

Risk Management for Community Engagement



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Minnesota State Colleges and Universities

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Overview

- What to know before sending students out into the community
- Protection
- Community Discussion

What to know

- Before sending students out into the community here are a few things to consider:
 - *What type of event is it?*
 - *Who's coordinating the activity?*
 - School, faculty, community org?
 - *Purpose of the activity?*

Protection

- How to protect yourself as a faculty member, students, and the university from risk

Always ... Always ... **A L W A Y S**
have a written Agreement in place
with the community organization.

Make sure it spells out the liabilities
and who's responsible for what and
when.



Protection ... cont.

INDEMNIFICATION

Unless the other party is another MN governmental entity, require the other party to indemnify, defend, and hold MnSCU harmless.

***** WARNING *** WARNING *** WARNING *****

DO NOT IN WRITING OR VERBALLY AGREE TO INDEMNIFY, DEFEND, OR HOLD ANOTHER PARTY HARMLESS!!! (MN Statute prohibits)



Protection ... cont.

PROOF OF INSURANCE

Obtain proof of insurance from the community organization and any other sponsors of the event/activity.

- Type of insurance required/needed will depend on the nature of the event/activity
 - *Examples:*
 - General Liability
 - Professional Liability

Protection ... cont.

When an incident occurs:

- *Don't admit to fault*
- *Take pictures, if possible*
- *Get names and contact information of any witnesses*
- *Notify System Office Risk Management (Keswic) & state RMD as promptly as possible*



Community Discussion

- How to start a discussion about risk with community organizations or employers

Ensuring our students safety and providing a successful learning experience is first and foremost for MnSCU. Managing the risks and liabilities associated with the potential experience are not solely for the benefit of MnSCU, but the student and ultimately the community.

- *Depending on the nature of the activity, does the hosting organization have protocols in place to address risks and liabilities?*
 - (refer back to written Agreement as discussed previously)

- Does a student's status affect risk and/or liabilities?
(i.e. student, volunteer, intern, or worker)
 - All examples listed above present some sort of risk to MnSCU because for many people ... "perception is their reality". The public sees the student as an extension of MnSCU.



Logistics

- Getting students to an off-campus activity
 - *The more coordination you do, i.e. arranging ride sharing, etc. the more liable you become.*

Case Studies

- Workplace harassment



Case Studies

- Injured while volunteering
 - Do we have an agreement in place
 - Who's providing oversight
 - Were there safety protocols in place

**IT
HURTS!**



Case Studies

- Study Abroad
 - *Sick or injured*
- Never under any circumstances leave the student at a health facilities alone.
- We have accident and illness coverage provided through HTH Worldwide





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