. DO NOT MAKE ANY COMMENT!
- Call Virginia Tech Police for assistance if you cannot reach emergency contacts.

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EMERGENCY CONTACTS AND TELEPHONE NUMBERS

First Contact: Risk Mgmt. Office: 540-231-7439 Home:_________________________

Supervisor: Name: ____________________________ Home: _______________________

Office: ____________________________ Home: _______________________

University Relations: 540-231-5396 VT Legal Counsel: 540-231-6293
State Police: Cell Phone #77 State Police Local: ____________________________
VT Police: 540-231-6411 Local Police: ____________________________

THESE PROCEDURES SHOULD ONLY BE FOLLOWED IN THE EVENT OF A FATALITY OR AN EMERGENCY WHICH INVOLVES SERIOUS INJURIES OR LIFE THREATENING INCIDENTS.

Information on how to handle incidents of a lesser nature, or on what forms to complete may be found in the Risk Management Information Guide for Virginia Cooperative Extension.

The general switchboard number for Virginia Tech is: 540-231-6000.
Volunteers’ injuries...

...are covered by the volunteer’s health insurance.
E. Working with Youth

- Work with a partner organization such as 4H or the school system
- Reporting child abuse suspicions
- Above Suspicion Policy
Suspicion of Child Abuse

- Anyone involved in the “education or care of children” has the responsibility to report any allegation, accusation, or suspicion of child abuse.
- Suspicion defined as “reasonable cause to believe that an individual has been abused or neglected”.
- See the handout for further guidelines.
- Report to your local Social Services Department.
  - Toll-free child abuse/neglect hotline (1-800-552-7096).
- If during this process you feel your safety or the safety of others is in jeopardy, you should call the police.
- Be aware of the confidentiality issues.
“Above Suspicion” Policy

- Avoid being in a situation where you could be accused of child abuse
- Avoid being alone with children
- One other person should be around at all times, preferably an adult
- Anticipate scenarios to avoid problems
In Summary...

- Anticipate hazards and plan accordingly
- Carry the Emergency Procedures information
- Be familiar with the liability insurance that is provided to you as a volunteer of the Commonwealth of Virginia
- Questions? Ask your chapter advisor for help, or contact the Virginia Master Naturalist Program Coordinator.