

Developing a Risk Management Strategy

Five Steps to Risk Management in Nonprofit and Charitable Organizations

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Developing a Risk Management Strategy

Introduction

In 2004 the Social Planning Council for the North Okanagan conducted research into issues of liability and risk related to nonprofit organizations in the North Okanagan. During our research we gained input from:

- nonprofit organizations that operate community service volunteer programs;
- insurance industry representatives;
- legal sector representatives;
- public sector representatives; and
- volunteers.

We found the results of our research to be somewhat concerning. Overall, the nonprofit organizations that participated in this research expressed little or no concern about their ability to assess and manage risk within their volunteer programs. Insurance and legal representatives were not optimistic about how well nonprofit and charitable organizations understand risk and liability issues or about whether they have taken adequate measures to assess and manage risk. Volunteers thought that government restructuring had a great influence on volunteer programs, and were concerned about how well risk and liability were being managed by the organizations for which they volunteered.

Findings from our research study were used to develop recommendations for the nonprofit and charitable sector, the insurance industry, the legal sector, the public sector, and volunteers themselves. The key findings of the research are in our report, *An Exploration of Risk and Liability Issues Facing Volunteer Programs in the North Okanagan*. We have also made some references to our research findings throughout this guide.

Why we wrote this guide

This guide presents information gathered from a variety of sources – volunteer agency manuals, government and nonprofit publications, Web sites, books, and journal articles – that can help nonprofit and charitable organizations develop a risk management strategy. It will be of particular interest to organizations that operate with limited funds and few personnel, and that may not have the resources to do their own research on risk management.¹

1 Disclaimer

This booklet presents the basic steps that a nonprofit or charitable organization should consider taking when developing a risk management strategy.

The legal and insurance issues associated with volunteering are complex. We have created this booklet to provide nonprofit and charitable organizations with a starting point for developing their own risk management process. The booklet is not intended to provide or replace legal advice.

What is risk?

Risk is the possibility that something harmful or undesirable may happen. This could include harm, injury, or abuse to your organization's clients, volunteers, board members, employees, property, or reputation.

What is risk management?

Risk management is the term for the procedures that an organization follows to protect itself, its staff, its clients, and its volunteers. Practising sound risk management is more than just looking out for potential problems, buying insurance, and avoiding lawsuits. It is an ongoing process.

This guide offers you some simple tips and ideas to help you develop a risk management strategy.

Remember...no one can eliminate all risk! Your responsibility is to demonstrate that you have recognized the risks involved in your programs and have taken reasonable precautions to prevent them from causing harm to your organization's clients, volunteers, board members, employees, property, or reputation.

Large organizations may have formalized risk management policies and managers whose job is to oversee risk management. However, for small and medium-sized organizations without the staffing resources of larger groups, risk management may simply mean ensuring that a systematic, well-planned series of steps is readily available for program managers and volunteers to follow in order to minimize risks. Don't be intimidated or overwhelmed by what others may be doing. To be effective and sustainable, your risk management program must be within the financial means of your organization.

Risk is inevitable. Risk is a part of life for all organizations. There are many ways that nonprofit and

charitable organizations may be exposed to risk.

These include situations where staff and volunteers:

1. Provide services such as peer counselling, alcohol, and drug treatments.
2. Work with vulnerable groups such as children, the elderly, or the disabled.
3. Handle money during the course of fundraising activities or in the routine financial affairs of the organization.
4. Have access to the organization's property or equipment, to the personal property of clients, or to personal and/or confidential information.
5. Provide transportation to clients.
6. Work alone, off-site, and/or without supervision.
7. Do not take steps to ensure compliance with applicable legislation be it provincial, territorial, or national.

These are just a few examples of situations that could result in risk. Volunteer Canada's publication *Volunteer Connections: Family Volunteering, Making it Official* includes a risk assessment template that any organization will find useful (Volunteer Canada, 2004).

Do volunteers pose greater risks than paid staff?

In the eyes of the law, it makes no difference whether staff or volunteers provide a service. If something goes wrong, the organization could be exposed to liability (Social Planning Council for the North Okanagan, 2005) Therefore, nonprofit and charitable organizations should take as much care in screening, training, and supervising volunteers as they do with staff to ensure the safety of staff, volunteers, and clients.

Organizations must also ensure that they provide a safe workplace and take swift action to stop anything

that could potentially harm or damage staff, volunteers, or clients. Failure to do so could result in liability to the organization.

Five steps for dealing with risk

Effective volunteer programs can't operate without some degree of risk. But organizations *can* protect themselves, their volunteers, and the people they serve by implementing a risk management strategy. In our recent study of risk management, representatives of the insurance industry identified the following risk management procedures as high priority:

- formal risk assessment of volunteer programs;
- reference checks of prospective volunteers;
- criminal record checks of prospective volunteers;
- implementation of volunteer supervision guidelines;
- volunteer orientation and training; and the use of volunteer waiver and consent forms.²

In the five-step risk management strategy that we outline here, we will pay particular attention to these high-priority procedures.

The five-step process

1. Identify, assess, and document your program's risks.
2. Establish and implement procedures for screening, supervising, and evaluating volunteers.
3. Make sure you have appropriate insurance coverage.
4. Develop and use a code of ethics for volunteers.
5. Develop, monitor, and communicate written policies and procedures.

Step 1: Identify, assess, and document your program's risks

This is the crucial first step in risk management. It will take some time and effort, but all your other efforts will be based on this step.

Gather a group of board members, experienced volunteers, paid staff, and perhaps a few clients. Brainstorm about the risks inherent in the activities your organization undertakes. Ask questions such as:

- What activities are we asking our volunteers to do?
- What types of people (e.g. children, elderly, disabled) are our volunteers engaged with?
- What are all of the things that could go wrong (e.g. client abuse, accidents, volunteer exposure to danger from working alone or unsupervised, theft of money or other valuables)?
- What policies and procedures do we already have that address these possibilities?
- What policies and procedures do we need to develop?
- How are we communicating our policies and procedures? What other steps could we take to ensure that all volunteers are aware of these policies and procedures?
- What training are we providing to ensure that volunteers understand their roles and know what to do if anything goes wrong? What other training should we consider?
- How often do we check and do maintenance of our equipment, vehicles, etc? How well do we document repairs and maintenance?
- What policies and procedures do we use to select, screen, train, and supervise volunteers? How do we document this?
- What insurance do we have? Is it adequate?

² See *An Exploration of Risk and Liability Issues Facing Volunteer Programs in the North Okanagan* (Six and Kowalski, 2005).

Good risk management means clearly defining acceptable limits. Have you set clear limits within which your volunteers should operate? Depending on the type of activities your volunteers are involved in, answering the following questions could help you set your limits.

- What kind of household help can volunteers appropriately provide to clients? What kind of help is inappropriate?
- How much and what kind of social interaction is acceptable between volunteers and clients? What kind of social interaction is unacceptable?
- Is it acceptable for volunteer leaders of support groups to give their home numbers or addresses to support group members?
- Is it acceptable for volunteers who work with seniors to help them do banking, or to have access to their bank accounts?
- Is it acceptable for volunteers who have met under-aged clients through one of your programs to arrange meetings with those children outside of their volunteer duties?

TIP: Get a little help from your friends. Talk with organizations similar to your own.

Ask them:

- How do you screen volunteers who do tasks similar to that done by your staff?
- How do you train your volunteers?
- How do you supervise off-site volunteers (e.g., how often do you do unannounced visits? when do you do performance evaluations)?
- What have you identified as high-risk activities?

Talk to your current volunteers. Ask them about uncertain or dangerous situations that they have encountered. What could you do to avoid these?

If a volunteer mentions an unpleasant experience, the interviewer should follow the normal procedures for dealing with these matters set out by your organization.

Talk to your clients. Find out if they have any concerns about safety. What could you do to address these?

Step 2: Establish and implement procedures for screening, supervising, and evaluating volunteers

Risk can be minimized by the proper selection, screening, training, and evaluation of volunteers. This may seem like a daunting task, but it becomes manageable when you break it down into smaller parts.

1. Develop volunteer position descriptions.
2. Develop and use volunteer waiver and consent forms.
3. Interview prospective volunteers.
4. Strengthen volunteer screening for positions that involve dependency and trust.
5. Hold orientation and training sessions for volunteers.
6. Develop and use guidelines and procedures to supervise volunteers.
7. Do regular performance evaluations.
8. Implement procedures for special events volunteers.
9. Hold orientation and training sessions for board members.

1. Develop volunteer position descriptions

Before you recruit volunteers, you should have written descriptions for each volunteer position.

These should be specific and detailed and should include the following:

- a description of the assignment;
- the time commitment involved;
- a profile of the clients involved (if applicable);
- your expectations for the performance of the volunteer;
- the volunteer's duties;
- the limitations of volunteers' behaviour in that position;
- the consequences of not respecting the limits (i.e. dismissal).

Thoughtful and precise volunteer position descriptions are often overlooked, but they can be one of your most valuable tools. They ensure that both the volunteer and the nonprofit or charitable organization are clear about what the volunteer is expected to do and clear about any limitations to the volunteer's role.

2. Develop and use volunteer waiver and consent forms

Insurance industry professionals have identified the use of waiver and consent forms as a high priority in any organization's risk management process. A waiver that is properly written and clearly explained to the person who signs it helps to protect both the volunteer and the organization from liability. Waivers should:

- expressly state what is being excluded (e.g. liability for injury or for lost or stolen items);
- be written so the meaning of the form is easily understood;
- be applicable to a particular situation (e.g. a particular field trip or the duration of training that will be conducted on or off the premises);

- be clearly understood by the person before they sign it (by printing specific risks in bold type or having someone explain the form's legal significance); and
- not attempt to exclude all negligence (The People's Law School, 2001).

Volunteer Canada's publication *Volunteer Connections: The Benefits and Challenges of Employer-supported Volunteerism* includes a sample waiver form that any organization will find useful (Volunteer Canada, 2001).

You can also use disclaimers when appropriate. A disclaimer "is a clear statement that refuses responsibility for a claim or act" (The People's Law School, 2001). For example, it's a good idea to include a disclaimer on your volunteer application form or your waiver. This disclaimer should make clear the following:

- completing the application does *not* guarantee that the person will be accepted as a volunteer;
- the organization has the right to verify all of the information provided on the application form without being accused of invasion of privacy;
- applicants who knowingly misrepresent themselves on the application form will not be offered a volunteer position (Jackson, 2003).

3. Interview prospective volunteers

A well planned interview is key when screening volunteers. In addition to helping you get to know the prospective volunteer, the interview should help you to assess whether a potential volunteer will pose a higher than acceptable risk to the organization. The interview will also ensure that the volunteer understands the necessity for risk management in any activity they undertake.

A good volunteer interview should include questions that allow you to judge:

- relevant work-related experiences and education;
- eagerness to work;
- ability to work with others;
- integrity;
- initiative and judgement.

Keep in mind that volunteer interviews are subject to human rights legislation. Check with the Human Rights Commission or Council in your province or territory for a list of the types of questions that you can and can't ask.³

4. Strengthen volunteer screening for positions of trust

Although personal interviews are an important screening tool for positions requiring great responsibility and trust (e.g. positions that involve one-on-one or largely unsupervised access to vulnerable clients, positions that involve financial matters or handling money), insurance industry professionals put a higher priority on criminal records checks. Depending on the position and its responsibilities, you may also want to do a reference check.⁴

5. Hold orientation and training sessions for volunteers

Insurance industry professionals identified orientation and training for volunteers as a high priority in any risk management strategy.

Each volunteer position has its own specific training requirements, but all volunteers should be given an

overall orientation to your organization. Provide orientation packages that include a form for volunteers to sign that indicates that they have read and understood the material.

In addition to explaining what your agency does and how it operates, you should also include the following in your orientation session:

- your organization's code of ethics;
- what is expected of volunteers;
- what risks volunteers may encounter;
- what activities are prohibited;
- how volunteers can file complaints;
- how to fill out accident reports;
- whom volunteers call if they can't make their shifts;
- whom volunteers speak to if they have concerns;
- how volunteers will be supervised and evaluated.

6. Develop and use guidelines and procedures to supervise volunteers

This is another high priority risk management practice identified by insurance industry professionals. As well, research confirms that adequate, positive, and instructive supervision is a key determinant of peoples' satisfaction with their volunteer experiences (Fisher and Cole, 1993). Good supervision is also key to ensuring that due diligence is applied to all volunteer activities a nonprofit or charitable organization undertakes.

You should have a written policy on volunteer supervision and monitoring. For volunteer positions that involve higher risk, you should record in your files the

³ Volunteer Canada provides a guide to interviewing volunteers on their Web site: <http://www.volunteer.ca/volunteer/pdf/ConductingInterviews.pdf> (Last retrieved June 17, 2005).

⁴ See Volunteer Canada's one-page sheet of advice on this topic on their Web site: <http://www.volunteer.ca/volunteer/pdf/ReferenceChecks.pdf> (Last retrieved June 17, 2005).

date and nature of each supervisory or monitoring contact with a volunteer and whether the contact was formal or informal.

Finding the time to provide good supervision and monitoring for your volunteers is an ongoing issue for many organizations. Here are some tips to help you with this task.

Tips for monitoring your volunteers

- Establish a mentor or buddy system that pairs an experienced volunteer with a new volunteer. Get frequent feedback from both.
- Have regular contact with clients. Talk to them in person or on the telephone about how your volunteers are doing, or have them fill out volunteer evaluation forms.
- Make sure that the people who are supervising volunteers are accessible and approachable so that volunteers will feel free to ask for help whenever they need it.
- Restrict new volunteers to duties that can be easily monitored (e.g. tasks that are done on-site or in your office).
- Do unannounced spot checks to ensure that standard procedures are being followed at all times
- In addition to regular accident/incident reports, have volunteer supervisors fill out 'near-miss' reports in situations where serious problems were narrowly avoided. These will help you in developing policies and procedures for avoiding these problems in the future.
- Have your volunteers fill out performance appraisal forms to assess their own strengths and weaknesses. This can give you insight into where volunteers may need additional training or support.
- For volunteers in close contact with vulnerable

persons, do performance appraisals frequently in the first year, quarterly or even monthly, depending on the volunteer position and how independently the volunteer is required to work. After the first year, do the performance appraisals every six months.

- Do periodic credit evaluations, criminal record checks, or child welfare checks for volunteers who are in positions involving large sums of money or who are in close contact with vulnerable persons.
- For one-on-one volunteer to client situations, organizations have to be very cautious and have people work in pairs or have the volunteer-client contact occur where the likelihood of abuse, on either side, is very small.
- All of the record checks and interviews will not necessarily expose a person who is likely to abuse a client, so organizations need to have a system of client protection irrespective of the volunteer screening.
- Be a good listener and observer.

7. Do regular performance evaluations

Some organizations are reluctant to formally evaluate or reprimand volunteers because they feel they have no right to question those who are giving freely of their time, energy, and experience. However, failure to develop and enforce performance standards can result in organizations tolerating difficult, inappropriate, and even abusive behaviour.

Perhaps more important than its monitoring function, evaluation can give volunteers an open and friendly opportunity to express their joys, frustrations, and concerns about their positions. It also provides an opportunity for them to receive open and honest feedback about the tasks they are doing for your organization.

During an evaluation, you should:

- go through the position description point by point;
- ask volunteers to comment on how they think they are doing in each area and whether they enjoy their work;
- give feedback on their performance in each area;
- keep comments positive but clearly state any concerns;
- document the evaluation;
- have the volunteer and evaluator sign the document and keep it in a file.⁵

You should have clear guidelines for addressing problems with volunteers. Problems can be dealt with in a variety of ways including counselling, additional supervision or dismissal, if necessary. Although this last option is never pleasant to contemplate, it is in your organization's best interest to have clear policies and procedures for dismissing a volunteer.

8. Implement specific measures for special events volunteers

Volunteers who are recruited to work for a few days at a special event can present some unique risks. These volunteers sometimes come in large numbers and from outside an organization's familiar group of volunteers. When working with special events volunteers, you should take the following precautions:

- Produce a written position description and make sure volunteers take time to read and sign it.
- Place short-term volunteers who have not been screened in positions of least risk.

- Whenever possible, have these volunteers work in teams or in pairs. This will help to compensate for any shortcomings in some individuals and allow you to focus your training on team leaders.
- Make sure that all volunteers know where to go for help, backup, or advice. Train someone to provide that backup and make sure that person is accessible. (Graff, 2003).

9. Hold orientation and training sessions for board members

Insurance industry professionals identified orientation and training for board members as a high priority in any risk management strategy. All board members and directors have a fiduciary duty to the organization. This means that they must act honestly and in good faith in the best interests of the organization.

Recent Supreme Court cases have made vicarious liability applicable to *any* organization that has created a situation that is conducive to abuse, such as allowing volunteers to spend time alone with vulnerable clients.⁶ This means that even if an organization did everything reasonable to screen its volunteers, it may still be held liable for harm that results from a volunteer's actions.

As we noted at the beginning of this guide, it is impossible to eliminate *all* risk. But you should make sure your board does the following:

- Develops and maintains a board manual that includes:
 - the organization's mission, structure, and code of ethics;

⁵ See the Ontario Screening Initiative's *Step 9 – Supervision and Evaluation*, available on the Volunteer Canada Web site at: www.volunteer.ca/volunteer/pdf/SupervisionAndEvaluation.pdf (Last retrieved June 1, 2005).

⁶ For example, *Bazley versus The Children's Foundation* (B.C.S.C.) 30 June, 1995; *Gail Taylor-Jacobi versus Griffiths and the Boys' and Girls' Club of Vernon* (B.C.S.C.) 25 October, 1995; *G.B.R. versus Hollet* (N.S.S.C.) 24 July, 1995; *R versus Audet* (S.C.C.) 30 May, 1996. (Social Planning Council for the North Okanagan, 2005).

- a list of the activities that the board oversees and directs;
 - the duties of the board itself;
 - the organization's by-laws and constitution.
- Develops and maintains an up-to-date orientation strategy.
 - Keeps official minutes of all meetings.
 - Receives regular reports from the volunteer programs that outline their activities (highlighting any changes/additions to the original job descriptions) and any risks they encounter.
 - Conducts a regular review of Directors and Officers Insurance, explained with the help of an insurance agent.
 - Conducts a regular review of the risk management strategy.

Step 3: Make sure you have appropriate insurance coverage

Insurance *cannot* protect your clients or your organization from harm or loss, nor can it safeguard a board from allegations of wrongdoing. What insurance can do is help pay the cost of investigating or refuting allegations of wrongdoing and, of course, help pay for insured losses. Many organizations do not realize that there are no insurance policies or guidelines that pertain exclusively to volunteer activities. Volunteers, including board members, can be held legally liable for the same types of claims that are made against businesses and other organizations.

There are three basic categories of insurance claims:

1. Claims filed against a nonprofit or charitable organization for harm or loss suffered by a volunteer.
2. Claims filed against a nonprofit or charitable organization for harm or loss caused by a volunteer.

3. Claims filed against a volunteer for harm or loss caused by that volunteer.

To protect against these claims, you should talk to an insurance professional about four types of insurance:

1. Commercial General Liability Insurance
2. Directors and Officers Liability Insurance
3. Professional Liability Insurance
4. Automobile Liability Insurance.

You need to engage a good insurance professional who communicates clearly and openly. He or she will be key in helping your organization evaluate its needs, coordinate coverage, and handle claims. If you have any doubts about your insurance coverage, you should describe to your insurance professional what activities your organization undertakes. Describe your volunteer program, who carries out the program, the activities, who the clients are, where the activities are carried out, what guidelines are given to volunteers, and what sort of protection you are seeking from your insurance policy.

Step 4. Develop and use a code of ethics for volunteers

A code of ethics tells volunteers what is expected of them and communicates some of the core values of the organization. It can also help to motivate volunteers to put these values in practice as they participate in the activities of your organization.

You should ask your volunteers to sign a form that indicates that they have read and agree with your code of ethics for volunteers and that they understand that violation of the code of ethics could result in termination of their involvement with your organization.

A code of ethics for volunteers could include statements about:

- honouring volunteer obligations;
- participating in all training programs offered;
- respecting the dignity and rights of all persons;
- striving to achieve the highest quality of service;
- being positive and enthusiastic when performing tasks;
- contacting the organization if he/she is unable to complete a commitment;
- promoting ethical practises in all respects of volunteerism;
- considering the best interests of the community at all times;
- respecting the confidentiality issues of clients, volunteers, and staff;
- conducting volunteer activities in a professional and dignified manner;
- speaking to the appropriate staff contact about any questions or concerns.

Step 5: Develop, monitor, and communicate written policies and procedures

If your risk management strategy is going to work, it must be well understood and known about by everyone in the organization. This can be accomplished through education, communication, and follow up:

Education:

- Include risk management on the agenda of all board meetings.
- Provide training on risk management.
- Offer mandatory reading on risk management as part of your standard orientation package for new staff and board members.
- Make everyone in your organization aware of the

risks inherent in their roles, and of steps the organization has taken to protect staff, volunteers, and the organization's clients.

Communication:

- Have an open-door policy for all volunteers who want to report or talk about concerns. Do not ignore or penalize those who identify and report risks. Listen to them and make sure that their concerns are addressed. Thank them for bringing those concerns to your attention.
- Establish procedures for reporting accidents, incidents, and 'near misses' and make sure that these procedures are followed no matter how trivial a situation may seem at the time.

Follow-up:

- Follow up on suggestions made by volunteers and implement new risk management strategies where needed.
- Review your risk management procedures with the whole agency every year and communicate any changes that have taken place since the last review.

A few last words

The goal of a risk management plan is to protect your staff, volunteers, and clients. The more you can make risk management part of your organization's culture, the more it puts your organization, rather than the potential risks, in charge.

Don't be intimidated or overwhelmed by the task! Remember, a successful risk management strategy is one that is tailored to *your* organization. It is up to you to design a strategy that is realistic given the resources of your organization and any other limitations you may face. We hope that the information in this guide has given you some good ideas on how to start developing a risk management strategy, or to improve your existing strategy. You should also remember that risk management is an on-going process that needs constant review so that you can update your system of safety measures on a regular basis.

Conclusion

Key points for review

- Risk management is key to organizations that use volunteers. List and describe the risk management activities that your organization already has in place. If you don't already have a risk management strategy for your organization, begin to develop one immediately. Assess the areas where risk might be an issue for your organization.
- Review the forms you use in your volunteering activities (e.g. application forms, interview forms, reference check forms, evaluation forms) to make sure that you are gathering the information you need to properly screen and evaluate volunteers. Be sure to have volunteers sign the appropriate waiver and consent forms that allow you to gather this information and keep it on file.
- If you have a board, involve them in the development and maintenance of your organization's risk management strategy.
- Consider developing a code of ethics for volunteers.
- Develop and conduct orientation and training sessions for all staff and board members and other volunteers.
- Make sure you have appropriate insurance coverage. Develop a relationship with an insurance professional to whom you can ask questions about your insurance coverage.
- Have written policies and procedures for dealing with risk and handling incidents and accidents. Make sure everyone is aware of these policies and procedures.
- Make safety for everyone part of the culture of your organization!

Glossary of legal terms

The following is a list of legal terms commonly associated with risk management in the nonprofit and charitable sector.

Due Diligence: The duty to act reasonably, prudently, and in good faith in the best interests of the organization. It is the demonstration that a board member or director has exercised reasonable and appropriate duties of care and loyalty in the discharge of his or her responsibilities for organizational governance. It is used in reference to a defence by a board member who would otherwise be liable for problems facing the organization

Duty of Care: This is sometimes referred to as *reasonable care* and is tied to the concept of due diligence. Volunteers must show the same standard of care that would be shown by a reasonable person with similar ability and experience in the particular circumstances (e.g. to avoid liability when caring for children, the duty of care required is that of a careful parent or guardian).

Indemnity: A guarantee from one party to another that, should liability arise, the first party will cover the costs of any losses or damages that result. Insurance, for example, is an indemnification from an insurance company to cover losses in the circumstances set out by the policy.

Liability: If you do something that hurts someone or costs her or him money, you can be held responsible or liable. That means you can be asked to pay for damages or losses.

Negligence: This is at fault liability, which means there is an allegation that the organization has done something wrong, or failed to do something that it should have done, and an injury or loss has occurred as a result.

Standard of Care: This refers to the degree or level of service, attention, care, and protection that one person owes another according to the law, usually the law of negligence. The required standard varies according to the circumstances of each situation, and determining the appropriate standard is often not a simple matter. You may need advice from a lawyer or insurance professional.

Vicarious Liability: An organization may be held liable for the action of volunteers if those volunteers were under the control and direction of the organization, and were acting within the scope of their responsibilities when the incident occurred. In other words, the organization itself does not have to have done anything wrong for it to be found responsible for the actions of volunteers.

Vulnerable Person: This term is used to describe people who have difficulty protecting themselves and are therefore at greater risk of harm. Vulnerability may be a temporary or a permanent condition. Vulnerable people may include children, youth, senior citizens, people with disabilities, and people who are victims of crime or harm.

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Web sites for articles and other information resources

Imagine Canada

www.imaginecanada.ca ; www.nonprofitscan.ca

The Imagine Canada — John Hodgson Library has many resources related to risk management, liability, and board management in print and electronic format.

Energize, Inc.

www.energizeinc.com

This is an international training, consulting and publishing firm specializing in volunteerism.

Its Web site offers:

- articles and books to purchase on volunteer management;
- information on broadening networks;
- an exchange of views on critical issues in the field;
- links to other sites useful to volunteer managers.

Volunteer Canada

www.volunteer.ca

Volunteer Canada's Web site on volunteering includes information on:

- volunteer opportunities;
- volunteer management;
- volunteerism in Canada;
- resources for the voluntary sector.

Charity Village

www.charityvillage.ca

Charity Village has more than 3,000 pages of news, jobs, information, and resources for executives, staff, donors, and volunteers.

Service Leader

www.serviceleader.org

A U.S. site offering volunteer management and community engagement online resources and discussion groups.

Notes

This and other Knowledge Development Centre publications are also available online at www.kdc-cdc.ca, or as a special collection of the Imagine Canada — John Hodgson Library at www.nonprofitscan.ca.



www.kdc-cdc.ca