

Five Strategies for Managing Risks and Reducing Liability in Volunteer Programs

Risk Management Strategy	Example: Teaching Archery at 4-H Camp	Your Situation
<p style="text-align: center;">Avoidance</p> <p><i>Avoid or eliminate the source of risk completely.</i></p>	Do not offer archery instruction at 4-H camp.	
<p style="text-align: center;">Prevention</p> <p><i>Remove the circumstances which cause risk-related losses.</i></p>	Provide supervision and instruction through use of certified instructors to campers 16 years and older; provide approved equipment; require one hour of safety instruction prior to shooting.	
<p style="text-align: center;">Transfer</p> <p><i>Transfer the responsibility for the risk to another party.</i></p>	Require all campers/ archers to present proof of insurance before participating in archery lessons; increase liability insurance on the camp, with no deductible.	
<p style="text-align: center;">Reduction</p> <p><i>Assess and reduce the circumstances that increase the magnitude of a risk-related loss.</i></p>	Provide instruction to interested campers on an approved archery range with certified instructors and approved equipment; require participants to have parental approval on a permission slip; post warning signs.	
<p style="text-align: center;">Acceptance</p> <p><i>Recognize and accept the risk; consider combining with other alternatives.</i></p>	Offer archery instruction to all campers; update liability insurance on the camp policy, with a high deductible.	

Adapted by Ken Culp, III, Ph. D., and Wendy J. Stivers, Ph.D., from *Volunteer Management in Maryland: Legal Liability & Insurance Issues*, Governor's Office on Volunteerism and the Maryland Council of Directors of Volunteer Services, Baltimore, 1992.