Risk Management Tools: liability, insurance and vetting resources

Attendees were asked to identify themselves by name and Village and to express what they hoped to learn from the workshop; the responses ranged from "don't know a thing about Village liability issues" to "what kinds of insurance we need and what each insurance covers" to "want to learn what kinds of vetting we need to do".

Tim Shaw (Senior Connection) described the functions of his organization, which partners with Villages to provide some of needed transportation services; www.seniorconnectionmc.org ; its three main programs are: Transportation, Grocery Shoppers and Bill Paying/Paperwork Program by providing escorted transportation, shopping and errand assistance, friendly visitation and other simple tasks.

He gave good examples (see handout) of what "risk" implies: liability, exposure and insurance and gave specific examples of **risk modification** through a variety of actions: incorporation, having policies and procedures in place, manuals, background checks, vetting and training of volunteers, waivers, job descriptions, financial management and emergency procedures etc.; **risk transfer** through insurance coverage and the specific kinds that cover general liability, Directors and Officers, theft, property and transportation; He discussed how National vs State **Good Samaritan Laws** differ (see handout for details), one of which is that "willful acts of negligence are not covered" . Also that State law can preempt federal law.

The last page of his presentation includes a checklist of the actions an organization might take to limit risk exposure.

Andy Cooley (Cooley and Darling Insurance -ANI group) [no handout] went into greater detail on General Liability: (1) bodily injury; 2) property, 3) personal (e.g. slander) vs D&O Liability coverage (covers same people as Gen Liab. for "errors and omissions, breach of duty, misuse of funds, sexual harassment, or employment practices).   Some of the same issues are covered in The Senior Connection handout.

Yonette Williams (Village Rides) described thather organization serves as a central coordination point for transportation services under a special grant to the Jewish Council for the Aging, The Senior Connection, several supporting Villages, and Montgomery County. She gave a detailed presentation of the definition and limitations of vetting resources, e.g. Social Security Trace, Federal Criminal Search, Sex Offender Registry, Country Trace, Statewide Criminal Search, Motor Vehicle Records and Monitoring Services, and why several might need to be used in the vetting process. Her handout included a sample letter that can be sent to a Volunteer applicant to allow him/her to explain certain report information that might otherwise preclude the individual being accepted as a volunteer. It also included a sample letter that can be sent to deny a volunteer participation.   She mentioned one vetting resource (Coeus Global) which allows a volunteer to pay for a background check fee as a [tax-deductible?] donation.