

Clover Kids Toolbox

Section G

Safety



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Iowa State University Extension Child Protection and Safety Policy

When people involve their children in 4-H Youth programs, they trust that their children will be safe. ISU Extension is dedicated to children who are clientele of our programs and the child's parent(s)/guardian(s). We aim to provide as safe and wholesome an environment as possible.

Policy

All new staff and new volunteers involved with 4-H Youth programs will have a background screen conducted before they are appointed to a volunteer or paid staff position. The background screen will be conducted in cooperation with the Iowa Department of Public Safety. All volunteers and staff involved with the ISU Extension 4-H Youth Program are to participate in an annual educational program/briefing

related to child abuse, helping children deal with violence, risk management, and topics related to creating the safest possible environment for the youth participating in the ISU Extension 4-H Youth program.

As part of the volunteer screening process, checks will be conducted of the

- applicant's references
- Child Abuse Registry
- driving record
- Sex Offender Registry
- criminal history record

Please contact your county Extension office for additional information about the ISU Extension Child Protection and Safety Policy.



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Volunteers for 4-H Programs Insurance, Claims and Liability Information for FY11

A. General Liability for 4-H and Master Gardener Programs

Approved ISU Volunteers are provided personal liability protection by the Iowa Tort Claims Act, Iowa Code Chapter 669, and the Federal Volunteer Protection Act, 42 United States Code Chapter 139, while acting within the scope of their volunteer duties and responsibilities. The State will defend, indemnify, and hold ISU Volunteers harmless against a tort claim caused by an act or omission of the ISU Volunteer unless the act or omission of the volunteer involved intentional or criminal misconduct, a knowing violation of the law, a transaction from which the volunteer derives an improper personal benefit or the volunteer does not cooperate with an investigation of the incident or transaction that led to the claim.

B. Auto Liability Insurance

Personal Vehicles used for 4-H Activities

Authorized volunteers driving their own personal vehicles or vehicles provided by the County Offices for 4-H activities are covered by the commercial auto policy through Cincinnati Insurance Company. This coverage is excess over the volunteer's personal auto coverage. The policy is limited to excess liability only and does not provide physical damage coverage to the volunteer's vehicle. **Documentation must be on record in the county office to verify that the individual is an authorized volunteer in order to qualify for this auto coverage.**

University or State Vehicles used by Volunteers

Authorized volunteers may drive University vehicles after completion of a satisfactory MVR check and submission of an approved volunteer agreement.

C. Volunteer Authorization Process

A 4-H Volunteer Policy, including procedures and appropriate authorization forms, has been developed and information is available by contacting your county Extension office.

D. Workers Compensation and Medical Coverage

Volunteers to Iowa State University are not considered employees and therefore are not covered under the State of Iowa Workers Compensation Program or the County Offices workers compensation insurance policy.

Accident/Medical insurance is not automatically provided but is available through American Income Life Insurance Company. The policy covers leaders, volunteers, and members from the time they leave home until they return from any 4-H activity. Forms can be obtained from the County Offices and sent directly to the insurance company. For additional assistance or questions regarding this type of coverage, please contact your county Extension office.



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Medical Form and Insurance

Clover Kids are part of the 4-H Youth Development Program under the direction of Iowa State University Extension. Therefore, Clover Kids groups need to follow the same guidelines for enrollment and risk management as the other 4-H Youth Programs in the state.

To determine which medical information form you should use and which insurance to purchase, ask yourself the following questions:

Is the group long term?

- ✚ If yes - use the [Iowa 4-H Club Medical Information/Release Form*](#) (4H-3039B) and obtain Annual Accident Coverage, \$1/child/year, from [American Income Life**](#) (AIL).
- ✚ If no, go to the next question.

Is the group short term (meeting only once or twice or as a summer day camp)?

- ✚ If yes, use the [Iowa 4-H Medical Information/Release Form-Youth*](#) (4H-3039B-Y) and obtain special activities insurance from AIL.

Is Clover Kids offered as part of another organization's or agency's existing program (example: offered after school and the school is organizing and in charge of the after school program)?

- ✚ If yes, then you may not need to take out insurance if the sponsoring organization or agency has done so already. If the other organization has not already obtained accident insurance, follow the procedures above to determine the level of insurance coverage required.

Please contact your Extension office for assistance with obtaining insurance coverage for Clover Kids activities.

*Links to these forms found at <http://www.extension.iastate.edu/4h/Volunteers/risk.htm>.

**American Income Life webpage: <http://www.americanincomelife.com/FourHCoop.aspx>



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Child Abuse Information

4-H Volunteers are not legally required to report but can and should view reporting as a moral responsibility in order to assure youth a safe environment to learn and grow.

What is child abuse?

Child abuse or neglect includes physical, sexual, and emotional abuse, neglect, or abandonment.

- **Physical Abuse**

Injury on a child by other than accidental means. Physical injury includes but is not limited to lacerations, fractured bones, internal injuries, severe or frequent bruising or great bodily harm

- **Emotional Abuse**

Harm to a child's psychological or intellectual functioning that is exhibited by severe anxiety, depression or aggression and is caused by the child's parent, guardian or caretaker.

- **Sexual Abuse**

Sexual contact, exploitation, or permitting, allowing or encouraging a child to engage in prostitution.

- **Verbal Abuse**

- **Neglect**

A neglected child is defined as "one whose parent or caretaker fails, refuses, or is unable for reasons other than poverty to provide the necessary care, food, clothing, medical or dental care as to seriously endanger the physical health of the child.

What is Iowa's law on child abuse and neglect?

The purpose of Iowa's law on child abuse and neglect is two fold:

- To provide the greatest possible protection to children by encouraging the reporting of suspected child abuse.
- To provide the state the right to intervene for the general welfare of the child when there is clear and present danger to the child's health, welfare or safety.

Why are 4-H volunteers being asked to learn about child abuse?

- As 4-H volunteers, think of situations where you are working and talking with youth, either one-to-one or in small groups. You hold a special trust. Children trust leaders they depend on for help or just to talk to about their problems.

- 4-H volunteers may be the first to observe signs of a problem or suspect that a child needs help.
- Reporting is not meddling. Deciding to get involved in a situation of suspected abuse and neglect can be difficult. But, it is a situation that may be crucial to a child not only today but in the future. Abused children often carry lifelong scars and may mistreat their own children. Abusive parents need services and support in order to stop the cycle of abuse.
- 4-H Volunteers are not legally required to report, but can and should view reporting as a moral responsibility in order to assure youth a safe environment to learn and grow.

Volunteers can help prevent situations where abuse can occur.

The following precautions are designed to protect youth, adults, families and the Extension organization. These precautions also avoid misinterpretation of 4-H youth activities by others.

- 4-H volunteers and adults involved with the 4-H program should work with young people in reasonably open places where other are welcome to enter—not behind closed or locked doors. Be aware that while spending time along with a single youth can be positive and helpful, it can also be a reason for concern for everyone involved.
- Always encourage and welcome parents/guardians to attend meetings, conferences, and events. Encourage them to drop in when they can. Encourage the “unannounced parent visit”.
- Respect the privacy of youth when clothes are changed or showers are taken. Adults should be involved only when there is a health or safety issue.
- One unrelated adult should not room with one youth during an overnight stay, such as camping.
- Never use physical punishment or deny basic necessities such as food, shelter, or medical care.
- Be alert to the physical and emotional health of the young people you work with.

Any questions?

Contact the staff at your county Extension office.

[Child Abuse and Dependent Adult Abuse—A Guide for Mandatory Reporters](http://www.dhs.state.ia.us/Consumers/Safety_and_Protection/Abuse_Reporting/ChildAbuse.html) is available through the Iowa Department of Human Services.

www.dhs.state.ia.us/Consumers/Safety_and_Protection/Abuse_Reporting/ChildAbuse.html



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Iowa 4-H Policy Regarding Clover Kids Members Working with Animals

Iowa State University Extension and Iowa 4-H Youth Development programs support safe, educational, and developmentally sound small animal activities for Clover Kids groups. Appropriate animals for this age group (K - 3rd grade) are pets and bucket bottle projects. Specifically excluded animals are swine, horses, beef (other than bucket bottle), and dairy (other than bucket bottle).

In fair settings, 4-H Clover Kids members who have engaged in a group activity may exhibit or showcase their work in a noncompetitive event or activity. **All Clover Kids animal exhibiting/showcasing opportunities must be cooperative and not competitive.** 4-H Clover Kids are not eligible to receive premium funds as a result of exhibition. 4-H Clover Kids may receive participatory ribbons, but may not receive regular competitive purple, blue, red, or white 4-H fair/exhibit ribbons.

The physical and emotional safety of children is a prime consideration. Special procedures, such as joint leading and/or close proximity of adults need to be employed to promote and protect children's safety. In general, the handling of all animals requires discipline and motor skills that have yet to be fully developed in most K - 3rd grade children, and when coupled with animals' unpredictable behavior, does not provide optimal safe educational environments.

Insurance coverage (accident or liability) for Clover Kids programs involving small animals is contingent upon conducting age appropriate programs that are in compliance with Iowa State University, ISU Extension, and Iowa 4-H policies, regulations, and guidelines. Contact your local county Extension office to learn more about securing insurance coverage for Clover Kids programs.



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4-H Volunteer Risk Management Checklist

Risk management is a process of steps. These include:

1. Identifying potential risks
2. Evaluate those risks
3. Determine what you can do to reduce the risks to an acceptable level
4. Continue to monitor the activity after it gets started and make changes as needed

It is important to work with your 4-H'ers to let them know how important it is to be safe. They can help you identify potential risks and even work with you to make the environment safer for all.

Below you will find a checklist. Many of these involve a form that you or the 4-H'ers will need to complete either at the beginning of the year or before the activity. Doing these items at the appropriate time shows that you have acted in good faith and within the scope of your duties to do all you can to provide a safe environment for all of your members.

Location of activity/event/meeting.

- Should be accessible to all participant.
- Consider access to restrooms and water.
- Evaluate hazards in the building or area.

Ensure provide proper supervision.

Remember to check to make sure you have enough adult helpers for the group that you are working with. Usually 1 adult to every 8-10 youth is sufficient depending on the activity. Clover Kids activities require additional supervision.

Turn in your Yearly Program Plan to get approval of activities.

All field trips and outings by clubs and staff must be approved by the Extension office prior to the event. Any changes? Contact your county office.

Make sure your club takes out Accident Insurance.

It is strongly recommended that all volunteers and youth be covered by supplemental accident insurance such as American Income Life for all 4-H activities. Injuries sustained while downhill skiing, tobogganing, bobsledding, or snow tubing are

not covered. Contact your county extension office for more information.

Create an Emergency Preparation Plan.

An emergency plan of action should be written and followed for each activity. This plan should consider:

- Potential risks and procedures planned.
- Minor incidents/first aid - who treats or determines procedure (first aid kit).
- Access to emergency medical treatment (telephone on site, list of phone numbers to call, transportation, an incident report form, etc.).
- Two-deep leadership (at least two adults on hand) both know the plan and procedures.
- Encourage at least one adult to be trained in first aid and CPR.
- Natural catastrophe procedure (fire, tornado, lightning, etc.).

If there is an incident, please report it.

Volunteers and Staff need to record all incidents (medical, property damage, altercations, etc.) to the county office on an **Incident Report Form**. Have it with you at all 4-H activities.

- Have youth/parents fill out the Medical Information/Release Form.**
A parent/guardian is to complete and sign this standardized form prior to their child's participation in any 4-H activity. *The original is to be kept at the county extension office and copies on hand at all events/activities/ meetings by the club leader.* Keep in a file or notebook and carry with you to every meeting, outing or field trip you take 4-H'ers to. The leader and all assistants should study the health statements and familiarize themselves with any special medical needs or problems of the 4-H members. Discuss with the parents the procedures that should be followed in the case of an incident.

- 4-H Request for Giving Medications Form.**
This form should be completed for overnight activities where parents cannot dispense medications. Accept medications only in their original containers and with a signed statement from a parent or guardian.

- Food.**
- Follow all food safety guidelines—hot foods hot and cold foods cold.
 - Know if participants have food allergies and plan refreshments accordingly.
 - Have water available.

- Transportation.**
Personal transportation to and from 4-H program activities is the responsibility of the 4-H member, parent, volunteer or other driver. If volunteers use a personal vehicle for an authorized 4-H activity, the vehicle must be insured in accordance with Iowa State Motor Vehicle Law. No primary liability, collision, comprehensive or no-fault insurance coverage is provided by Iowa State University, University Extension or the State of Iowa. There is a secondary insurance policy that covers authorized 4-H volunteers when driving personal vehicles for approved 4-H activities.

- Review Transportation Permission to Transport Youth.**
Written permission from parents to transport 4-H'ers in vehicles to approved activities or events is included in the Medical Information/Release Form. Please review the Form and comply with parent desires on who can transport their children. Written parental permission is not required for routine car-pooling of minors to and from regular club or group meetings.

- Arrival/Departure from meetings/activities.**
Be aware of who youth leave with and how they leave (car, bike, walk). Do not allow youth to depart with unauthorized adults. Adult leaders need to remain on-site until all youth have left. Clover Kids groups have special requirements.

See Clover Kids Toolbox:

www.extension.iastate.edu/4h/Clover/toolbox.htm

Updates to this form will be located on the **Iowa 4-H Volunteer website**
<http://www.extension.iastate.edu/4H/Volunteers/index.htm>

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