

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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New GuideStar profile gives nonprofits more chance to shine

[GuideStar](#), a standard stop for anyone wanting to learn about your nonprofit organization, has rolled out its new profile, the first significant reboot for the charity-monitoring organization since 2009. The new profile makes it much easier for supporters, potential supporters, media and the just-curious to find and interpret information you include in your annual IRS Form 990, and easier for you to feature information that isn’t in the 990. For example, you can include information on practices such as board orientation, your conflict-of-interest policy, self-assessment results, strategic planning and more. You also can connect your GuideStar profile to your social media platforms.

Gone is the overarching emphasis on cost overhead. It's still included, but as Jacob Harold of GuideStar observed, "Simple financial metrics will no longer be the primary focus when telling a nonprofit's full story. Instead we are highlighting the progress...toward accomplishing the overall mission." The four primary sections of the profile are the summary, progress/results, operations, and finances.

Resources

VIS Connections has published a number of articles on good governance, that might be helpful if you are overhauling your information on GuideStar to take advantage of the new profile. You can link to any of the following articles on the *VIS Connections* index page at www.cimaworld.com/vis-connections/index:

"What donors want to know" – Winter 2012 issue

"What donors want – newest Money For Good report breaks it down" – Fall 2015 issue

"Risk management guide for small nonprofits and boards" – Spring 2012 issue

The financial consulting firm Grant Thornton offers a ["Form 990 board member's checklist"](#) that guides you through each part of the form so you can be sure the information you include is complete.

Independent Sector, a coalition of 550 charities, foundations and corporate giving programs, offers a downloadable PDF of "Principles For Good Governance and Ethical Practice," at www.independentsector.org/principles.

Have you seen these movies?

As the annual Academy Awards ceremony approaches, board consultant Lisa Anne Thompson Taylor of [Taylor Strategic Partnerships](#) offers a few movies that illustrate how, with nonprofit boards of directors, life sometimes does imitate art. Have you seen any of these movies in your own board meetings?



The "Steel Magnolias" Board ("If you don't have anything nice to say, come sit by me!")

It's all Coffee Talk and gossip for two hours with this group and a complete waste of time. You'll hear about florist selections, direct mail

design, and the theme for next year's Casino Night - when the discussion should address more significant organizational issues.

The "A Few Good Men" Board ("You can't handle the truth!")

No one can handle the truth. Board members don't really know what's going on (and they don't want to). Audit deficiencies, ineffective programming and staff discontent/turnover are swept under the carpet and stay there.

The "All The President's Men" Board ("Just...follow the money")

You're digging around to understand the problem only to uncover that the main culprit is the President/CEO. One of the more dire situations that I've encountered, this scenario can lead to a complete implosion of the organization unless the board rallies and takes steps to restore trust with stakeholders and the community.

The "Footloose" Board ("You won't get any dancing here, it's illegal.")

Everyone is set in their ways and anything new or risky is frowned upon. The mentality is generally, "This is the way we've done it for 25 years and it got us where we are today."

Yes, it certainly did.

The "Sixth Sense" Board ("I see dead people")

Attendees are either dead to the world (and disengaged) or nobody shows up - making the board meeting virtually a ghost town. When you can't get a quorum, no business occurs and your organization continues to founder. One of the biggest complaints I receive about a non-functioning board is from exasperated staff struggling to accomplish the organizational mission.

The following checklist can help identify board challenges:

- Prepare thought-provoking, exploratory board sessions – consent agendas (grouping together noncontested items that require approval but not discussion) are a MUST!
- Solicit feedback from directors at the beginning or end of board meetings about the quality and value of session. Ask them what should be included in the agenda that was not.
- Provide a variety of ongoing board education opportunities such as trends in the sector, nonprofit best practices, changes in the regulatory environment that affect your organization's issues, or specialty topics that the board itself suggests would be useful.

- Conduct an annual board self assessment, such as the one offered by [BoardSource](#).
- Make board recruitment a priority by including strategy conversations in most board meetings.
- Proactively remove disruptive or unproductive directors, where possible.
- Create and articulate a board culture that sets concrete expectations for values such as meeting preparedness, turning cell phones off and entertaining diverse perspectives.
- Assign, on a rotating basis, a director to act as ‘Her Majesty’s Loyal Opposition’ during meetings or retreats to ensure that diverse, opposing or unpopular perspectives are included in the debate and deliberation process.
- In preparing for the annual review of the CEO/executive director, solicit performance input from all directors. That way, issues are addressed before a crisis arises.
- Invite key donors, investors or stakeholders to board sessions and ask them to be part of the strategy conversation.
- Dissuade directors from holding frequent sidebar get-togethers with other directors to vent about issues facing the board – this is counterproductive and generates factions. Better to address challenges directly during meetings. After all, that’s the purpose of board meetings and nobody said governing wasn’t messy.
- Hold regular executive sessions – board meetings with all directors, but no staff present – to encourage candid exchanges.
- Keep both internal (board and staff view only) and external (available to the public) dashboards to monitor organizational performance as well as impact. *(Editor’s note: If you want to know more about dashboards, see this [recent article from Blue Avocado](#).)*

“Playbook” for disaster response available now

If your organization’s mission includes responding to disasters in your community, you might wish to download the [Disaster Philanthropy Playbook](#), just published by the Center For Disaster Philanthropy and the Council of New Jersey Grantmakers. Using the link above, you can download and then customize the playbook for your own specific needs, choosing from crowd-sourced best practices developed after Superstorm Sandy and other disasters.

The playbook describes effective strategies in housing, product donations, legal services, helping vulnerable populations, coordination with other organizations, disaster preparedness, and many other areas. There are “key takeaways,” “impact stories,” and resources developed from grant submissions nationwide. When you see material you can use, you can click the “Save

To My Playbook” button. You also are welcome to submit strategies you have used successfully, and resources you have found helpful.

How do you manage negative volunteers?

Excerpts from recent articles by a couple of experts...

Elle Fletcher of [Finders Keepers](#), a volunteer consulting firm in Cornwall, England:

“Rather than approaching the subject by addressing the behaviour, approach it by addressing the cause. Instead of reprimanding individuals... talk to them. Find out if there is an issue that is making them unhappy and causing them to be difficult.

“When you talk to individuals, you may discover that they are going through a very difficult time in their personal lives, and their demeanour actually has nothing to do with the (volunteer) role. In that circumstance you can suggest they take some time out of volunteering with you, or offer them an alternative role until things have settled, or start having regular one-to-ones so that they can offload to you rather than letting their situation impact on their role, other volunteers, staff and the organisation generally.

“Of course, being negative does genuinely make some people happy! If an individual is exhibiting negativity in some form that is significant enough to cause wider issues, but claims to be happy, you must be more direct, and highlight the effects of their negativity on the organisation (whatever they may be).

“What you must *not* do is let a situation that is becoming detrimental to your organisation in one way or another continue under any circumstances.

“Treating volunteers well extends to the way in which you tell them they’ve done something wrong and the way in which you address issues...As we always say, this situation is all about transparency. You wouldn’t do anything without good reason, so explain the reason(s). People can generally appreciate and understand where you’re coming from if you explain the reasons behind it.”

Susan Ellis, president, [Energize, Inc.](#), an international training, consulting and publishing firm based in Philadelphia:

“Sometimes volunteers are absolutely right to feel angry. The important thing is how to channel such emotion into constructive action.” Let people vent, Susan says. Get their perspective on the problem...what happened, who else was involved, was it an isolated event or a culmination

of things, etc. Don't make a quick decision. Get as many facts as you can, first. Talk to the paid staff, to see what they might have observed.

"Allow (anger) to be felt, expressed, and replaced by immersion in action. Don't try to subdue or suppress anger, especially if it is justified.

"Your goal is to distinguish between legitimate concern/anger and an incorrect reaction to something that isn't as the volunteer perceives it to be."

Susan suggests asking top managers to host a meeting, once facts have been gathered and evaluated, to explain the situation – as they understand it -- to staff and volunteers. Then give everyone in the organization the chance to help move toward a solution.

Do you have supporters who create YouTube content?

If so, you have a new opportunity to attract donations. YouTube now allows content creators to [designate one or more 501 \(c\) \(3\) organizations to receive donations by viewers.](#)

Nonprofits already had the ability to add a "donate" button on their own YouTube channel. Now others on YouTube can provide an assist by inserting a "donation" card on their own videos, allowing viewers to scroll through a list of up to five charitable organizations, and click to make donations. The recipient organization does not learn the donor's contact information.

The link in the first paragraph above goes to information on YouTube about this new feature.

Driven to distraction

The American Automobile Association says that 15 percent of all traffic fatalities are caused by distracted driving. When texting, drivers take their eyes off the road 400 percent more, and make improper lane changes 135 percent more, than when they are not texting, AAA studies show, and such inattention causes accidents. Now State Farm has reported the results of its seventh annual Distracted Driving Survey, and texting must move over to make room for the trending distraction – Internet access.

State Farm's report, based on an online survey of 1,000 insurance buyers over age 18, finds that 29 percent admitted accessing the Internet on a mobile device while driving, up from 13 percent in the 2009 survey. Understandable, because the survey shows a sharp increase in ownership of smartphones. While ownership of mobile devices that allow Internet access is up among all demographic groups, that trend is most pronounced among drivers over age 65. In

that group, 69 percent of those surveyed now own smartphones, compared to only 23 percent in 2009.

“The number and types of distractions available on cell phones have grown over the years we have conducted the survey,” said Chris Mullen, State Farm’s director of technical research.

The good news is that talking on handheld phones while driving has decreased. Texting while driving has stayed about the same, though.

Resources

“*Preventer Papers*” -- We have a collection of one-page and two-page documents you can use with volunteers, either in small-group training or one-on-one training, to help prevent the most common vehicle accidents. Topics include speed, safe following distance, passing, safety at intersections, and twenty more. Contact VIS Executive Director [William Henry](#) by email or at 800.222.8920, ext. 7310, and he will send you the titles of our Preventer Papers. Choose the titles that interest you, and he will email those papers to you.

Alabama’s defense breaks down

The University of Alabama’s defense was good enough to hold off the Clemson Tigers in last season’s college football championship game, but it is looking weak against a lawsuit by the Suder Foundation, sponsor of the First Scholars program that helps first-generation college students. The university deposited the last \$250,000 payment of the Suder Foundation’s \$1.3 million grant, then canceled the First Scholars program two weeks later.

The defense? University spokesperson Linda Bonnin told the *New York Times*, “All the people who were involved in setting up that agreement are no longer here...The president is gone, the provost is gone, and the development folks have turned over.”

However, on the grant application, signed by then-President Robert Witt, the university pledged to create an endowed support fund to cover First Scholars program costs after Suder Foundation funding expired. The foundation is suing to recover its \$1.3 million, plus interest, legal fees, and damages.

Henry Goldstein, chief executive of the philanthropic advisory firm Family Foundation Management/Counsel, noted that the university has its own damages to consider. “It sends a very poor signal to donors,” he told the *New York Times*. “If they make a commitment to the university, there is no assurance that the university will live up to its side of the bargain.”

Do your volunteers know what expenses are deductible?

Volunteers are allowed to deduct many of the expenses they incur in their volunteer activity, if they are not reimbursed for those expenses, and if they itemize deductions on their tax return. To guide your volunteers in this area, and minimize the risk that they might take deductions that aren't allowable, consider referring them to [IRS Publication 526](#). The section on "Out of pocket expenses in giving services" is just before the section on "Expenses of whaling captains."

Volunteers who receive reimbursement or stipends

We often are asked whether volunteers who are reimbursed for their expenses, or who receive stipends, are eligible for our Volunteers Insurance Service (VIS) program. In almost all cases, the answer is yes. For example, nonprofit organizations that operate transportation assistance programs using volunteer drivers often reimburse for mileage, or allow clients to reimburse drivers directly. Also, Americorps programs pay their participants stipends that are intended to cover basic living expenses. Those volunteers are eligible for coverage in our program. If you have questions about eligibility of a particular volunteer activity, please contact [Vicki Brooks](#) or [Joan Wankmiller](#) at 800.222.8920.

There is no minimum or maximum age requirement for volunteers in our program. Virtually all volunteers are eligible except volunteers of sports clubs, rescue squad members, volunteer police and volunteer firefighters.

VIS members now save on payroll processing, other HR tasks

Volunteers Insurance Service is pleased to offer our members the opportunity to save time and reduce the cost associated with a wide array of employment-related tasks, through our relationship with Payroll Data Processing (PDP).

If you already engage a provider for payroll processing, tax and benefits administration, unemployment claims, attendance recordkeeping, etc., PDP promises to save you, because you participate in our VIS program, *at least 25% of your current cost for those services*.

Here are some of the services PDP can provide, in a package that's customized for your needs. See how many of these appeal to you:

- **Payroll processing** – Including automated tax filing, direct deposit options, administration of Flexible Spending Accounts and Health Savings Accounts, and more.
- **Option for employee access to pay vouchers and pay history, online, 24/7**

- **Pay-as-you-go workers' compensation premiums** – Premiums are remitted with payroll, based on that actual payroll, reducing the burden of year-end audits that otherwise might result in unexpected additional premiums. There is no deposit required, and there are more than 12 insurance companies from which to choose.
- **Human resources and benefits administration/compliance** – Everything from processing of new hires to maintenance of time/attendance records, preparation of employee handbooks, and a hotline and library for quick answers to your legal questions on topics such as hiring, termination, discrimination, wage and hour requirements, time off, and workplace investigations.
- **1099 payments and filings**
- **Affordable Care Act compliance** – For anyone with 50 or more full time equivalent (FTE) positions, the Affordable Care Act requires that the new form 1095-C and 1095-B be filed. The new form is like a W-2, for health insurance, and it is very detailed. PDP's "TraxConnect" program show you how to navigate the law's requirements so your reporting forms will have all the necessary information.

All these services are customizable, based on your needs, and administered in a secure, cloud-based environment.

If you are interested in a proposal from PDP, please let us know.

Please contact [William Henry](#) by email, or by phone at 800.222.8920. He will put you in touch with PDP -- and give them an overview of your organization first, so PDP already will have some essential information when you contact them, saving you time in that first conversation.

VIS members also are entitled to discounts from top providers of publications and training materials, background screening, volunteer activity scheduling and tracking, capacity building, development, and promotional products. Visit our [VIS Member Discount](#) page for more information.

How to file a claim when a volunteer is injured

When a volunteer is injured during his or her assignment, the Proof of Loss Form must be completed accurately in order for the claim to be processed in a timely way.

Please register claims with us, as soon as you are aware a claim has occurred, by completing the Proof of Loss Form found at <http://www.cimaworld.com/wp-content/uploads/2012/07/universal-claim-form.pdf>.

Important! It is the sponsoring volunteer organization's responsibility to complete page one of the form and oversee the completion of page two. Please do not mail the form to your volunteer for completion.

Do not wait until the volunteer gives you bills, Explanation of Benefits or itemized statements from providers with diagnosis codes, as this can take significant time. **Registering the claim promptly is extremely important.**

Every section of the Proof of Loss Form *must be fully completed*. Incomplete forms will be returned for completion, delaying resolution of the claim. Following these directions will allow us to register the claim for your injured volunteer in a timely manner:

1. On page one, in the “Check one” section near the top of the form, please check the appropriate box for the program where your volunteer is registered:

CNS/RSVP	Retired Senior Volunteer Program
CNS/SCP	Senior Companion Program
CNS/FGP	Foster Grandparent Program
VIS	Volunteers Insurance Program (traditional volunteers)
CRASVP	Court Referred Alternative Sentencing Program
WRVP	Work Release Program

2. Name of Sponsoring Organization – This is name of the organization that purchased the coverage, not the site where the volunteer was injured.
3. Sponsoring Organization Code – This code is on communication you receive from us, e.g., invoices, policies, etc. If you do not know the code, please call or email either Joan Wankmiller at 800.222.8920, ext. 7306, jwankmiller@cimaworld.com or Vicki Brooks at ext. 7301, ybrooks@cimaworld.com and they will be happy to provide your code. If you send an email, please provide the name of your organization, along with the city and state where you are located.
4. Address, City, State and Zip of the sponsoring organization
5. Sponsoring organization contact, email address and phone number
6. Last and first name of injured volunteer. *Please use full legal name to match the name that will be shown on bills submitted. Do not use nicknames.*
7. Social Security Number and Date of Birth of injured volunteer – These are indicators for Health Special Risk, our third-party administrator for accident claims. Refusal to provide the information is an insurance company’s reason for nonpayment.
8. Nature of Injury: What body part was injured? Example: Volunteer fell, hitting leg and arm.
9. Describe how the accident occurred. – Example: Volunteer was walking out of the room and tripped.

10. Describe what the volunteer was doing when injured. – Example: Volunteer was serving lunch to client.
11. Date of the accident
12. Place of the accident (if the volunteer was at a volunteer station, it can be shown here), time of the accident and first treatment date (if known)
13. Name and title of person supervising activity (if any). List anyone present at time of the accident and whether he or she was a witness.
14. Please indicate to whom payments should be made. We suggest you enter “providers” here, so the provider is paid directly. If a volunteer has paid for something himself/herself, the volunteer will be reimbursed directly as long as receipts are provided.
15. Signature of authorized sponsoring organization representative, title, date.

Page 2, Part II is to be completed by the volunteer. All sections must be completed and/or checked and the volunteer must sign and date the form.

1. **Please do not mail the form to your volunteer for completion.** Give it to the volunteer in person, instead, and ask them to complete it then. We find that frequently the volunteer misplaces the form, if it is mailed, and the claim is not returned to be registered.

Please contact Joan Wankmiller at 800.222.8920, ext. 7306, Email: jwankmiller@cimaworld.com or Vicki Brooks at 800.222.8920, ext. 7301, Email: vbrooks@cimaworld.com any time, if you need assistance in completing the Proof of Loss Form.

Inclement weather driving

A number of vehicle accidents occur in snowy and icy conditions. Depending on your mission and your location, you might not have an option to restrict driving in such hazardous conditions. However, if you do have some flexibility with your volunteers' driving schedules, consider the increased risk of winter driving to your volunteers, their passengers, and other motorists or pedestrians, and adjust schedules accordingly.

For a copy of our “Preventer Paper” on vehicle safety in cold weather, please email or call [William Henry](#), VIS executive director, 800.222.8920, ext. 7310.

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.

CIMA licensing information

The following licensing information is being provided in order to comply with state governmental regulations:

Volunteers Insurance Service Association, Inc. is a risk purchasing group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.)

Notice to Texas clients: The insurer for the purchasing group may not be subject to all the insurance laws and regulations of your state. The insurance insolvency guaranty fund may not be available to the purchasing group.

Notice to California clients: License #0B01377, 0G99581 and 0I84209, CIMA Companies Insurance Services. License #0G98538 and #0G99581, XS Insurance Services

CIMA, one of its subsidiary companies and/or an authorized individual is licensed in all jurisdictions. Please contact CIMA at 800.468.4200 if you would like information about our licenses.