Risk Management Training Session

1) Transportation
   a. Rented/Borrowed/In-Kind vehicles
      Covered by blanket endorsement (for now) used for special
      events/programs – don’t need to buy additional insurance;
   b. Use of personal vehicles – your insurance follows the vehicle.
   c. Insurance/License verification – keep a copy of employee’s license and
      insurance information (driving a part of employee/volunteers
      responsibility)

2) Volunteers
   a. Training – It should be clear to volunteers what their responsibilities are;
      always keep more experienced volunteers out in the forefront; day of
      event volunteers should never have major responsibilities until they learn
      the ropes.
   b. Consent Form/Personal History – There should always be a way to capture
      their background information even the day of the event
      (name/address/phone-consent to provide medical treatment if
      necessary/allergies…)
   c. Waivers – Not necessary; volunteers are covered just as if they are
      employees.

3) Certificates of Insurance
   a. What’s Needed – Contract/Agreements – send to home office; others with
      request can be sent directly to broker with all required information.
   b. What’s allowed – Not allowed: vendors; private homes; hazardous
      industries (chemical plants etc…)
   c. Who should be covered
   d. When do we ask for Certificate of Insurance – when others provide a
      service
   e. Hold Harmless/Indemnification/ Insurance Requirement should be
      reviewed by home office – risk management dept.

4) Client Programs – Camps, Aquatics, Yoga etc.

Question & Answer

Incident/Accident: Witness; completed forms; proper follow-up with victim family;
copies to home office.

Crisis Plan: well thought out; communicated to all necessary parties