

Contributor or Calamity: Volunteer Risk Management

In 2018, 77.4 million Americans volunteered 6.9 billion hours of service, resulting in an estimated \$167 billion value delivered to community-serving organizations across the United States (source: [Corporation for National & Community Service](#)). Organizational leaders can derive even greater value from volunteer workforces by investing in volunteer risk management practices and workplace safety initiatives.

Managing Top Risks Facing Volunteer Programs

These risks present a challenge for any organization that relies on volunteers to deliver its services and programs. Optimize your volunteer risk management practices to get the most out of these special staff members—and to give them a sense of satisfaction as well.

Classification Confusion

Mixed messages about whether a staff member serves as a volunteer or employee could cause confusion and discontent for the individual, as well as put your organization at risk of owing back taxes, penalties, and wages if the individual is deemed to be an employee after all. Ensure that your team fully understands—and communicates clearly to staff—the [difference between employee and volunteer roles](#). Also follow these simple tips for [maintaining volunteer status](#) by rewarding volunteers appropriately.

Scanty Screening

You might feel hesitant to turn away any eager supporter, but you have a duty to select the best possible volunteers while excluding volunteers who might present real dangers to your organization. Be ready to reject any volunteer applicant who is unwilling to submit to your job-related screening requirements, for example:

- Conduct [thorough screening](#) including criminal history background checks and reference checks for volunteer candidates who might:
 - Interact with youth or other vulnerable populations
 - Handle or access sensitive data, cash, financial records, and other assets
 - Present potential reputational risk, for example, by helping manage social media accounts or website content, or by serving in a high-profile client- or donor-facing role
- Ensure that applicants are physically able to fulfill volunteer duties—such as lifting, carrying, standing for long periods of time—so they don't get hurt on the job
- Ensure that applicants possess the skills required to perform key volunteer responsibilities; for example, don't enlist an administrative helper who has no computer skills, or a client-facing volunteer who has a terrible attitude towards customer service

Reputation Risk

Virtual volunteering is on the rise and dedicated volunteers might show excitement at the possibility of serving as your brand ambassadors. Leverage these volunteers carefully and provide ample training regarding the acceptable use of your organization's brand assets, social media accounts, and content (photographs, videos, etc.) that depicts your program participants. Primary outreach and marketing responsibilities—and any high-profile communications—should remain the purview of paid staff members who have completed thorough training as brand spokespersons.

Termination Trepidation

Don't wait to act if a volunteer is contributing more harm than help to your organization. Prepare yourself to [discipline and terminate volunteers](#), or determine other ways unharmonious helpers can add to your mission. If termination becomes your only option, end the relationship with gratitude and care so the departing volunteer remains an advocate for your brand, or a potential [boomerang volunteer](#).

Inadequate Insurance: Spend time identifying insurable exposures related to your volunteer workforce, and ensure that you have appropriate coverage in place to address those exposures. Review coverage options relevant to [nonprofit human services organizations](#) and [volunteer programs](#).

Sparse Share of Safety Culture: Responsibility for—and awareness of—workplace safety often falls solely upon the shoulders of paid staff, but if volunteers have the potential to do harm, why not leverage them as partners in workplace safety efforts?

Volunteers as Partners in Workplace Safety

Enact these practices to empower volunteers as effective contributors to your safety culture:

- Whenever possible, ensure that volunteers are working under supervision, or in pairs or small groups; supervision or company might reduce the chance of a volunteer behaving inappropriately, or a lone volunteer suffering an injury or other incident
- Train volunteers to recognize and report safety hazards, policy violations, and other potential safety issues; ensure that all volunteers are prepared to report concerns immediately to the appropriate internal authority
- Publicly praise volunteers who proactively report safety concerns
- Provide on-site safety training to “episodic” volunteers—those helping sporadically at special events or on short-term assignments
- Provide role-specific safety training to volunteers who contribute regularly; for example, require:
 - Safe-lifting training for volunteers completing physical tasks
 - Child abuse prevention training for volunteers who frequently interact with children and teens
 - Cash handling and theft/fraud prevention training to volunteers who manage cash boxes at events
- Prepare volunteers to complete incident/accident reports, should volunteers ever be involved in such events
- Provide emergency contact information to volunteers, along with simple instructions about when volunteers should report a crisis to an in-house authority or an outside emergency responder (e.g., police, fire department, etc.)
- Ask your volunteers if they have ever felt unsafe—or if they have ever observed another volunteer, employee,

or program participant in a potentially unsafe situation—while serving the organization

- Encourage a volunteer representative to present volunteer-driven safety recommendations to your organization’s Safety Committee

Safety Considerations for Volunteer Drivers

Also consider implications for volunteer and client safety if volunteers are tasked with driving on behalf of your organization:

- Screen potential volunteer drivers by:
 - Conducting motor vehicle records checks
 - Requiring that volunteers provide evidence of being a licensed driver in their state of residence
 - Confirming that volunteers have up-to-date registrations for personal vehicles as well as minimum adequate personal auto insurance (if they will be driving their own cars for the organization)
 - Conducting on-the-road [driver evaluations](#)—especially for any volunteers responsible for transporting passengers
- Establish a [driving safety program](#) and provide thorough driver safety training to all volunteer drivers
- Consider the risks associated with allowing volunteers to drive their own vehicles versus requiring them to drive fleet vehicles owned by your organization; provide vehicle-specific training for any volunteers who are asked to drive an unfamiliar car, such as a [15-passenger van](#)
- Consider asking volunteers to work in pairs while transporting passengers; a “driver helper” could be responsible for managing passengers and reducing distractions to the volunteer driver
- Require volunteers to follow all relevant laws and regulations while driving, including laws regarding the use of cell phones and other devices, seat belts and child car seats, and speed limits and roadway signs
- Require volunteers to notify a supervisor before driving if any vehicle defects, road conditions, or personal physical/mental conditions could potentially affect the volunteer’s safety or the safety of passengers
- Require volunteers to report any traffic citations they receive or major driving incidents they experience during their personal time
- Regularly reassess the safe driving capabilities of your existing volunteer drivers; provide driver safety training refresher courses throughout the duration of volunteer service
- Purchase [non-owned auto liability insurance](#) if your volunteers drive their personal vehicles while serving your organization
- Ensure that volunteers understand that their personal auto insurance will take effect if they have accidents while driving personally owned vehicles on behalf of the organization

Great American Insurance Group, 301 E. Fourth Street, Cincinnati, Ohio 45202. The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American Insurance Company and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. Portal may not be available at all times.