

**Accept Risks**-The decision, based upon careful consideration of the event, the participants, and any risks involved, to proceed with the event and assume responsibility for any risks. Accept the risk and prepare for the possibility that loss will occur. An organization or individual can create a fund to cover such situations or absorb expenses from current or existing sources when loss occurs.

**Assumption of Risk**-Voluntary self-exposure to risk of which you are fully aware.

**Avoid Risks**-The choice to cancel the activity in order to completely avoid the risks associated with it. If the risks are too severe and the possibility is too great, avoidance may be deemed the most acceptable alternative. Even reasonably safe activities may be too risky if insurance or an acceptable cost cannot be secured.

**Background Check**-An electronic check of an applicant's criminal history and driving record. In Kentucky, this is conducted through the Administrative Office of the Courts in Frankfort.

**Casual Volunteer**-An individual who serves Extension programs informally in unstructured ways. Casual volunteers would include people who assist at Reality Store, Talk Meet, prepare a meal for a field day, staff a kitchen, and so forth.

**CPC**-Client Protection Committee. A group of five (5) volunteers, representing each Extension program area offered in the county (4-H, FCS, ANR, MG, FA). For counties with less than five program areas, the committee members shall be selected *from* either law enforcement, education, social services or clergy. No program area or type of agency shall have more than one representative on the CPC.

**Due Care**-Identifying the potential problems beforehand, predicting the consequences, and trying to prevent them from happening.

**Episodic Volunteer**-An individual who serves a specific Extension program once a year. During this single episode of service, the volunteer is supervised by the Extension professional or a management volunteer at all times and does not have unsupervised access to a member of a vulnerable audience.

**FCM**-Familiar Community Member. Familiar Community Members are those with no history of participation as a volunteer in the specific program but are well known to the agent or CPC Chair. The agent or the CPC may serve as a reference for an FCM.

**Liability**-Responsibility or accountability.

**Liability-Insurance** Insurance coverage to provide payments to others for damages resulting from negligence by the insured.

**Negligence**-Omission or neglect of reasonable precaution, care, or action.

**PPP**-Past Program Participants are former program participants who were previously involved in the specific program in the county and who are known to either the Agent or the CPC Chair. The agent or the CPC may serve as a reference for a FMM.

**Risks**-Actions or situations which allow the possibility for harm or loss.

**Transfer Risks**-Finding someone who is willing to absorb the risk. Transfer is usually accomplished via contract or through insurance coverage. Contracting with a business for recreation such as a skating party or for transportation with a bus company can shift the primary liability related to the activity to the contractor. Carrying accident, event, or health insurance transfers the financial risk to the insurer for payment.