

CHECKLIST

Strengthening Volunteer Programs: Risk Management to Protect Your Mission

Nonprofits are facing increasing budget and personnel uncertainty due to both a decline in donations and threats of cuts to government funding. As a result, volunteers will become even more important to helping nonprofits fulfill their missions.

However, even the most well-intentioned and qualified volunteers can expose organizations to legal, financial and reputational risks — especially if they are placed in unsuitable roles or lack proper screening, training and supervision.

Here's a comprehensive volunteer risk management checklist outlining key strategies to help safeguard both the organization and its volunteers.

1. Evaluate volunteer needs and responsibilities:

- Determine possible volunteer roles and responsibilities such as driving, bookkeeping, fundraising, handling equipment or tools or supporting vulnerable populations.
- Assess the risks of volunteer involvement and the potential impact on efficiency, safety, liability and the organization's overall risk exposure.
- Identify which tasks require specific skills, training or certifications so volunteer assignments align with their abilities.

2. Establish a volunteer screening process:

- Require volunteers to submit an application and complete an interview. This will help establish volunteers' experience, capabilities and comfort levels with different tasks.
- Conduct background checks that include criminal history for volunteers who will be working with vulnerable populations.



- Check motor vehicle records for volunteers driving on behalf of the organization.
- Ensure volunteers have the required credentials or licenses for specialized roles in areas such as bookkeeping, counseling or technology.

3. Provide volunteer safety and risk training:

- Develop a volunteer-specific training program on workplace policies, acceptable behavior and emergency procedures. Volunteers need to know what to do if they feel unsafe or need to report a dangerous situation.
- Mandate additional training for volunteers in high-risk positions related to their role, such as [abuse prevention and how to protect vulnerable populations](#).
- Require volunteers who will be driving for the organization to sign a driver agreement that outlines driver expectations and responsibilities, as well as attend driver training that covers safe driving practices.
- Administer [cybersecurity](#) training to volunteers handling sensitive data such as credit card information or Protected Health Information (PHI) under HIPAA.

4. Ensure proper volunteer supervision and support:

- Designate a staff member to be responsible for volunteer recruitment, training and performance management.
- Enforce a “rule of three” policy to prevent volunteers from one-on-one interactions in sensitive situations.
- Regularly evaluate volunteer placements to ensure they have the proper skills and meet the organization’s needs.

5. Review your insurance and volunteer risk management strategy:

- Work with your insurance broker to identify your organization’s potential exposures related to volunteer involvement, and if your current coverage and risk management strategy adequately addresses potential liabilities.
- Strengthen insurance coverage if gaps exist for volunteers performing certain tasks. For example, organizations that reduce their fleets and allow volunteers to drive personal vehicles for nonprofit purposes may have a [non-owned auto liability](#) exposure and need to adjust their auto coverage.
- Purchase or modify accident insurance policies that cover medical expenses for injured volunteers.
- Develop a [crisis response plan](#) to effectively manage volunteer-related incidents that could impact safety, damage your nonprofit’s reputation or create organizational liability.

Minimizing Risk for Your Organization

Volunteers are essential to your mission — ensure they have the right safeguards in place. At HUB, we understand the unique challenges nonprofits face and provide tailored risk management solutions to help you protect your people, reputation and operations. By partnering with HUB, you can confidently focus on what matters most: making an impact.

Contact a HUB nonprofit insurance specialist today at hubinternational.com/nonprofit.