

VIS[®] CONNECTIONS

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We are happy to provide you our publication for nonprofit risk managers, as part of our service to you. If you need to change the email address to which this is sent, please [contact us](#). Be sure to include your name, organization and address. You also are welcome to call us at 800.222.8920 for assistance. For risk management guidance between the quarterly issues of *VIS Connections*, we invite you to follow our blog at www.volunteerinsure.org.

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A French lesson, in nonprofit risk management

Officials of France’s state-run railway system have admitted that new trains purchased for 3 billion Euro (nearly \$4.1 billion) are too wide for 1,300 of the country’s 8,700 station platforms. The platforms will have to be trimmed, at a cost of 50 million Euro, before the new trains can be placed into service in 2016.



Environment and Energy Secretary Segolene Royal commented, “There are people in Parisian offices who are too far removed from the regional reality.”

It’s also true that there are people in Parisian offices who are too far removed from other people in Parisian offices. For the past 17 years, the government agency that is responsible for the trains has

operated separately from the agency that is responsible for the stations.

Does this debacle -- to use a French word -- remind you of anything that has happened in your own nonprofit organization, that resulted in wasted resources, wasted time, finger-pointing, and demands from the board to explain what the heck happened? More importantly, does it make you wonder whether there's enough communication and coordination going on *now*?

Departments sometimes are so focused on their own responsibilities that the potential effect of their work on other departments is overlooked. Volunteers sometimes are taken off one assignment and given something else to do because there's been no communication or clear understanding of the volunteer's responsibilities. Or the volunteer improvises, because his or her supervisor always seems too busy to talk, and makes an embarrassing or expensive mistake. To satisfy the conditions of the grant, resources need to be reallocated or procedures changed, but those affected downstream haven't been consulted. A board member asks for information that's already in a report in a file somewhere, but someone wastes a week compiling the information again. We rely on emails a lot; sometimes emails are lost, or misinterpreted. And mergers between two organizations often result in mesh-takes (not a word in any language, but you get the meaning).

Do you have a train story, too?

Those are just a few examples. How about some examples from your own experience? Have you had your own experience with the train not fitting the platform? If so, what are the lessons learned? Have you adopted risk management procedures to ensure compatibility between new programs and the essential programs already in place? Please email your comments to Volunteers Insurance Service Association Executive Director [William Henry](#), or call him at 800.222.8920. We will share them in a future issue of *VIS Connections*, but we won't use the real names of people or organizations without permission.

(NOTE: In Claude Monet's 1877 painting of the gare St. Lazare in Paris, shown above, the trains fit the platforms.)

Five keys to a *smooth* VIS renewal

Thank you to all those who have already renewed your volunteer insurance coverage for the July 1, 2014 to July 1, 2015 policy period. If you have not yet paid the renewal premium, please keep in mind:

1. We must have full payment no later than the July 1 expiration date. Coverage cannot be backdated.
2. Please be sure to provide your current email address, in the space provided on the copy of the invoice you are returning with your payment.
3. Please note your client code (same as invoice number) somewhere on your check, so payment can be applied to your account.

4. We now offer a PayPal payment option, if that would be more convenient for you than issuing a check.
5. If your organization does not already purchase all three types of coverage we offer – accident medical reimbursement, volunteer liability and excess automobile liability – the renewal is a good time to add needed coverages. Just email us your client code (same as invoice number), the type of coverage to add, and the number of volunteers. We will issue a new invoice. Our email address is volunteers@cimaworld.com. Or you can just call Vicki Brooks or Joan Wankmiller at 800.222.8920. (NOTE: Any time you need to contact us for any reason, please provide your client code. Many organizations have similar names, and having your client code helps us be sure we have the right account.)

It's our privilege to have you participating in our Volunteers Insurance Service program.

...and five keys to smooth claims-handling

1. When reporting an accident medical claim, please make certain you are using the current QBE Proof of Loss form, which is on our website at <http://www.cimaworld.com/nonprofits/claims-what-to-do/>. Or just [email](mailto:volunteers@cimaworld.com) Vicki Brooks or Joan Wankmiller or call them at 800.222.8920 and they can email you the current form.
2. Page 1 of the form **MUST** be completed and signed by the organization. Please do not give the form to the volunteer to complete and submit. The volunteer will complete page two of the form at the organization's request. It is then the responsibility of the organization, not the volunteer, to report the claim.
3. The Proof of Loss form **MUST** contain the organization's client code at the end of the first line on the form, after the sponsoring organization's name. Otherwise we might not be able to identify the organization, and the claim cannot be processed.
4. It is important to submit the proof of loss form as soon as an injury is reported, even if there are no medical bills at that time. Please fax the form, or scan it and [email](mailto:volunteers@cimaworld.com) it to us.
5. For volunteer liability and excess automobile liability claims or potential claims, call Vicki or Joan right away, and they will take the information. Remember, the insurance policy requires "timely" reporting of claims, so it is important to contact us as soon as you know there *might* be a claim. Don't wait to see if the situation will resolve itself. Don't let your attorney decide whether to report the claim. Call us right away, so the insurance company can be put on notice.

To keep good volunteers, minimize these risks

The following guidance is provided by Tom Klein, executive director of Verified Volunteers (www.verifiedvolunteers.com), which offers background screening services to nonprofit organizations. (Volunteers Insurance Service members receive a 20% discount on Verified

Volunteers services. See all available member discounts at [http://www.cimaworld.com/nonprofits/vis-member-discounts/.](http://www.cimaworld.com/nonprofits/vis-member-discounts/))

Is your organization standing in its own way when it comes to retaining volunteers? Avoid these common mistakes:

1. Not checking in regularly.

Are your volunteers comfortable in their role? Do they understand your organization, its goals and how they contribute to the realization of those goals? You can't answer these questions without communicating with your volunteers – not just at the beginning of their tenure, but regularly and often. Checking in periodically and creating a [strong system of communication](#) from the start allows you to track volunteers' progress and performance, giving volunteers the chance to talk through any challenges or issues that may arise.

2. Volunteers aren't motivated or challenged in their service.

Volunteers stop serving when they are bored or uninterested in their service role. Does your organization offer multiple ways for volunteers to be involved? Create specialized service roles and allow volunteers to select which positions interest them. This will help you to key into each volunteer's interests and skill sets, and to ultimately [keep them engaged](#). If they are doing what they love, they won't become bored with their service.

3. The volunteering schedule doesn't allow for flexibility.

With families, careers, and a variety of other activities, many volunteers have jam-packed schedules. If your organization offers few volunteer opportunities -- ones that only occur during work hours or on weeknights, for instance -- prospective volunteers may not be able to commit their time. Keep this in mind when scheduling service events. They should offer various times and days throughout the week to accommodate a large number of people. Another helpful tip for service organizations is to ask volunteers how many hours they are looking to volunteer and set expectations at the beginning of their time with your organization. Knowing whether they are committed to volunteering weekly, monthly, or just a few times a year, will help both the volunteer and the organization plan accordingly.

4. Lack of organization

Is your volunteers' time being used in the most efficient way possible? An unorganized service event can lead to wasted volunteer hours and unsatisfied volunteers. Make sure everyone's time is used productively by having clear instructions ready for volunteers and letting them know who to report to should they have any questions about their tasks. This way their time can be spent in service instead of waiting for instructions.

5. Not showing appreciation.

Volunteers want to feel connected to the organization they serve and want to know that you value their time and commitment. If your volunteers feel their efforts aren't appreciated, they

may get a negative impression of your organization and stop their service. Strengthen ties between your program and your volunteers by [making efforts to recognize their service](#), whether it's by giving a shout out in your organization's newsletter, having a special event for volunteers, or offering a simple compliment on a job well done during their usual service hours.

Editor's note: For a variety of resources on volunteer recognition, visit www.energizeinc.com.

Coming up -- Risk management Webinar for VIS members

September 16, Volunteers Insurance Service will host a Webinar, "What could possibly go wrong? – Managing volunteers' accident and liability risks." Save the date now, and watch for an email in the coming weeks with start time and registration details. The event is free for VIS members.

"What could possibly go wrong?" has been very well received as a Webinar and onsite workshop for a variety of nonprofit organizations over the past three years.

In the Webinar, we will give examples of how volunteers sometimes are injured, accidentally injure someone else or damage someone's property, and are at fault in vehicle accidents. The examples are based on actual claims incurred over the 40-plus years our Volunteers Insurance Service program has been in continuous operation. You will learn how to identify risk exposures in your own organization, how to address those risks in a practical and appropriate way, and how to develop and sustain a risk management system you can depend upon even as staff and volunteers come and go.

There will be ample time for questions and answers, and handouts you can use to start or refine your own risk management system after the Webinar.

Tips on password protection

To minimize the risk that you might be a victim of identity theft through a cyberattack such as the recent "Heartbleed" that exploited a flaw in Internet servers' encryption tools, consider applying measures such as these:

Choose strong passwords. Longer is stronger. Use phrases, or acronyms for phrases, that mean something only to you. (A thief might know the names of your family members or pets by following you on social media.) Add numbers and symbols. Consider using an incorrect answer for the security-challenge question such as your first-grade teacher (but remember what you used!) Don't use the same password for all your accounts. There are password manager services and apps, such as LastPass, PasswordBox and 1Password, which keep track of passwords and suggest especially strong ones. But it's best to keep them in your head, or written in a place where no one but you can find them.

Two-factor authentication (sometimes called login verification) – A growing number of sites offer this option. You are sent a code (usually via text message) every time you (or anyone else) tries to log into your account. You'll need to type in that code to access your account.

Check security of the sites you use. Just key in the domain name at <https://www.ssllabs.com/ssltest>.

A “Revolutionary” approach to grant proposals

As Independence Day approaches, let's remember the struggles of those who led the American colonies to independence. We all know about the Boston Tea Party, the battles of Lexington and Concord, the winter at Valley Forge, the British surrender at Yorktown, etc. But did you know about the struggle to get a grant to fund the revolution? “The Founding Fathers Write a Grant Proposal” was published in [Blue Avocado](#), a practical and enjoyable online magazine for nonprofits (subscribe free at www.blueavocado.org), and is reprinted below with permission. The author is Jan Masaoka, publisher of Blue Avocado and CEO of the [California Association of Nonprofits](#).

"Just look at this second sentence!" groaned Samuel Adams. "We hold these truths to be self-evident . . .' This flies in the face of 'evidence-based practice'! We'll *never* get funded!"

Another delegate had a different complaint: "This mission statement is way too long!" he wailed. "Mr. Jefferson, no one will ever read this 'Declaration of Independence' of yours."

In the meantime, George Washington had been working up a budget for the revolutionary war (earlier called the innovative war). His initial figures were daunting: \$37 million would have to be raised by the collaborative, which would need to be matched by \$114 million from the states. And of course, they didn't have a dime (or rather, a shilling).

But let's go back to the meeting, where they had just decided to give the collaborative a name: the Continental Congress.

Donor Prospecting

The meeting chair pounded his gavel: "Next on the agenda is Fundraising Prospects. Mr. Hancock, your report?"

John Hancock looked up, startled, but recovered his poise: "We've developed a list of foundations to approach. Unfortunately, none of them have giving areas that include democratic revolutions, perhaps because there hasn't been a democratic revolution before. They also want to know who else is funding it, and how we're going to continue the funding when their grants run

out. And several of them say our revolution has to wait until they're finished doing something called 'strategic planning.'

"And then in terms of individual donors, there are two big obstacles. First, they are all English, and our revolution's goal is to overthrow the English. It's just about as contradictory as poor people asking rich people to support social justice causes.

"And finally, we don't know any wealthy donors. The way to get money from them is to be at the same theatre openings, the same dinners for Anglo-Saxon orphans, and the same royal weddings. We all live here in the colonies so we never get a chance to develop relationships."

But the meeting really fell into an uproar when General Washington presented his budget: "Why is this line item for supplies so high? Can't you get the muskets donated?" demanded the Vermont delegate.

The North Carolina delegate was concerned about the lack of an exit strategy. "What if we haven't won the war in two years?" he asked. "How will we get funding for a longer war if we haven't met the benchmarks for Phase 1?" "Hear, hear," cried another. "Metrics! They'll want *metrics* for life, liberty and the pursuit of happiness!"

Washington tried hard not to sound defensive. "My personal leadership style is to be conservative/ISTJ," he said. "But Valley Forge can get very cold in the winter, and we'll need quality tents and blankets."



The Rhode Island delegate was dismissive: "They're doing this for a cause, not for the blankets," he said. "It's okay to have cheaper blankets for the rank and file."

The View from 30,000 Feet

The Virginia delegate rose. "We need to get from blankets to the 30,000 foot level, and bake our values into our DNA," he intoned in

a statesmanship-like voice that got everyone's attention. "One of our core values is that slavery is a business model that has been evaluated as highly successful, replicable, and scalable. If I might quote from the consulting firm of . . . "

But he was interrupted by the delegate from Massachusetts. "We could argue about slavery all night," he said. "Let's focus on common ground, on *shared* values. For example, we all agree that

women should never be allowed to vote, that tobacco is healthful, and that God wants us to take the land away from the Indians."

There was general applause all around and the tension in the room dissipated.

Benjamin Franklin rose. "I will volunteer to go to France -- I'm culturally competent -- and see if I can raise money there," he said. "They hate the English and will support their enemies. I am worried, though, that 'making revolution' will be seen as an activity and not as an outcome."

He became more serious. "We're not just talking about 10% better outcomes for at-risk populations," he said. "We're talking about independence. And we're not talking about risking our figurative necks, but our actual necks. If we don't hang together, we'll all hang -- at the gallows -- separately."

He turned to Jefferson. "Tommy, I'll do some tweaking and wordsmithing on the Declaration," he said, "It doesn't have to be perfect; the important thing is to get it in by the deadline."

"I declare this meeting adjourned," announced the Chair Personage. Then he turned to his colleague. "You know, I think I disagree with Franklin on that," he said. "These ideas and the way we state them might very well end up being important 200 years from now." He looked over at the sandwiches, and shrugged. "Or not."

Epilogue:

- The Continental Army under George Washington, with the help of the anti-British French, defeated the world-class British armies, in one of the first of many instances where people with little money or technology defeated foreign invaders.
- About 2,500 soldiers died at Valley Forge of exposure to cold and diseases exacerbated by their weakened conditions.
- It took 81 years for slavery to be outlawed in the United States, 139 years for women to get the right to vote, and the Indians will never see their lands and their histories restored to them.
- Grant proposals -- especially for new ideas -- still don't face good odds on getting funded.

VIS® Commitment

Volunteers Insurance Service is committed to providing its members a complete resource for the nonprofit organization's risk management needs. Our services include:

- Publishing *VIS® Connections* as one of our information resources for members;
- Maintaining for members' use a library of information relating to management of risks in the nonprofit organization;

- Researching available and appropriate insurance relating to volunteer activities;
- Designing and administering insurance programs, and compiling underwriting information;
- Providing consultation on risk management issues at no additional charge to our members, via a toll-free line (800.222.8920 or 800.468.4200);
- Assisting members, on request, with matters relating to insurance.

Insurance and administrative services are provided to VIS® and its members by The CIMA Companies, Inc. and/or one of its affiliated companies.

VIS®'s Articles of Incorporation, Financial Information, and a list of the members of VIS®'s Board of Directors are available to VIS® Members upon request.

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