



Volunteer Risk Management

Presented by:

Todd Anderson, CIC, CWCA, Risk Advisor
Jennifer Revell, MBA, Director Business Development
Chip Adams, Attorney at Law



Today's Purpose



YOUR ORGANIZATION

VOLUNTEER RISK

YOUR MISSION

- × Identify Risks Associated with Volunteers
- × Discuss Strategies for Addressing these Risks



Three CATEGORIES of Risk

What are the BIG risks with volunteers?

- Obtaining & Retaining Volunteers
- Safety & Liability Risks
- Reputational Risks



Obtaining/Retaining

What are the risks/challenges surrounding finding & keeping GREAT volunteers?



Safety & Liability Risks

*What are the risks/challenges surrounding Volunteer **SAFETY & LIABILITY?***



Reputational Risks

*What are the risks/challenges surrounding Volunteers and **REPUTATION?***



Risk Management Strategies

*Look at Best Practices for Volunteer Risk Management
in Four Arenas:*

- Leadership
- Risk Management
- Insurance
- Legal



Obtaining/Retaining Strategies

- *Leadership*
- *Risk Management*
- *Insurance*
- *Legal*



Volunteer Leadership

- Leadership
- Risk Management
- Insurance
- Legal

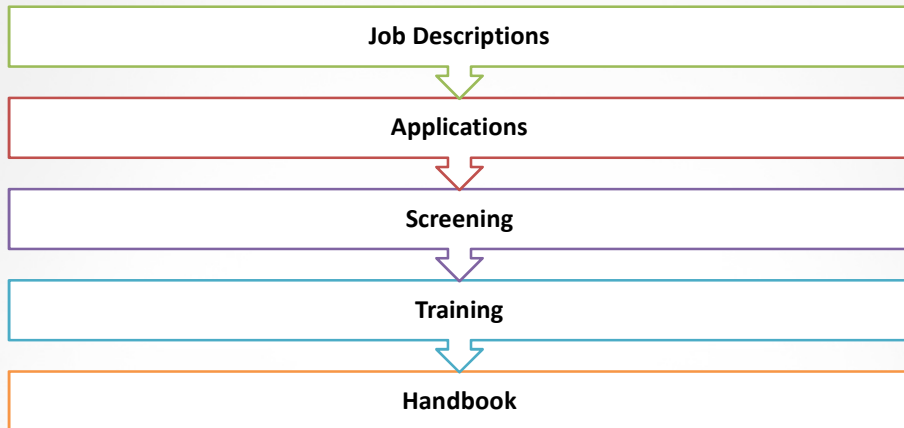
TOP 10 Best Practices:

1. Recruit to a Vision
2. Develop Leaders
3. Build Teams
4. Break down into smaller pieces
5. Match People to the Right Opportunity
6. Clear Roles & Responsibilities
7. Make it Easy
8. Show Appreciation
9. Give People a Break
10. Have Faith



Recruiting Risk Management

- Leadership
- Risk Management
- Insurance
- Legal



Make sure to ENFORCE your policies!



Obtaining/Retaining Strategies

- Leadership
- Risk Management
- **Insurance**
- Legal

- *Insurance*

- *Employment Practices*

- *Key Man Life*



Obtaining/Retaining Strategies

- Leadership
- Risk Management
- Insurance
- **Legal**

- *Legal Concerns*

- “Hiring and Firing” Volunteers
 - Negligent Retention
 - Negligent Supervision
 - Negligent Training
 - Policies and Procedures



Safety & Liability Strategies

*Look at Best Practices for **Safety & Liability** in the Four Arenas:*

- Leadership
- Risk Management
- Insurance
- Legal



Safety & Leadership

- **Leadership**
- Risk Management
- Insurance
- Legal

FIVE GUIDELINES:

1. Create a CULTURE of safety
2. Demonstrate TOP-DOWN buy-in
3. Establish a risk management TEAM
4. Develop a PLAN
5. Regularly REVIEW policies & procedures

Implementation & Accountability are Vital!



Safety & Liability Strategies

- Leadership
- **Risk Management**
- Insurance
- Legal

Risk Management

Systematic

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graph TD; A[Write Policies] --> B[Train]; B --> C[Reinforce]; C --> D[Review]; D --> A;
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Safety Policies Include

- Leadership
- **Risk Management**
- Insurance
- Legal

Safety for Volunteers

- Handling chemicals, bio-hazards
- Lifting
- Texting while driving
- Wearing Gloves
- Construction/ER work

General Safety

- Emergency Evacuation
- Hand-washing
- Spill clean-up
- Handling Food
- Locks/keys

Safety for Clients

- Working in Pairs
- Accountability
- Appropriate Touch
- Bathroom procedures
- Discipline policies
- Privacy policies
- Food standards
- Appropriate use of facilities
- Non-smoking policy
- Other?

Safety & Liability Strategies

- Leadership
- Risk Management
- **Insurance**
- Legal

◦ Insurance

- Damage to property
- Injury to volunteers
- Injury or damage to others caused by a volunteer



Insurance for Volunteer-Risk

- Leadership
- Risk Management
- **Insurance**
- Legal

Type of Insurance	What it May Cover*	Things to Consider
Property	Damage to property	-Volunteers' -Yours
General Liability	Injury to Volunteers Litigation costs/defense Volunteer injuring another	- Umbrella
Worker's Comp	Can add volunteer endorsement to WC policy	- Calculate Hrs & potential wage
Auto	Damage with your vehicles	- MVR's
Volunteers' personal auto insurance	Responds first when a volunteer is in an accident driving their own vehicle	-Risk transfer -Limits -Hired & non-owned

*Note: Every policy is different. Check with your insurance professional to see what is covered on your organization's policies.



Insurance for Volunteer-Risk

- Leadership
- Risk Management
- **Insurance**
- Legal

Type of Insurance	What it Covers	Things to Consider
Volunteers' personal health insurance	Responds first when a volunteer is injured. Good to use medical release forms.	- Used w/accident & health policy - deductible
Accident & Health	Medical expenses due to an accident or exposure which caused sickness	-Primary -Limits
Med Pay	Pays medical expenses without assigning liability.	- Location specific - Limits
Molestation	Cost of defense and settlements	
Crime	Theft or other crimes committed by volunteers	- Money - Property - Identity



Safety Strategies - Legal

- Leadership
- Risk Management
- Insurance
- **Legal**

◦ *Legal Concerns*

- Policies and Procedures (again)
- Training
- Recognizing the Potential for Risk in any activity
- Case by Case evaluation



Reputational Strategies

- Leadership
- Risk Management
- Insurance
- Legal

- *Leadership*

- *What are volunteers saying?*
- *Where/how are they saying it?*
- *How are you managing those messages?*
- *What are the “secondary” risks?*



Reputational Strategies

- Leadership
- Risk Management
- Insurance
- Legal

- *Risk Management*

- *Have Social Media policies*
- *Proactively monitor & manage messages*
- *Have a point person for PR*
- *Know your plan*



Reputational Strategies

- Leadership
- Risk Management
- **Insurance**
- Legal

- ***NO insurance policy covers your REPUTATION!***



Reputational Strategies

- Leadership
- Risk Management
- Insurance
- **Legal**

◦ *Legal Concerns*

- Crisis Planning
- Crisis Management
- Find a Spokesperson who won't say too much, won't say too little and won't void insurance coverage



Conclusion

What are the BIG risks for YOUR organization?

- Obtaining/Retaining Volunteers
- Hazard Risks
- Reputational Risks

How will you address them?

- Have a PLAN!

FOUR ARENAS: Leadership, Risk Management, Insurance & Legal



Q & A

Questions?



Contact Information

Todd Anderson, Risk Advisor

tanderson@peelholland.com

(270) 527-6152

Jennifer Revell, Business Development

jrevell@peelholland.com

(270) 527-6130

Chip Adams, Attorney

wcadams3@wcadamslaw.com

(270) 753-1292



Thanks!