

The Advisor

Best practices for managing volunteer risks

Volunteers play a necessary role in many nonprofit organizations, but their participation can also introduce risks – especially in situations where they're working with vulnerable populations.

The good news is, there are several simple, low-cost steps organizations can take to reduce the likelihood of an incident involving a volunteer, including the use of volunteer training, waivers, background checks, and consistent procedures.

Here are some best practices the advisors at Schauer Group suggest, depending on the needs of your organization:

For managing risks associated with any volunteer:

Regardless of the kind of nonprofit organization, there are several measures that can be implemented for all volunteers to help reduce risks:

- **Liability waivers:** At minimum, a liability waiver confirms the volunteer understands and accepts the risks involved with volunteering and will not hold the organization responsible if an accident happens. These waivers also can include information about the task the volunteer will be helping with and any expectations for participation.
- **Consistent processes and procedures:** Having documented volunteer policies and procedures – and identifying a member or members of your organization who always are responsible for communicating those policies to volunteers – keeps expectations clear.
- Similarly, offering training for all volunteers helps them become familiar with the required procedures for the specific tasks they'll be performing.
- If volunteers are regularly driving in their line of duty, consider conducting vehicle inspections to make sure the vehicle is safe and asking for proof of personal auto insurance, via a declarations page.

For volunteers working with vulnerable populations:

When volunteers will be working with vulnerable populations, such as children or the elderly, there are additional steps nonprofit organizations should consider to ensure interactions between clients and volunteers remain safe:

- **Complete background checks:** Based on the kind of work the volunteer will be doing, these could include a criminal background check, a sex offender registry search, drug screenings and fingerprinting.
- **Conduct reference checks**



There are several simple, low-cost steps organizations can take to reduce the likelihood of an incident involving a volunteer.

- Train everyone – staff, volunteers and clients – on how to spot and report abuse.
- Have clear channels for reporting suspected abuse and encourage people to use them.
- Develop procedures to keep volunteers from being alone with vulnerable populations
 - Whenever possible, prohibit one-on-one interactions.
 - If that's not possible, conduct one-on-one interactions in open, public spaces and assign others in the organization to randomly drop by while the interaction is occurring.

Insurance coverages to consider:

In addition to reducing risks by appropriately vetting and training volunteers, organizations also should consider building an insurance program that will offer additional protections. Your risk management advisor can help you determine what insurance coverages are right for you. Some common coverages Schauer Group's advisors recommend to nonprofit organizations include:

- **Commercial general liability:** Provides coverage if someone is hurt or their property is damaged and your organization is found to be at fault
- **Volunteer accident:** Another option for covering medical expenses if volunteers are injured while volunteering
- **Directors and officers:** Provides coverage for defense costs and awarded damages if a lawsuit is brought against the organization or its leadership
- **Cybersecurity:** Covers losses in the event of a cybersecurity breach
- **Non-owned auto:** Provides additional coverage if volunteers are using their personal vehicles for volunteering duties
- **Crime:** Provides coverage for losses from events such as employee dishonesty or disappearance or destruction of property
- **Abuse and molestation:** Provides coverage if a claim of abuse or molestation is made against the organization
- **Third-party employment-related practices:** Covers claims made against the organization alleging discrimination or harassment

Schauer Group's team of business insurance advisors has expertise in working with nonprofits and can help you design a customized volunteer program that protects your clients and your organization. If you'd like to discuss this issue further, please reach out.

About Schauer Group

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