

## STLF RISK MANAGEMENT POLICIES

### STLF Risk Management Philosophy:

It is the basic purpose of STLF to fulfill a mission of revealing leadership through service, relationships, and action. We are committed to a philosophy that will provide opportunities for youth leadership and service at a high level of program quality and safety. We pledge to use only qualified, supported, informed, and well-trained leaders in accord with the best and most reasonable standard of care possible. To that end, we endorse the establishment and maintenance of an extensive program to manage risk safely within the organization.

### Non-Discrimination Policy:

STLF is an all-inclusive nonprofit dedicated to better serving all people, regardless of their situation or background. STLF does not discriminate on the basis of sex, race, national origin, ancestry, creed, pregnancy, marital or parental status, sexual orientation or physical, mental, emotional or learning disability in rules of behavior in standards of compliance with the rules, or in disciplinary measures, including program removal. STLF encourages informal resolution of complaints under this policy; however, a formal complaint resolution procedure is available to address allegations of policy violations.

Any questions concerning this policy can be directed towards Josh Hansen at [josh.h@stlf.net](mailto:josh.h@stlf.net) or 612-567-4617.

### Emergency Procedures and Protocol:

STLF has thus far avoided catastrophic events as part of our programs, but is taking action to ensure that in the case of such an event, a protocol is followed to ensure for safety and efficiency in managing a situation. This protocol has been and is being communicated to STLF program leadership, and is formally stated below in writing

The following is a proposed draft of written protocol in the case of a catastrophic event:

1. STLF Core Leaders immediately make necessary calls to appropriate local emergency and legal personnel needed to ensure for safety and security of situation.
2. As soon as is possible and the situation is safe, STLF Core Leaders call a member of the STLF National Core (<http://www.stlf.net/get-informed/contact-us>), for further instructions based on nature situation.
3. Member of National Core communicates with STLF Core Leader until situation is safe and has stabilized, and no further harm or catastrophe is eminent, placing the safety of the students in the situation as the top priority.
4. Once situation has stabilized makes contact with other members of National Core and Board Chair both to notify them of situation and seek further assistance if needed in managing situation.

5. Member of National Core makes appropriate contact with parent(s)/guardian(s) of any and all students involved in the situation.
6. If media becomes involved, member of National Core (Greg if available) handles any and all communication with media, seeking guidance from other members of National Core and Board Chair if and when possible. No names of students involved are released to media.

Additional measures are in place in leadership training and information management that help to ensure for the safety of the program:

- STLF Core Leader carries at all times health information forms of student participants on their program, with emergency contact information, health history, allergies, medications, and more.
- STLF participant and parent contact information is all located centrally online and accessible through any internet connection.
- All STLF Core Leaders have phone numbers of all three members of national core on them or in their phones at all times.
- First aid kits are present on each bus. Beginning in fall 2008, every STLF program will have a leader who is certified in First Aid/CPR.
- All participants and STLF Leaders are informed of and sign a list of safety and participation requirements prior to their experience, and informed of safety policies and requirements during programs.

Insurance and Liability:

STLF is covered under both a General Liability Insurance Policy and a Directors and Officers Insurance Policy for the organization. Morse Agency, Inc. was the recommended insurance agent of Management Assistance Program (MAP) for Nonprofits. According to its website ([www.morseagencyinc.com](http://www.morseagencyinc.com)) it is the leading provider of insurance coverage for nonprofit organizations and their employees in Minnesota.

General Liability Package Policy Covers all STLF Programs and Events --

STLF has a General Liability Insurance Package Policy through First Nonprofit Insurance. We have worked closely with Andy Morse with Morse Agency nonprofit insurance to develop and purchase a policy that fully covers all primary areas of risk in STLF. This is a \$1,000,000 Occurrence Limit Policy; \$3,000,000 Annual Aggregate. The following general information regarding this policy and the areas that it covers:

- Bodily Injury and Property Damage Liability
- Sexual Abuse or Sexual Molestation Liability
- Personal and Advertising Injury Liability
- Non-Owned and Hired Auto Liability
- Fire and Water Damage Legal Liability
- Medical Payments

Directors and Officers Insurance to Protect Board from Law Suits --

STLF's Board of Directors are responsible for policy and fiduciary oversight of the organization.

While members of the Board of Directors are protected through this policy from lawsuits brought against the organization, they remain ultimately responsible for the legal practices and oversight of the organization. The types of lawsuits defended by directors and officers insurance are most commonly related to employment practice problems (wrongful firing, wrongful hiring, harassment issues, etc.). This policy also protects the board for wrongful handling of the organizations revenues.

#### Background Checks:

During its first four years of programming, from Spring 2004 to Spring 2008, STLF had not carried out background checks on its leadership. Several factors contribute to the decision to not carry out background checks during this period:

- Cost of \$20 or more per background check.
- Lack of clarification of who should receive background checks.
- Small size of organization and close connection to student leadership.

#### Program Leadership Background Checks--

STLF will implement background checks at high levels of leadership of STLF programs that work with children under the age of 18 or still in high school or middle school. The priority of background check implementation is currently as follows, and is determined by perceived level of risk in each program:

1. Middle School Pay It Forward Tour – Youngest age group involved in STLF programs puts this program as a top priority for background checks of its leadership.
2. High School Leadership Camp – Nature of program, lodging arrangements, and structure place this program as second priority.
3. High School Pay It Forward Tour – Nature of program and group lodging arrangements place this program at a lower level of risk than Camp.

The first program that STLF will implement background checks for is all Crew members chosen to work at the STLF High School Leadership Camp in June 2008. Following that program, background checks will be carried out for facilitators of Middle School Pay It Forward Tours and High School Pay It Forward Tours.

#### Full Time Staff Leadership Background Checks--

STLF plans to hire as many as three full time staff in September 2008, to join the three full-time Co-Executive Directors as full time paid staff. All STLF staff will be required to successfully pass a background check prior to being hired, as all will be responsible for working with high school and/or middle school students to fully carry out their responsibilities to the organization.

## Traveling Risk:

STLF understands that travel by students involved is highly engrained into the culture and operations of the organization, and with that comes a risk of accident and/or injury due to travel. The following are steps being taken by STLF to manage the risk associated with travel

### Program Travel:

The primary means of travel on STLF programs is contracted out to motor coach companies on Pay It Forward Tours. In the frequent case of STLF contracting motor coach companies for transportation on Pay It Forward Tours, a professional driver is hired through the company. STLF is required to work with the company to ensure that the program is structured in a manner that allows drivers to work within the daily drive time limits allowed by law. Trained STLF Tour leaders are prepared to assist all drivers in navigation on the Tour. All liability and responsibility for travel safety on Pay It Forward Tours is that of the contracted motor coach company, and is insured through the company's liability insurance policy.

There is the rare case that STLF contracts to private companies or Universities for 15-passenger vans or other smaller vehicles to transport students during its programs. This most commonly takes place during STLF High School Leadership Camps. In this case, drivers of vehicles are required to be eligible, and current and certified in the necessary training to operate the vehicles. These vehicles will be operated in accordance with all requirements of the law, and company/university contracted. All passengers present on the program will be required to properly fasten seatbelts at all times in order for the driver to have the vehicle in motion.

### Leadership Training Travel:

STLF organizes numerous leadership training experiences throughout each year, often times requiring students to travel varying distances to be present. Several of these leadership trainings require attendance by students who 18 years of age or less, or have not yet graduated from high school. These students are informed that transportation to and from the training will not be the responsibility of STLF. They are highly encouraged to travel with a parent, teacher or other adult. For risk management purposes, STLF College Leaders are not allowed to drive these students in their vehicle at any time on behalf of STLF.

College leadership trainings are also frequently held to train STLF's core college student leadership. Students who attend these trainings are informed that transportation to and from the training is on their own, and not the responsibility of STLF.

### Staff Travel:

STLF's full time staff are required to travel frequently to carry out the operation of STLF, with the vast majority of this travel occurring in staff members personal vehicle. STLF manages the risk of travel through liability coverage for non-owned and hired auto as part of its general liability insurance policy.

Staff members traveling on behalf of the organization must have a driving record with three or fewer moving violations in the past three years.

#### Mandated Reporting:

A significant portion of students participants in STLF programs are minors who are 18 years of age or under, or have yet to graduate from high school. These programs are led by experienced college student leadership trained by STLF. STLF recognizes that it is the legal responsibility of the organization and its leadership to report any information required by mandated reporting requirements and laws. In the case that information is shared by a student on an STLF program that suggests the student may be in harm in his or her life, STLF is required to report that information accordingly. The following is the process followed by STLF in reporting situations in accordance with our legally mandated duty to supply this information:

1. STLF Program Leader first reports any information that could possibly require reporting to Irene Fernando, Greg Tehven, or Brian Peterson – Co-Executive Directors of STLF.
2. If the situation requires further reporting, STLF will inform trained professionals with the school of the student participant involved, or organization contracting STLF for its programming services.
3. STLF will support the school and/or other parties involved in any way possible in handling the situation from that point forward.

STLF Program Leaders are trained and informed in this process of mandated reporting as it is handled by STLF. STLF program leaders are also trained and informed recognizing and handling the types of situations that require reporting. The attached document titled 'Mandated Reporting' provides the information communicated to program leadership regarding recognizing and handling potential situations.

See Attached:

- Mandated Reporting

#### CPR/First Aid Certification Requirement:

Beginning in September 2008, all STLF Programs will require the presence of at least one person trained and current in certification for CPR/First Aid Care. Trained and Certified STLF staff will offer free Red Cross CPR/First Aid training sessions to student leaders at various times throughout the year to ensure that this expectation is met. This is a commitment to ensure for the safety of all student participants in emergencies that may possibly arise during STLF programs.

#### Medication Distribution Policy:

All STLF participants are required to complete a thorough health information form in order to participate in any STLF program. This form is signed up the participant, and if the student is under 18 or not yet graduated from high school, a parent/guardian signature is also required. Included as a component in this form are common over-the-counter medications, and notification of whether or not these medications are allowed to be distributed by STLF Program Leaders to participants. STLF leaders are required to refer to the participant's complete health form prior to distributing any medications. STLF Program Leaders are not allowed to distribute medication not stated in the health form and not allowed by a 'yes' response to the corresponding medication on the participant's health form.

In the case of emergencies, proper trained medical personnel will be contacted immediately to treat a participant in need of care.

#### Alcohol and Substance Policy:

Alcohol, all illegal substances, and drugs not prescribed by a doctor are not allowed to be present or consumed as part of STLF programs. Use of any such substances is considered in this policy as unacceptable behavior on STLF programs, and is potential grounds for program removal. Student participants and STLF Program Leaders are informed of these policies at the beginning of their program. In addition, all are required to sign a document clearly stating all program expectations and requirements, which include STLF's Alcohol and substance policy and the potential consequences.

#### Safety, Forms, and Waivers:

STLF focuses on making safety the number one priority on all programs. We believe it essential to formalize and communicate our safety policy and guidelines for both the student participants and leadership of the Pay It Forward Tour and Camp programs. These policies are communicated through a series of forms that require signatures from students (and a parent/guardian if student is under 18 or still in high school).

#### Health Information, Liability Waivers, and Signed Safety Policy Required

All participants are required to fill out Health Information Forms that include any medications, health history, emergency contact information, and more. In addition, liability waivers and a Tour Safety Policy are signed by all participants prior to boarding the bus. These completed forms are carried with on one of the STLF program leaders at all times during the program. Please see the attached forms for complete information regarding their content and purpose:

- Health Information Form
- Liability Waiver Form
- Safety and Participation Requirements
  - o College Tour Participant Version
  - o High School Tour Participant Version
  - o High School Leadership Camp Participant Version

#### Tour Safety Precautions also Include Expectations and Training of Leadership

In addition to the safety guidelines signed by each program participant, STLF has taken steps to train, prepare, and communicate clear expectations to its student leadership of all programs. Each Tour is led by three to five students who have been through a series of trainings through STLF, and have experience the program as a participant. Please see the attached forms for complete list of expectations:

- College Tour Bus Core Leader Expectations
- High School Tour Chaperon Expectations
- High School Leadership Camp Crew Expectations

#### Unacceptable Behavior

Disciplinary action may be taken as a result of any behavior which is disruptive of good order or which violates the right of others. Students, who engage in willful, persistent, and disruptive behavior, or

engage in hostile personal behavior, will be subject to removal from the STLF program, and/or referral to school officials, parent/guardian(s), and/or the police depending upon the severity of the behavior. The following are examples of acts that are unacceptable on STLF experiences and subject to consequences.

1. Tobacco: The use or possession of tobacco products, (smoking or chewing), during any High School STLF program is expressly forbidden, regardless of the age of the participant. Any tobacco product if seen or found on a student while on an STLF program may be immediately confiscated. Students found with tobacco products on an STLF program will be subject to removal from program. In the case of this occurring, an automatic referral will be made to the student's school and an incident report will be filed with the school by STLF. Parents or guardians will also be contacted.

2. Alcohol: The using, possessing, selling, or furnishing of alcohol during an STLF program is strictly prohibited and is grounds for immediate removal of the student from the program. In the case of this occurring, an automatic referral will be made to the student's school and an incident report will be filed with the school by STLF. Parents or guardians will also be contacted.

3. Controlled Substances: The using, possessing, selling, or furnishing of non-prescribed drugs, chemicals, or illegal substances during an STLF program by any student at any time is expressly prohibited and are grounds for immediate removal of student from program. In the case of this occurring, an automatic referral will be made to the student's school and an incident report will be filed with the school by STLF. Parents or guardians will also be contacted.

4. Weapons: Possession or use of a weapon or other item that might cause bodily harm to persons is strictly prohibited at all STLF Programs, and is grounds for immediate removal of student from program. In the case of this occurring, an automatic referral will be made to the student's school and an incident report will be filed with the school by STLF. Parents or guardians will also be contacted.

5. Harassment & Disorderly Conduct: Harassment is defined as striking, shoving, kicking, or otherwise subjecting another person to physical contact or attempts or threatens to do the same. Disorderly conduct is defined as whoever in a public or private place, engages in violent, abusive, indecent, profane, boisterous, unreasonably loud, or otherwise disorderly conduct under circumstances in which the conduct tends to cause or provoke a disturbance. Such acts are grounds for removal of the student from the program. In the case of this occurring, an automatic referral will be made to the student's school and an incident report will be filed with the school by STLF. Parents or guardians will also be contacted.

6. Sexual Harassment: This is defined as any deliberate, repeated or unwanted verbal or physical sexual contact, sexually explicit derogatory statement, or sexually discriminating remark which is offensive or objectionable to the recipient or which causes the recipient discomfort or humiliation. Sexual harassment can take the form of any unwanted sexual attention, ranging from leering, pinching, patting, verbal comments, display of graphic or written sexual material and subtle or express pressure for sexual activity. Any occurrences or feelings of a situation of sexual harassment must be immediately reported to program leaders, and in turn reported to school officials to be dealt with accordingly.