Your number one priority as a 4-H volunteer is making sure that the young people in your club are safe. There are some safeguards that the 4-H program provides to help ensure safety.

- **Year-round accident insurance** coverage for all 4-H club members. The coverage covers accidents that may occur during a club meeting or activity.
- **University of Illinois general liability insurance** for volunteers. The liability insurance ensures that you are not held personally liable for accidents or injuries that occur during a club meeting or activity.

Insurance offers a safety net when accidents or injuries happen, but it is always better to try to prevent them from happening. You can manage risk by anticipating what risks could potentially happen with the project that you are teaching. Make a list of the things that could potentially go wrong. What steps should we take to prevent injuries or accidents? For example,

- All the club members know the rules for using equipment and tools.
- All the members know how to correctly and safely use any equipment or tools and demonstrate to you that they can.
- Provide extra supervision by adults or older youth.

These simple procedures help reduce the risk that accidents or injuries will occur.

You are creating a **risk management plan** that will help keep your club members safe. The **4-H Club Risk Management Worksheet** is available to guide you through creating a plan. Check the Illinois 4-H website for a copy. When you are finished, discuss your plan with the 4-H staff. They may make suggestions that you might not have considered.

It’s important that you follow the risk management plan and discuss it with your club members. That helps ensure their safety and it protects you too. As a 4-H volunteer, you are providing a safe emotional and physical environment for young people.