

MINIMIZING RISK

This *Minimizing Risk* textbook is partly extracted from RI online Learning Center course. Please visit the Rotary Learning Center for further information needed on the Rotary website:
[Rotary.org](https://www.rotary.org)

Translating Committee
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Minimizing Risk

Being aware of and managing risks protects members, program participants, and club and district assets. Learn the basics of what you need to know to reduce the chances of different kinds of risk.

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Managing risk

It's your responsibility to be aware of and manage any risk that members and participants may encounter, including while they participate in meetings or training events, fundraisers, or youth activities. In this context, the term "risk management" means developing a strategy before an event or program to:

- Identify possible risks
- Take steps to mitigate them
- Plan for any financial or other impact they could have

To manage risks:



Review activities and events and consider what could go wrong.



Modify them to lessen the risk.



Use contracts and agreements to clearly define the roles and responsibilities of everyone involved. Consult or hire local legal counsel to draft and review legal documents.



Follow established policies, procedures, and guidelines.

Reducing risk

Planning ahead can reduce risk and its impact. For example, imagine that your club or district is planning a golf tournament and awards ceremony as a fundraiser. How can risks be minimized for this event? Drag the cards to the yes and no categories below to indicate whether the suggestions are effective ways to reduce risk.

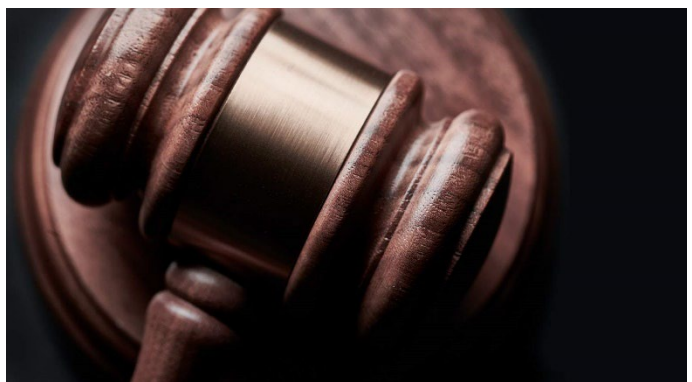
	Yes	No
1) Review the venue's emergency procedures and tell organizers and participants		
2) Inspect the venue for possible obstructions		
3) Sign appropriate contracts with vendors		
4) Assume your usual insurance will cover the event		
5) Have a spoken agreement with the parties involved		

Answer:

1) – Yes, 2) – Yes, 3) – Yes, 4) – No, 5) – No

Consult legal counsel before signing an agreement with any organization, contractor, or service provider. These documents may contain waivers or an indemnity agreement that releases others from liability and transfers 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.



Now let's look at how you can minimize risk when members work with young people.

Risk management for youth programs

The top priorities of Rotary's youth programs are the safety and well-being of program participants. Understanding the risks that youth activities involve, including injury, illness, and abuse, not only helps to keep participants safe but also protects volunteers by minimizing their exposure to risk.

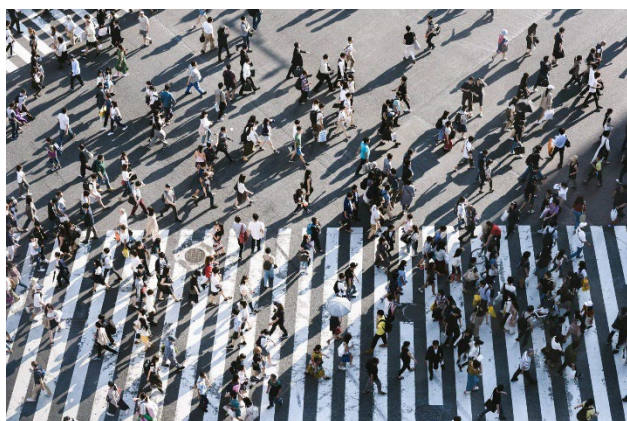
① Rotary's Statement of Conduct for Working with Youth

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' partners, and other volunteers must safeguard the children and young people with whom they come in contact and protect them from physical, sexual, and psychological abuse.

A youth program policy should include critical youth protection procedures, general program operation guidelines, and a list of foreseeable risks associated with each program along with plans for mitigating them. Determine what volunteers need to know to operate youth programs in accordance with RI policies, and train them accordingly.

Rotary Youth Exchange policies address additional risks that participants in this program might encounter. The district certification process provides extra safeguards and promotes consistency among district partners. In order to participate in Rotary Youth Exchange, districts must demonstrate compliance with all of the certification requirements listed in the Rotary Code of Policies sections on Youth Protection (2.120.) and Rotary Youth Exchange (41.060.).

Every club and district should assess the risks that are unique to their youth programs and the local laws. Make sure you have policies that address each of the following risks.



Abuse and harassment

- Have policies to prevent and address any potential physical, sexual, or psychological abuse or harassment.
- Have procedures for reporting any incidents and determining the consequences for inappropriate behavior.

Volunteers

Screen and train all adults who work with young people, as required by the district and in accordance with local law.



Travel and overnight activities

- Outline the requirements for getting permission from parents or guardians for young people to travel.
- Establish guidelines for the sleeping arrangements and supervision of youth participants.
- Confirm that youth program participants have the necessary travel insurance.

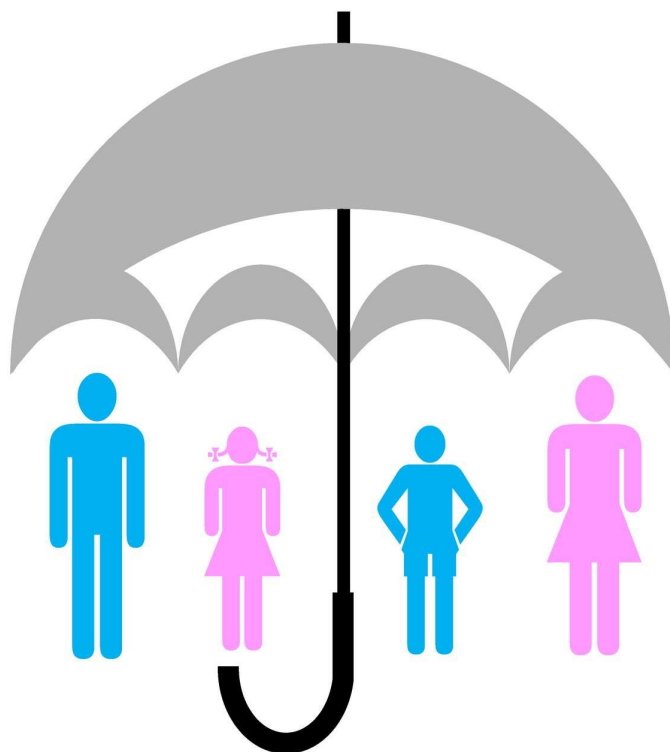
Accident, injury, and crisis management

- Regularly review policies and procedures for handling unexpected or catastrophic events.
- Have a system to provide emergency or medical services and communicate specific information with parents or guardians.



Find more information on effective youth program policies and practices in the Protecting Youth Program Participants course.

Insurance



Liability insurance for youth programs

We urge districts and clubs to investigate whether their insurance policies provide adequate coverage for their youth programs. Consult a local insurance professional to determine how much coverage is needed in your region. At a minimum, your insurance should cover claims that arise from bodily injury or property damage. All U.S. Rotary clubs and districts are covered by a liability insurance program that is funded by U.S. clubs. Regardless of their location, Rotary Youth Exchange host families should also protect themselves with personal liability insurance.

Everyone involved in youth programs, including youth and adults, is urged to verify that their health insurance will provide adequate coverage during a program. Many health insurance policies provide only limited coverage outside a certain geographic area, so this precaution is especially important when participants travel or live away from home. These participants need to have travel insurance that includes:

- Reimbursement for medical expenses
- Repatriation of remains
- Evacuation in an emergency

Find more information on the coverage recommended for Rotary Youth Exchange participants in the Rotary Code of Policies, section 41.060.



Liability insurance for districts

Your district needs liability insurance to cover not just itself but all of its officers or any individuals who act on its behalf. All U.S. Rotary clubs and districts are covered by a liability insurance program that is funded by U.S. clubs. District insurance protects governors when they conduct district business, visit clubs, and make decisions on behalf of the district. To get it, contact a local insurance professional. Rotary doesn't reimburse the cost of this insurance.

When governors are performing duties on behalf of Rotary International, though, they may be covered by Rotary International's liability and directors' and officers' liability insurance policies. If you ever learn about an insurance claim or an incident that may lead to a claim, contact Club and District Support immediately.

RI's travel medical and accident insurance covers the governor and their partner when traveling to and from the International Assembly. (Find more information in the assembly registration packet.)

- ① Clubs and Districts in the United States should note that this is available though your club dues.

What's next



Here are some questions to consider as you prepare for your role:

- ☐ Which strategies does your club or district manage use to reduce risk?
- ☐ What procedures do you have in place to ensure that your club or district offers a safe environment for youth participants in Rotary activities?

