



Volunteers Insurance

*“What could possibly go wrong?” –
Managing volunteers’ risks*

2014 WVCA Annual Conference

Coverage for good.®

What we'll learn

- How to recognize common risks arising out of volunteer engagement
- How to identify risks specific to your own organization
- How to develop practical ways to minimize those risks, and respond when incidents occur
- How to implement a risk management system you can sustain, even as staff and volunteers come and go



A risk management system...

- Protects the organization's own insurance limits, claims experience, client relations, staff and volunteer relations, and public reputation. Safe operation supports the mission.
- Helps attract and retain the best volunteers by demonstrating commitment to safe operation. Volunteers know they have risks.



Most common risks

- Injuries to the volunteer
- Liability (injuring someone or damaging their property)
- Automobile liability
- Dishonesty



Common accidents can be expensive

- Tripped over client's oxygen-supply cord – fractured wrist, eye damage, head injury -- \$18,659
- Retrieving boxes from shelf – knee ligament and tendon damage -- \$19,316
- Fall on steps – Broken hip -- \$21,087
- Laceration of the leg, using power saw -- \$19,042
- Moving trash – torn bicep -- \$25,000
- Helping erect light pole – crushed hand -- \$19,222
- Standing too close to heater – clothes caught fire, third degree burns suffered -- \$50,000
- Tripped and fell in classroom – broken hip -- \$23,222
- Fell from truck while moving furniture – injuries to back, arm and hand -- \$16,080



Most common risks

- Injuries to the volunteer
- Liability (injuring someone or damaging their property)
- Automobile liability
- Dishonesty



Resource: “Preventer Papers”

- One-page and two-page documents on how to prevent common accidents
- Index included in handouts
- Contact William Henry at CIMA Volunteers Insurance – 800.222.8920, or whenry@cimaworld.com. We will email you the papers you select.



Most common risks

- Injuries to the volunteer
- Liability (injuring someone or damaging their property)
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Resources: Vehicle safety and older drivers

- Hartford Insurance “Life Ahead” series
<http://hartfordauto.thehartford.com/Safe-Driving>
- American Automobile Association –
<http://seniordriving.aaa.com>
- Alzheimer’s Foundation of America DVD – “A Roadmap to Driving and Dementia” <http://alzfdn.org/AFAStore>
- AgingParents.com – “How To Handle a Dangerous Older Driver” (in “Products” section, under “Books”)



Essentials of a risk management system

- *“What could possibly go wrong?”* – Identify and evaluate risk scenarios
- Eliminate, reduce and transfer risks
- Develop incident responses
- Select, orient, train and supervise volunteers
- Hold volunteers accountable
- When something bad happens, learn from it



When incidents happen

- Reporting responsibilities
- The importance of timely action



The insurance piece

- Insurance protecting the organization
- Insurance protecting volunteers



More resources: Handouts for today's presentation

- Questionnaire to help you determine where you are now, in managing volunteer risks
- Index of “Preventer Papers” on injury prevention and vehicle safety
- Motor Vehicle Record acceptability checklist
- Preventing acts of dishonesty by employees and volunteers
- Sample risk management policy
- Insurance basics for nonprofit organizations





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