

# RISK MANAGEMENT

Office of the General Counsel  
Idaho State University



Idaho State  
University

# The Role of Risk Management

Work with campus partners to ensure safety and well-being of all ISU community members

Advise departments in creating safe and successful events and programs

Insurance

Claims, accidents, or incidents


Minors on Campus

Volunteer Services Agreements and Background Checks

**GOOD PLANNING WILL  
PROTECT PARTICIPANTS,  
EMPLOYEES, AND THE  
UNIVERSITY AS A WHOLE**



# GOOD PLANNING

- ▶ Contact Risk Management early in the planning process
  - ▶ Reach out to **subject area experts** (EHS, Public Safety, Grounds, etc.)
    - ▶ **For Example:** Does your activity or event include the use of a potentially harmful chemical? Will a substance in use potentially reach storm drains? Could your event cause traffic concerns? If transportation is being provided by ISU, do you have an Authorized ISU driver? If a third-party is hosting an event, do you have a Facilities Use Agreement in place?
  - ▶ **Train Employees & Volunteers** and provide ground rules for participants
  - ▶ Develop an **Assumption of Risk** with Risk Management
  - ▶ Work through Risk Management Event Questionnaire
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## STEP 2: Identify Risks

Risks represent potential for participant injury or death, property damage, financial loss, compliance with law and policy, reputation, weather, etc. Brainstorm all risks associated with the activity.

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## STEP 3: Mitigate Risks

How can you address and mitigate the risks listed above? Consider safety measures, emergency plans, supervisors, location arrangements, coordination with other university departments, etc.

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

**Please consider the following as you plan how to mitigate risks:**

### Safety and Security

- Have you spoken with public safety regarding staffing and traffic control?
- Have you contacted Environmental Health & Safety when using chemicals or hazardous materials?
- Do you have first aid or medical personnel on site or on call? Is there ambulance access?
- Have you considered fire safety including the venue, room capacity, use of grills, open flame, etc?
- Have you talked with Transportation Services about loading/unloading and parking?

# ALCOHOL AT EVENTS

**Federal Law**

**State Law**

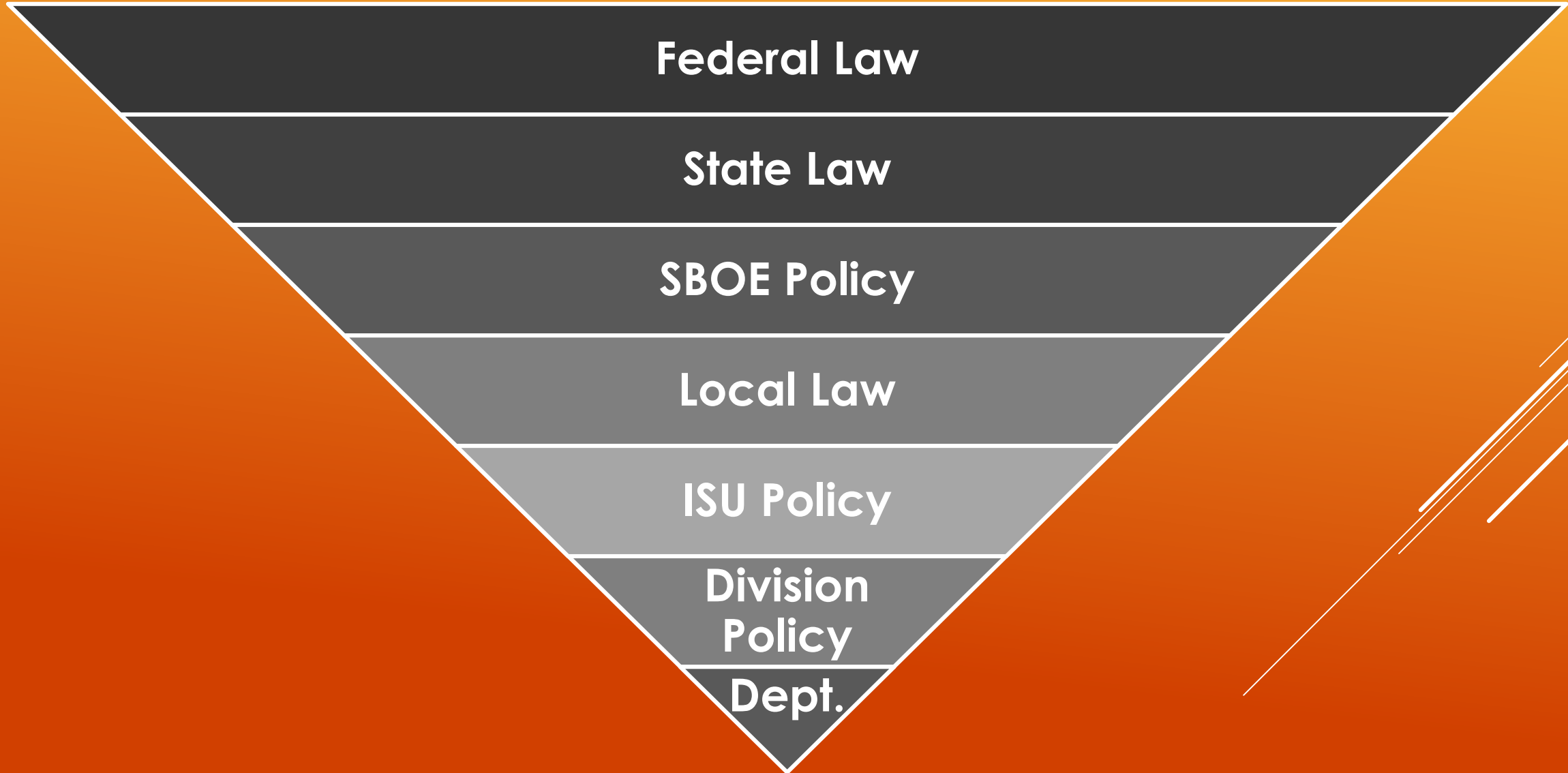
**SBOE Policy**

**Local Law**

**ISU Policy**

**Division  
Policy**

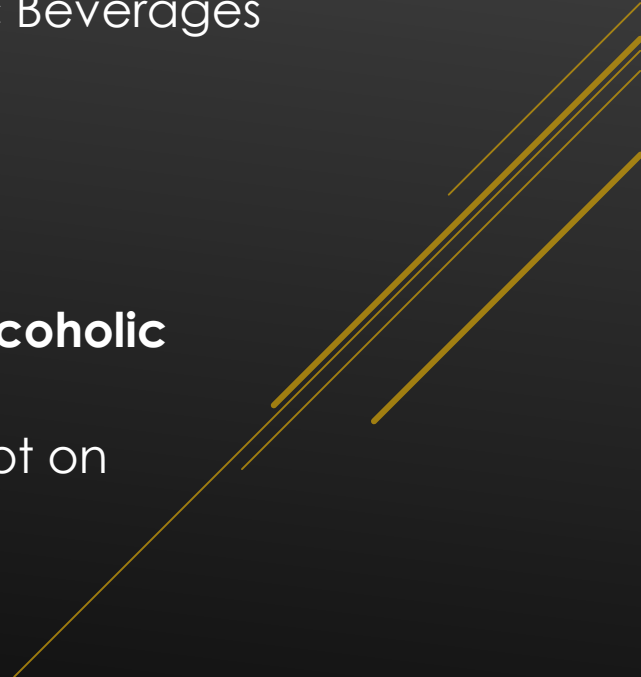
**Dept.**



# ALCOHOL POLICIES

## SBOE Policy

### ISU Alcohol Beverage Permitting Policy

- ▶ Decisions to allow possession, consumption, sale, and service of Alcoholic Beverages must be consistent with the proper image and mission of the University.
    - ▶ Must be **complementary** and **not sole purpose of event**
    - ▶ University will generally not approval permit for an event focused on undergraduates
    - ▶ Have procedures **to prevent underage individuals from consuming alcoholic beverages**
    - ▶ Advertisements or invitations **should be focused on nature of event**, not on alcohol.
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# ALCOHOL POLICIES

## ASISU Bylaws

- ▶ C.E.A.S.A.R. (Club Efforts Are Supplemented and Rewarded) funding shall be used to supplement funds obtained through club efforts.
- ▶ All ASISU monies shall be used in accordance with university policies.
- ▶ This applies to both on and off-campus events for students.
- ▶ Must understand that funds were obtained through student dollars.

## Restrictions

- ▶ Lodging expenses may be funded up to 1/3 of the double-occupancy rate (students may lodge singularly if there is a gender conflict).
- ▶ Travel (airfare, van rental, and gasoline) may be funded up to the state per diem rate for ground travel, and up to 1/3 of actual expenses for air travel.
- ▶ Clothing, uniforms, and supplies shall not be purchased with ASISU monies unless the articles stay within the club.
- ▶ **Alcohol, firearms, and ammunition shall not be purchased with ASISU monies.**





Assumption of Risk vs.  
Waiver of Liability



When an Assumption of Risk  
is needed



Process & Timeline

# ASSUMPTION OF RISK

# Assumption of Risk Agreement

[Insert Name of Event]

**Program Description:** [Insert detailed description of Event and Activities]

**In consideration for the opportunity to participate in this event, I voluntarily agree to assume all risks involved in my participation.** I understand and acknowledge there are inherent and unanticipated risks that may include but are not limited to: [Insert specific risks associated with Event and Activity] and other foreseeable and unforeseeable risks of injury or death that may occur that ISU cannot specifically anticipate and list here. I have reviewed the event description and verify I have no physical or mental condition which would endanger myself or others by my participation in this activity. **I agree to follow all event rules, instructions, safety protocols.**

I acknowledge ISU does not provide health and accident insurance for participants and I agree to be financially responsible for my own medical expenses. I further agree that in the event emergency medical treatment becomes necessary and I am unable to communicate, ISU staff or emergency medical personnel may authorize or conduct treatment or care on my behalf as appears reasonable under the circumstances.

I also grant ISU the right to take and use photographs or video footage of me during this event for its educational or promotional purposes, including on university websites or on social media.

**I have read, understand, and agree to the above:**

**See Risk Management as a resource at the beginning of planning, rather than a roadblock at the end of planning.**





All members of the ISU community should feel empowered to report any hazards that may pose risk across campus.



Risk Management will work with Environmental Health & Safety, Public Safety, Facilities and/or any other relevant departments to ensure resolution.

# REPORT HAZARDS

Self Insured  
through State Risk

Tort Claims Cap of  
\$500,000

In the event of loss  
or potential loss,  
reach out to Risk  
Management

# INSURANCE



Volunteer vs. Participant vs. Employee



TULIP Special Events Coverage for  
third-party vendors



Foreign Travel Insurance

# ADDITIONAL INSURANCE



# PROTECTION OF MINORS





Become familiar with Minors on Campus Policy



Submit an Event Acknowledgement and Certification Form



Volunteers working with minors typically must complete a background check through Risk Management



All employees, volunteers, and students that will be working with minors should be trained on policy requirements.

# POLICY REQUIREMENTS



## Event Acknowledgement & Certification Form

Name of the Event: \_\_\_\_\_

Event date and time(s): \_\_\_\_\_

Sponsor: \_\_\_\_\_

Contact Name and Phone: \_\_\_\_\_

I, individually, and on behalf of \_\_\_\_\_ [Name of Event or Program] certify that:

1. I have read and understand Idaho State University's policy, Minors on Campus
2. I am following ISU's policy OR I am following the rules of my organization regarding minors
3. I understand that should the University become aware of any violations of the Minors on Campus policy, the University may immediately remove the event from campus and not reimburse any incurred costs
4. If I am a university employee, I understand that failing to comply with the Minors on Campus policy may result in disciplinary action, up to and including termination

### For Third-Party Sponsors:

1. If applicable, a Certificate of Liability Insurance has been given to Risk Management
2. I acknowledge that I understand the risks involved with events that include minor participation. To the fullest extent permitted by law, and in consideration for being allowed to use the university facilities, I hereby agree to hold harmless, release, indemnify, and covenant not to sue the State of Idaho, its State Board of Education, Idaho State University, and their respective officers, employees, volunteers, and agents for any negligently caused injuries or losses arising from or related to the event.



# **BEST PRACTICES & PRINCIPLES WHEN WORKING WITH MINORS**

# The “Do’s”



- ▶ **Report signs of minor abuse**, neglect, or exploitation to Public Safety, Risk Management, and/or local law enforcement
- ▶ Inspect location of event or activity for obvious hazards to minors
- ▶ Always keep minors in **reasonable line of sight**
- ▶ Provide name tags or other form of identification
- ▶ Provide **clear pickup and drop off instructions** to parents or guardians
- ▶ Have a plan for emergencies and keep parent or guardian **emergency contact information** easily accessible.

# The “Do Not’s”

- ▶ **Do not be alone with a minor.** If necessary for event purposes, it should be observable and interruptible
- ▶ Do not engage minors in romantic, sexual, abusive, violent **or inappropriate conversations or activities**
- ▶ **Do not meet with minors outside of established times** for event activities
- ▶ **Do not touch a minor in a manner that is unwelcome, or that a reasonable person could interpret as inappropriate.** Touching should only be in the open and in response to the minor’s needs, for a purpose that is consistent with the event, and/or for a clear educational, developmental, health, or safety related purpose
- ▶ Do not communicate with minors through email, text message, or social media, unless necessary for event purposes and **another adult is copied in the communication**

<b>MINOR AGE</b>	<b>ADULT-TO- MINOR RATIO: OVERNIGHT EVENTS</b>	<b>ADULT-TO- MINOR RATIO: DAY EVENTS</b>
4 – 5	1:5	1:6
6 – 8	1:6	1:8
9 – 14	1:8	1:10
15 – 17	1:10	1:12

## **AMERICAN CAMP ASSOCIATION SUPERVISORY RATIOS**

# REPORT SIGNS OF MINOR ABUSE OR NEGLECT

In accordance with state law, all individuals are required to report immediately to either law enforcement or Idaho Department of Health and Welfare.

**Public Safety (208) 282-2911**

**Emergency Services 911**

**IDHW (208) 334-5437**

If you suspect an immediate danger, take action to ensure safety of the minor. Reasonable suspicion is sufficient. Use your best judgement while understanding context.

## MINORS ON CAMPUS CHECKLIST

The safety of minors is of utmost importance to ISU. ISU expects those who are planning events with minors to proactively consider the following checklist:

- Event Acknowledgement & Certification Form
- Complete Event Questionnaire
- Background checks for volunteers.
- Supervisors must be at least 18 years old
- Inform legal parents/guardians of when and how they can contact their child
- Minor drop-off and pick-up schedules and locations planned and communicated
- Any transportation is by an authorized adult with DMV Background check
- Provide training on appropriate behavior for adults interacting with minors
- Ensure location of minors is hazard free

MINOR AGE	ADULT-TO-MINOR RATIO: OVERNIGHT EVENTS	ADULT-TO-MINOR RATIO: DAY EVENTS
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## STRATEGIES TO KEEP YOUTH SAFE

**BE AWARE** of environment and event participants. Adjust supervision accordingly.

**SCAN** the area frequently; take count of youth; ensure youth are in reasonable line of sight at all times.

**ADJUST** supervision for different ages, abilities, activities, and environments. Events with more risk or with younger children will require more supervision.

**MONITOR** your own behavior and the behavior of other staff and volunteers. Everyone needs to take responsibility for monitoring activities, reporting issues, correcting safety concerns, and intervening when necessary.

## FREQUENTLY ASKED QUESTIONS

### I want to volunteer, what do I need to do?

Fill out a Volunteer Services Agreement. Then submit the Background Check Authorization Form to Risk Management.

### Who is considered a minor?

Any person under the age of eighteen (18).

### What if there is suspicion of minor abuse?

In accordance with state law, all individuals are required to report immediately to either law enforcement or Idaho Department of Health and Welfare. Call (208) 334-5437 for IDHW or Public Safety at (208) 282-2911. If you suspect an immediate danger, take action to ensure safety of the minor.

### How should injuries to minors be handled?

Minor scrapes, bruises, bumps, etc., can generally be addressed on-site by supervising staff. If an injury is serious, call 911. After calling 911, a staff member not assisting the minor should contact the child's legal parent/guardian.

### Protocol for a missing child?

If a child is missing, immediately contact Idaho State University's Department of Public Safety at (208) 282-2911.

**WE ARE ALL RISK  
MANAGERS.**





**QUESTIONS?**

