

# RISK MANAGEMENT FOR YOUTH PROGRAMS



It's important to know the risks, such as injury, illness, and abuse, involved in youth activities so that participants can make good choices to deal with these risks. Although awareness alone cannot prevent incidents, it can lead to thoughtful discussions and planning that can reduce incidents and their effects.

Consider developing a risk management program for working with youth that includes these steps:

- Develop and implement a district youth protection policy to prevent and address any potential physical, sexual, or emotional abuse or harassment.
- Establish a code of behavior for adults and youth involved in a program. Screen adults before they work with youth. In RIBI, the Disclosure and Barring Service (DBS) certificates may be required for club members working with young people and vulnerable adults. Contact [CDS@rotarygbi.org](mailto:CDS@rotarygbi.org) for more information.
- Maintain clear policies for any travel by youth, and have systems to communicate specific information with parents or guardians.
- Obtain the governor's approval for any activities involving minors that occur outside their local community or include overnight stays.
- Review your district's policies to ensure that they align with the Rotary guidelines developed by the Board for each youth program.
- Explore the risks and insurance needs in sponsoring a youth program or event. Consider these questions:
  - What happens if someone is injured?
  - What happens if a natural disaster occurs?
- Work to minimize potential losses by:
  - Buying liability insurance coverage that is adequate for your region
  - Developing an emergency plan and practicing it at least once during the program
  - Teaching participants about safe behavior during the program

While these steps are required for Youth Exchange district certification, they are also recommended for districts that participate in Interact, RYLA, or any other youth activity.

Clubs and districts are urged to contact their insurance brokers or agents to check if their insurance policies provide adequate coverage for their youth programs. Insurance becomes a complex issue when multiple districts or clubs sponsor a program, because each organization's coverage may differ.

All participants, including youth and organizers, are urged to verify that their health and

life insurance will provide adequate coverage during a program. Many health insurance policies provide only limited coverage outside a certain area, so this precaution is especially important when participants travel or live away from home. In these cases, participants must obtain a travel medical and accident insurance policy that provides these types of coverage:

- Medical expense reimbursement
- Repatriation of remains
- Emergency evacuation
- Accidental death and dismemberment

Consult legal counsel before signing an agreement or contract with any organization, contractor, or service provider. These documents may contain waivers or an indemnity and hold harmless agreement that might try to release a party from liability and transfer the risk to the club or district. Rotary International is not liable for any illness or injury to people, including participants, volunteers, and organizers, or for damage to any property.

Find more information on effective youth program policies and practices in the Protecting Youth Program Participants course in the [Learning Center](#).

#### **Rotary's Statement of Conduct for Working with Youth**

Rotary International strives to create and maintain a safe environment for all youth who participate in Rotary activities. To the best of their ability, Rotarians, Rotarians' spouses and partners, and other volunteers must safeguard the children and young people they come into contact with and protect them from physical, sexual, and emotional abuse.