

Risk Management

- To be a Larimer County 4-H Volunteer , an Individual must:
 - Complete a 4-H Leader enrollment card.
 - Agree to an adult code of conduct.
 - Complete a background check.
 - Provide 3 character references.
 - Complete a 4-H Leader Orientation Course

Risk Management

- Negligence
 - Failure to exercise the care that a prudent or reasonable person usually exercises.
- Liability:
 - Responsibilities for wrongs committed.
 - Types of Liabilities include:
 - Personal
 - Medical
 - Facility
 - Automotive

Five Strategies for Managing Risk

- Risk Avoidance

- Eliminate the risk completely
 - Don't hold horse riding clinic

- Risk Acceptance

- Recognize and accept the risk; often combined with other alternatives.
 - Hold horse event as planned

- Risk Transfer

- Move the risk responsibility elsewhere
 - Get insurance to cover the event

Managing Risk (cont.)

- Risk Reduction

- Assess and eliminate circumstances that increase the magnitude of a loss due to a risk
 - Encourage use of helmets when riding

- Risk Prevention

- Remove circumstances that cause losses due to a risk
 - Replace broken hinge on gate.