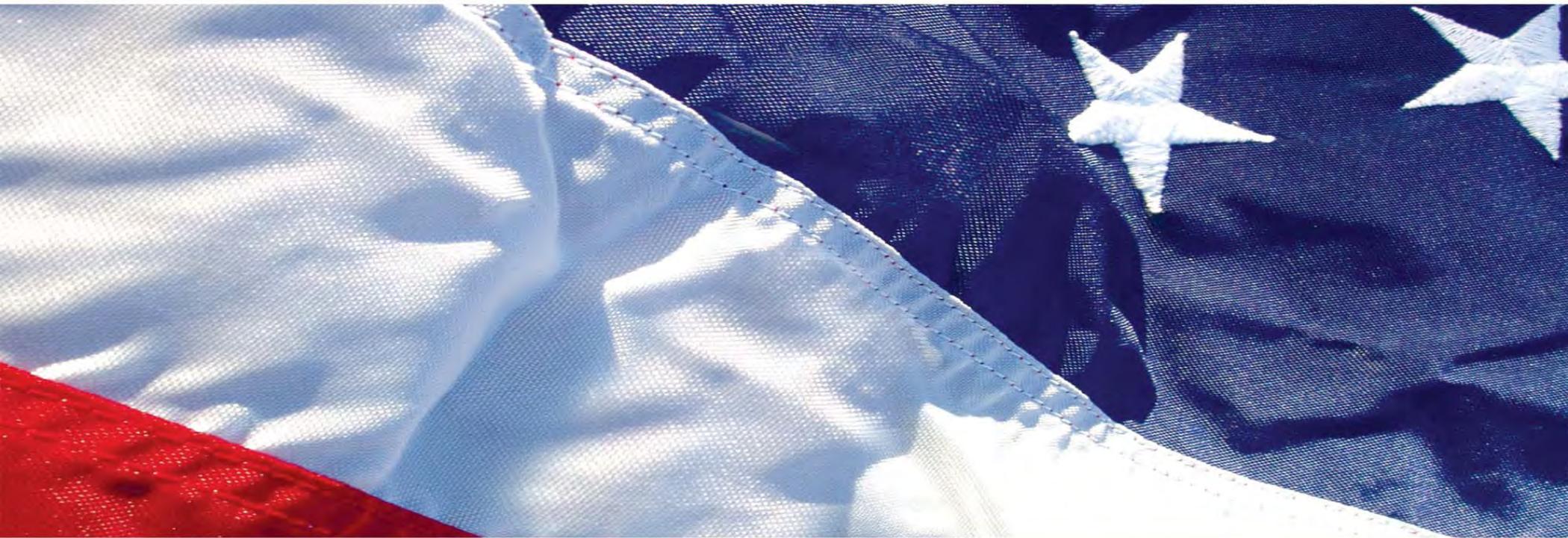


2008 Medical Reserve Corps National Leadership and Training Conference



Prepared Volunteers, Resilient Communities, Strong Nation



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Risk Management and the Medical Reserve Corps

Re-framing the Liability Issue



What is Risk Management?

The process of identifying and preventing or reducing the risks that face an organization.

Key Questions to Ask

- What could go wrong?
- How can we prevent this?
- How do we respond if something does go wrong?
- How do we pay for it?
- Note that “How do we pay for it?” is the last question on that list.

What is the Risk Management
Process?

Mitigation for your
Volunteer Program

Mitigation for Your Volunteer Program

- Identify
- Evaluate
- Develop and Implement
 - Avoid
 - Prevent
 - Reduce
 - Finance
- Monitor

Preventing Losses

- Volunteer Selection
 - Recruiting
 - Position Descriptions
 - Application Process
 - Screening
- Training and Supervision
- Policies for Protection
 - Protecting those you serve
 - Protecting the volunteer
 - Protecting the organization

Volunteer Selection - Recruiting

- Importance of recruiting within risk management:
 - Make your expectations clear to help potential volunteers self-select
 - Be clear about your unit's mission to help recruit volunteers that identify with the mission
- Important tool: Volunteer Position Descriptions

Volunteer Selection - Position Descriptions

- Each position should have a written description with as much detail as possible:
 - Purpose of the position
 - Title
 - Location (if known)
 - Key responsibilities
 - Sample tasks/activities
 - Reports to
 - Length of appointment/time commitment (if known/applicable)
 - Qualifications (including training that will be required)
 - Support provided (what can the volunteer expect from the organization)

Volunteer Selection - Applications

- Applications provide a uniform means of gathering necessary information about volunteers
- Every volunteer should fill out an application
- Keep volunteer records up to date, check for expiration dates

Volunteer Selection - Screening

- It is OK (and sometimes necessary) to turn a volunteer away
- Make your volunteer placement decisions in a consistent manner (preferably based upon a written screening policy)
- Always Be Consistent with your Screening Procedures!

Supervision - Providing Explicit Direction

- What is expected?
- What is not allowed?
- Put it in writing
- Orientation to mission and policy
- Role-appropriate training

Policies for Protection - Examples of Volunteer Policies for MRC Units

- Confidentiality
- Representation of your MRC Unit or its housing agency (e.g. media interviews)
- Fundraising/handling funds
- Alcohol and Drug Use
- Safety guidelines
- Activation/deployment procedure

Policies for Protection - Termination and other things we don't like to talk about...

- Sometimes volunteers can't or won't fulfill their duties
 - Re-acquaint with the purpose and goals of their position
 - Reassign to another position
 - Refer to another program whose mission more closely matches his/her interests
- Yes, you can (and sometimes should) “fire” a volunteer
 - Be clear from the start about what actions warrant dismissal
 - Document decisions
 - Don't fail to act
 - Apply policies consistently

Safety – Priority #1

- Safety of volunteers, staff and those you serve
- Safe facilities
- Safety issues for specific volunteer activities
 - Personal safety on-site
 - Physically demanding activities
 - Activities requiring PPE
 - Operation of motor vehicles
- Some safety and liability considerations may lead you to restrict or avoid certain activities

Limiting Your Losses - Liability Laws

**Rule 1: Anyone can
sue anybody for
anything at any time.**

Transferring Financial Losses - Insurance

- Government agencies: Insurance
- Volunteers: homeowners and renters' policies
- Riders or separate policies for physicians
- Nonprofits: Insurance (Directors & Officers, General Liability)

Uninsurable Losses

- What can't be covered:
 - Loss of reputation
 - Loss of funding (due to damaged reputation, failure to provide services, poor financial management, etc.)
 - Loss of partnerships
 - Loss of volunteers

Insurance and Legal Protection – the Downsides

- No one policy or law covers everything
- Certain types of losses are never covered
- “No problem! We’re insured!”
- Insurance and liability laws don’t protect the health and safety of your volunteers and those they serve

For more information on the Risk Management Process:

- http://nonprofitrisk.org/tutorials/ns_tutorial/intro/1.htm
- Public Entity Risk Institute:
<http://www.riskinstitute.org/>
- No Surprises: Harmonizing Risk and Reward in Volunteer Management – 3rd Edition

More Resources

- The Workplace Safety Toolkit:
<http://nonprofitrisk.org/ws/wsp.htm>
- State Liability Laws for Charitable Organizations and Volunteers:
<http://nonprofitrisk.org/pubs/sll.htm>
- How to Create Volunteer Position Descriptions:
<http://www.pointsoflight.org/resources/details.cfm?ID=10068>
- Online Resource Archive:
<http://www.furl.net/members/Region4MRC>
(Filter by Topic “Risk Management/Liability”)