

## **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