

*Managing*

# Volunteers:

*Balancing Risk and Reward*



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***Managing Volunteers:  
Balancing Risk and Reward***

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*Please note:* This booklet is designed to provide general information about nonprofit volunteer programs based on our many years of experience in handling claims and lawsuits against nonprofit organizations. This booklet is not intended to offer legal advice or counsel. The information contained in this booklet does not alter the terms of any insurance contract or the law of the jurisdiction which is the site of any potential claim or suit. It is the terms and provisions of your insurance contract which provide the scope of the applicable coverage. Because the areas of law constantly change, those using this booklet should not rely on it as a substitute for independent research.

***How to Use This Booklet***

Throughout this booklet we use the work “insurer: to mean the company that takes in premium dollars and pays out money to defend and settle claims. Whatever the form of the “insurer”, the work is used interchangeable. However, in some cases where we express our company philosophy or where we refer to a service we offer that other “insurers” do not, we use “Nonprofit Insurance Alliance Group” or “The Group” instead of the more generic, “insurer”.

This publication is based on our many years of experience handling lawsuits against nonprofit organizations. It is designed to provide general information to help nonprofit managers better understand how to minimize risk associated with volunteer activities. It does not provide legal advice of any kind.

## Introduction

### ***Volunteers in America: A Rich History***

Volunteers are a tremendous resource for nonprofits. According to the IRS, 85% of all charitable nonprofits have no paid staff and are run entirely by volunteers. The Corporation for National & Community Service ([www.volunteeringinamerica.org](http://www.volunteeringinamerica.org)) reports that 62.6 million Americans volunteered nearly 7.7 billion hours in 2014. Based on the Independent Sector's estimate of the average value of a volunteer hour, the estimated value is nearly \$173 billion. It is hard to imagine the nonprofit sector operating effectively without the time, skills and commitments of volunteer workers.

There are many types of volunteer activities, which include: direct service activities such as collecting, preparing, distributing or serving food; providing transportation and general labor support; fundraising, tutoring, teaching and/or mentoring youth; providing counseling services; and pitching in at an event. Regardless of the type of commitment or assignment, most nonprofits regard volunteers as a vital and essential resource. However, like all aspects of a nonprofit's operations, there are risks associated with volunteering and using volunteers.

### **Balancing Risks and Rewards**

People volunteer for many reasons ranging from altruism, wanting to make the world a better place, meeting high school graduation requirements, fulfilling a court imposed community service requirement, or as a way to meet new people. Whatever motivates someone to volunteer for your organization, it should be a win-win situation for both parties. The rewards should be plentiful for the volunteer, the clients, the organization and the community. A volunteer may experience a sense of receiving more than he or she gives and thoroughly enjoy the experience. However, that joy can quickly change to remorse or anger if the volunteer sustains an injury or harms another. Every nonprofit wants to provide a safe environment for its paid and volunteer staff, clients and others. Every nonprofit should be committed to taking the steps to balance the risks or dangers to its volunteers and others with the potential rewards for the volunteers, clients, the organization and society. These volunteer risks should be managed effectively to protect everyone involved with the organization.

## Chapter 1

### ***What is Volunteer Liability?***

Volunteer liability is a somewhat vague term that may be interpreted differently based on one's perspective. It generally refers to an organization's potential responsibility for the actions or inactions of its volunteers. It may also refer to an organization's potential responsibility for harm suffered by volunteers.

There are three general classifications or types of liability:

***Direct liability*** - when an organization or individual is held responsible for its actions or inactions. A nonprofit could be held directly liable for:

- Failing to properly screen individuals working with children.
- Providing unsafe athletic equipment for use by volunteer coaches and participants.
- Sponsoring programs and activities in a facility the nonprofit knows poses hazards because it is not “up to code.”
- Failing to supervise a volunteer appropriately.
- Failing to conduct routine maintenance and repairs on vehicles or premises.

***Indirect or vicarious liability*** - when an organization is held responsible for harm caused by persons acting on its behalf. A nonprofit could be held liable for:

- The negligence of a volunteer driver who damaged a parked car while exiting a parking space.
- Medical and other expenses incurred by a young person injured during an outing with a volunteer mentor.

***Strict liability*** - when responsibility for harm is automatic and a finding of negligence or misconduct is not required. A classic example of strict liability is the owner of a tiger rehabilitation center; no matter how strong the tiger cages are, if an animal escapes and causes damage and injury, the owner is held liable.

### ***Facts About Liability, Negligence and Volunteers***

While the law provides some relief for the negligent acts of volunteers, these laws vary widely from state to state and are often misunderstood. Don't make the mistake of assuming that your nonprofit will be exempt from liability because its purposes are charitable, or because the person responsible for the harm is a volunteer.

- Most lawsuits involving nonprofit organizations and volunteers generally concern one of the following: negligence (doing something a reasonable person would not do under the circumstances), strict liability, or intentional misconduct.
- Allegations of negligence, strict liability or intentional misconduct may be made against an individual volunteer, the nonprofit organization, or both.
- The fact that an action taken by a volunteer is expressly forbidden by the nonprofit or contrary to organizational procedures will not necessarily allow the nonprofit to escape responsibility.
- Nonprofits may be held liable even when a volunteer is acting outside his or her duties.

## Chapter 2

### ***Volunteer Recruitment, Screening and Selection***

There are numerous methods you can use to recruit volunteers. Whether your nonprofit uses word of mouth referrals, traditional enrollment programs, online volunteer matching sites, or accepts applications via your web site, there are several critical risk management guidelines you should remember and apply to your recruitment strategies.

1. The rigor of the process should mirror the risks of the position. Rarely, if ever, do all volunteer positions in a nonprofit merit the identical screening process. A volunteer selling raffle tickets at a nonprofit's public fundraiser should be subject to a different screening process than a volunteer mentor or camp counselor.
2. Prior to recruiting for a volunteer position, develop a position description and assessment of risk.

This process should identify, at a minimum:

- the position's responsibilities and key tasks;
  - the primary risks posed by the position, including risks to the volunteer (will the volunteer be required to drive clients in a multi-passenger vehicle?) and risks to clients and others (will the volunteer ever work one-on-one/unsupervised with a vulnerable client?);
  - the educational requirements, special skills or licenses, or other qualifications of an ideal candidate;
  - and the reporting relationship for the volunteer and the position's supervisory role, if any.
3. Never skip steps in your established screening process or allow special consideration because a volunteer is overly enthusiastic or a friend of a staff or board member.
  4. If any "red flags" are raised during the screening process, STOP. This includes if an applicant's references are vague or abrupt about his or her volunteer experience, or you don't understand the results of a criminal history background check.

Nonprofits recruit volunteers for ongoing assignments that may span weeks, months or even years, and one day activities such as a beach clean-up. For ongoing assignments, consider establishing two major processes: a basic process suitable for "low-risk positions," and a more rigorous process for positions which are "high risk."

You can establish a third process for the one-time-only situations (e.g., an annual walk-a-thon), which may be limited to a short application. If your organization uses volunteers in this fashion and the screening process is shortened, consideration should be given whether the activity warrants additional supervision.

### ***Elements of a Basic Screening Process***

The core elements of a basic screening process include:

- written applications,
- interviews,
- and personal reference checks.

### ***Elements of a Rigorous Screening Process***

The greater the risk, the more extensive the screening process should be. Besides the basic application process that includes a written application, interviews and reference checks, organizations have several options for more extensive screening. These options include:

- official agency record checks,
- license verifications,
- and additional reference checks.

### ***Things to Remember***

- The ultimate goal of screening is to determine if the candidate poses a risk of harm to the clients your organization serves or to your nonprofit organization.
- The screening process should provide the basis for a mutual understanding of the position and the expectations of both the organization and applicant.
- Well written position descriptions are essential to volunteer success. They are also a self-screening tool, helping a prospective volunteer evaluate if they are suited for the role.
- Volunteer applications provide a uniform method for gathering information to match applicants with assignments.
- If the basic screening process discloses potential problem areas, the applicant should not be accepted until the issues presented are resolved. Be selective—completion of an application does not guarantee a volunteer position.
- In most cases, interviewing applicants one-on-one is preferable over interviewing a group of applicants at one time.
- Reference checks are an important screening tool. It is rarely, if ever, appropriate to omit reference checks in a basic screening process.
- If your organization uses shortcuts, be aware of the risks and understand that other risk reduction strategies, such as increased supervision, may have to compensate for shortcomings in your screening process.

### ***Record Check Reminders***

A criminal history record check is part of a screening process—not a selection criterion. Be sure that you are using a reputable vendor and that you are getting a comprehensive screening. The

free background check the local sheriff's office is giving you may only cover the state or possibly only the county of residence. Your background check should search the federal, state and local level. If your volunteers are working with you, it should also include a search of the sex offender database. Check with your insurance carrier for any discounted resources they may offer. Non-profits Insurance Alliance Group members have access to a discounted resources for screening services.

Obtain permission from applicants before beginning a criminal background check. (Note: Group members can download a sample policy and sample authorization form from the secure web-site.) To save the organization money, conduct your screening as the last step of the screening and selection process. Applicants who do not make it through your written applications, personal interviews, and reference checks will not need a background check.

Before incorporating criminal history record checks into its screening processes, a nonprofit should:

1. Establish screening criteria. An organization should develop clear guidelines stating which offenses are relevant. Any crimes against persons, sex offenses or convictions for child abuse and neglect, should clearly be relevant for teaching, coaching or counseling positions.
  - When establishing screening criteria, organizations must consider state and local laws and regulations. Some jurisdictions have instituted screening or licensing requirements for individuals with substantial contact with children or other vulnerable individuals (such as dependent elderly people or individuals with disabilities). Make certain you determine if licensing or regulatory agencies have identified specific offenses that would disqualify applicants for some assignments.
  - Youth-serving organizations generally agree that individuals should be permanently disqualified from holding positions that require substantial contact with children if their criminal records include any of the following: past history of sexual abuse of children, conviction for any crime in which children were involved, and history of any violence or sexually exploitive behavior. [NOTE: For information on managing risks for youth serving organization, see the booklet titled, "Supervision of Children and Teens Never Includes Sex." It can be downloaded for free from [www.insurancefornonprofits.org](http://www.insurancefornonprofits.org) or call 800- 359-6422 to request a copy.]
2. Determine what offenses will disqualify an applicant and what, if any, other factors will be considered. A prior conviction as a sex offender should disqualify an applicant seeking a job as a youth counselor. The same conviction may or may not disqualify an applicant seeking a bookkeeping position at an environmental action group.

### ***Verifying Licenses***

Unfortunately, some people try to pass themselves off as something they are not. It pays to verify credentials required for particular positions. If a position requires an individual to have a license for counseling, the organization should contact the appropriate licensing authority and verify that the individual holds a current license. In some states, a person employed (on a paid or volunteer basis) as a driver of a motor vehicle for hire used primarily for the transportation of persons with developmental disabilities must possess a valid driver's license of the class endorsed for passenger transportation and a valid special driver certificate issued by that state's Department of Motor Vehicles.

Always inform applicants for volunteer positions that the information they provide on the application will be verified and misrepresentations or omissions may be cause for immediate rejection as an applicant or termination from volunteer service if hired. Include this statement on your volunteer application. Sample language is provided on the next page.

### ***Sample Language***

“My signature below certifies that all statements made on this application are true, complete and correct to the best of my knowledge and belief. I understand these statements are subject to verification. I understand that falsification on this application can disqualify me from consideration or result in my volunteer services being denied.”

Caution: Criminal history databases are not perfect and sometimes a records check will falsely identify a person as having committed a crime. Applicants should be given a chance to challenge the accuracy of information that an organization receives. It is best to let the applicant resolve any disputes with the criminal justice agency from which the organization received the information. Until an organization receives a correction from the criminal history records repository, it should assume that the information it received is correct.

## **Chapter 3**

### ***Training, Supervising and Disciplining Volunteers***

The time and energy your nonprofit spends establishing a comprehensive screening process and recruiting suitable volunteers will be wasted if you fail to provide appropriate training and supervision for them.

#### ***Determining Training Needs***

The extent of training required by your volunteers will depend on several factors, including:

- The nature of the job that will be performed by the volunteer.
- The experience and training the volunteer brings to the position (for example, a volunteer counselor in an after-school youth program who holds a full-time counseling position in a high school may not require any position-specific training);
- and/or any special needs or circumstances facing your clients.

Within an organization, training needs often differ. A volunteer driver responsible for transporting elderly clients in a wheelchair-lift equipped van will require different training from a volunteer assisting with the annual beach clean-up project.

For each category of volunteers in your organization, you should design a training program that includes, at a minimum, the following:

- An orientation program for new volunteers providing an official welcome to the organization and the opportunity to ask questions about the nonprofit’s history, mission, and services.



Every volunteer should have a solid understanding of the organization, its mission and services. Remember that volunteers perform critical tasks and also serve as ambassadors of your nonprofit.

- A skills and responsibilities activity that instructs volunteers on essential tasks and duties and answers the how, what, where, and when of the position. If the volunteer will be required to use any special equipment or tools, additional training on the equipment should be provided.
- A policies and procedures briefing that brings volunteers up to speed on the nonprofit's essential policies, such as reimbursement policies, use of technology, media relations, grievance procedures, etc.
- A safety briefing that presents vital information on protecting client and staff safety, discusses the nonprofit's risk management program and crisis management plan, and provides information on emergency procedures.

You might also consider partnering a new volunteer with an experienced colleague or staff member to provide on-the-job guidance. This can help reduce the risk of "rookie mistakes" or volunteer nervousness that can lead to incidents or injuries while also reinforcing the organization's commitment to volunteer safety and protection.

### ***Remember***

- Many nonprofits address several training topics in a single session, while others schedule training sessions over a period of weeks or months.
- All of the training provided to volunteers should be repeated periodically.
- Don't forget to welcome and solicit input and feedback from volunteers on the training topics and sessions they might find useful.

### ***Supervising and Disciplining Volunteers***

Volunteers must know what they can expect in the way of guidance and supervision. Lack of clear directions and/or difficulty in contacting a supervisor can cause frustration and lead to mistakes.

While there are many ways in which to supervise a volunteer workforce, consider checking your strategies against the list below to make sure your supervisory practices are making your nonprofit the safest it can be.

1. Commit to providing explicit instructions for all volunteers. They cannot meet expectations that are unclear.
2. Volunteers should be told what they can do and what they can't and shouldn't do. Many programs specifically prohibit volunteers from offering clients rides, or taking clients home for meals or social activities. Avoid unintended liability by providing explicit direction. Don't assume that your interpretation of "common sense" will prevail.
3. The safety of your nonprofit's clients, staff and the organization itself should be paramount and this message should be understood and embraced by your volunteers. The continued presence or involvement of a volunteer who poses a threat to safety should not be permitted.

4. Volunteers should be subject to discipline leading up to and including termination of their volunteer service.
5. Volunteer injuries deserve your immediate attention. If a volunteer is injured when providing volunteer service, conduct a prompt and thorough investigation. Your action plan should include:
  - Demonstrating compassion and concern for the volunteer's well-being;
  - Determining the cause of the injury;
  - Notifying your insurance broker to determine if there is any insurance coverage available;
  - Evaluating whether future incidents can be prevented with training, equipment or other measures;
  - Evaluating the adequacy of the immediate response following the incident. (Were medical personnel contacted in a timely fashion?);
  - and identifying how the organization's response to a similar incident could be improved.

### ***Volunteer Recognition***

Demonstrating appreciation for and recognizing volunteer contributions to your organization is important on so many levels. Foremost, we all want volunteers to enjoy their experience and feel their efforts are appreciated. Saying thanks and formally recognizing volunteers is important to keep these individuals motivated and happy so they'll keep coming back. Volunteer recruitment and training is time-consuming, so it's in the best interest of both the organization and the volunteer to ensure they have a fulfilling experience.

An important way to thank your volunteers is to give them perspective about what they're doing. Make sure they understand how their individual efforts affect the organization's mission and the community.

Here are some additional suggestions to consider:

- Check in with your volunteers, keep them updated on new programs and initiatives and ask for their input about possible projects.
- Feature volunteer stories on your website or in your annual report.
- Give your volunteers awards or small tokens of your gratitude.
- Send your volunteers a simple, handwritten thank you card.
- Plan a volunteer recognition event.

We are all unique individuals and not everyone will feel appreciated by the same method. Why not ask your volunteers what would make them feel most appreciated? Your volunteers are ambassadors, representing your organization during programs, at events, etc., and their volunteer experience will directly affect how they represent or personify your organization and its mission.

### ***Checklist for Volunteer Supervision***

- Do all volunteers have a position description that describes the essential duties of their position?
- Does your nonprofit have a Volunteer Handbook or similar document that contains all policies that apply to volunteers?
- Are all volunteers required to sign an acknowledgment indicating that they have read and agree to abide by the nonprofit's policies?
- Are all volunteers required to sign a volunteer waiver of liability?
- Are the nonprofit's disciplinary procedures concerning volunteers applied consistently?
- Are volunteers subject to discipline, up to and including removal, for failing to follow the nonprofit's policies?
- Are supervisors of volunteers trained in performance counseling so they are in position to help a volunteer address a performance weakness?
- Do you have a grievance policy/procedure or other strategy for receiving and taking action on complaints either from or about a volunteer?
- Are you recognizing your volunteers for the valuable service they are providing to your organization?

## **Chapter 4**

### ***Insuring Volunteers and Volunteer Actions***

While the law provides some relief for the negligent acts of volunteers, these laws vary widely from state to state and are often misunderstood. Don't make the mistake of assuming that your nonprofit will be exempt from liability because its purposes are charitable, or because the person responsible for the harm is a volunteer.

The most important factor will be the extent of control that the nonprofit exerted over the volunteer's activity. The more dangerous the activity, the more important it is that the nonprofit has exercised the appropriate care. A lack of training and oversight is a common theme in these cases.

A patchwork of laws offers limited immunity from personal liability for the volunteers, often with special requirements or exceptions. At the federal level, the Volunteer Protection Act of 1997 (the Act) offers qualified immunity for volunteers for acts of ordinary negligence that were committed while volunteering for a qualified nonprofit or governmental organization. Under the Act, a volunteer for a qualified nonprofit generally will not be personally liable for harm caused if:

1. They acted within the scope of their responsibilities;
2. They were properly licensed or certified (if required under the circumstances);

3. The harm was not caused by negligence, willful or reckless misconduct;
4. and the harm was not caused by the volunteer operating a motor vehicle, vessel, aircraft, or other vehicle for which the owner or operator must possess an operator's license or maintain insurance.

The Act was intended to encourage individuals to volunteer by reducing their personal liability, but will not do the same for the nonprofit.

Unfortunately, nonprofit managers often mistakenly believe that these so-called Good Samaritan laws protect the organization. Nonprofits cannot avoid liability under state volunteer protection laws as they only protect the volunteer from personal liability. Laws protecting nonprofit organizations, called "charitable immunity" laws, have fallen out of favor. Courts have generally agreed that individuals' right to recover for their injuries should not be limited because the institution responsible for the harm is a charity.

In a 1981 case, the U.S. Supreme Court found a nonprofit camp liable for the injuries to a camper injured by a rock thrown by another camper. The court called charitable immunity an "antiquated rule," finding that "...a charitable institution is subject to liability for its tortious conduct the same as any other person or corporation." Although a minority of states offer some form of charitable immunity protection, it is the nonprofit, not the volunteer, who usually ends up liable for harm caused by a volunteer.

While volunteer protection or charitable immunity may provide a limited defense for certain claims, nonprofit managers still must consider the costs of defending a lawsuit. Without adequate protection, in certain cases, a nonprofit's directors and officers could be personally responsible for a judgment against the nonprofit. One of the most important ways to protect the nonprofit is with appropriate insurance coverage, including general liability and directors and officers coverage, that names volunteers as additional insureds.

### ***Here is an overview of five categories of insurance related to volunteers:***

***Commercial general liability for the organization*** - Commercial General Liability (CGL) policies protect a nonprofit and its directors, officers, and employees for claims alleging property damage, bodily injury, and personal injury (false arrests, malicious prosecution, and defamation). Although a CGL policy provides broad coverage, it does not address every possible liability exposure. A CGL specifically excludes exposures covered more appropriately under a special policy or endorsement (for example, medical malpractice or improper sexual conduct or directors and officers). For covered claims, a CGL policy will pay the costs to defend against allegations and for damages due to the negligence of the insured. A CGL policy does not provide automatic coverage for all injuries. It is triggered if there is an allegation that your nonprofit or its volunteer or employee was "negligent." Volunteers should be added as additional insureds to your CGL policy.

***Insurance for volunteer accidents and injury*** - There are three types of policies that might respond in the event a volunteer is injured even though the nonprofit is not negligent. Some states allow volunteers to be covered under workers' compensation policies. Historically, the cost of adding volunteers as insureds under workers' compensation policies has been prohibitive. As a result, relatively few nonprofits cover volunteers under their workers' compensation policies. The second possibility is the commercial general liability (CGL) policy. The "Medical Payments" provision of the CGL policy responds to claims of bodily injury by a third party; in most cases, the Medical Payments provision will provide limited assistance for injuries to volunteers. The third category of coverage—volunteer accident policies—cover the medical expenses incurred by a vol-

unteer while serving a nonprofit. Remember that Medical Payments under the CGL policy and any volunteer accident policy are usually excess over the volunteer's existing health insurance. These policies typically pay when the injured volunteer's health insurance doesn't apply or limits have been exhausted.

***Directors and Officers liability*** - Many volunteer board members believe that because they are donating their time, they are or should be immune from suits alleging wrongful acts while volunteering. This is simply not the case. Board members or directors of a nonprofit are vulnerable to suits filed by disgruntled or dissatisfied employees, clients, government officials, and others. For information on managing governance risks and the role of D&O insurance, see the booklet titled, "Nonprofit Directors and Officers: Key Facts About Insurance and Legal Liability." It can be downloaded for free from [www.insurancefor nonprofits.org](http://www.insurancefor nonprofits.org) or call 800-359-6422 to request a copy.

***Personal liability insurance for volunteers*** (such as Homeowners or Renters, Umbrella/Catastrophe policies) - Many people believe that nonprofits need not purchase liability coverage that protects against harm caused by volunteers because their volunteers' personal insurance is sufficient. Remember that very few homeowners or personal liability policies provide coverage for governance or management acts undertaken on behalf of a nonprofit. If a volunteer believes they are adequately protected by such policies they should be encouraged to review the wording of their policy carefully to make certain that it provides adequate coverage.

Also, remember these personal liability policies provide no protection or coverage for the nonprofit organization.

***Automobile liability*** - There are several critical concepts necessary to understanding auto liability coverage. First, remember that the coverage follows the car. That means that a driver's personal auto liability coverage (even while that person is volunteering for a nonprofit) will usually respond first when he or she is involved in a collision. As an extra layer of protection, nonprofits with volunteers or employees who drive their own cars on behalf of the organization should purchase "hired and non-owned" commercial auto insurance. This coverage is triggered when the limits of the volunteer's or employee's personal auto insurance are exhausted, and the nonprofit is sued for damages resulting from the collision. It also applies on a primary basis if, for some reason, the personal auto liability coverage does not apply or does not even exist.

## **Conclusion**

### ***The Rewards of Managing Risks***

A nonprofit faces a variety of risks when it decides to use volunteers. While none of these risks should be ignored, few, if any of these risks represent insurmountable obstacles for the typical organization. While there is no silver bullet that eliminates all volunteer risk, you can protect your nonprofit and its board members by obtaining the appropriate insurance coverage and following best risk management practices. Balancing risk and reward in the area of volunteer management will enhance the effectiveness of your organization and make it the type of nonprofit that attracts and retains volunteers for key assignments.

## **Appendix**

### ***Member Resources***

#### ***Audiovisual Lending Library***

We have many titles that can be used as part of your volunteer training. A full listing of titles is available on our secure website at [www.insurancefor nonprofits.org](http://www.insurancefor nonprofits.org). Members can borrow up to three titles at a time and retain them for up to three weeks. This is a free resource.

#### ***Booklets***

Written specifically for the nonprofit reader, our booklets explore liability issues faced by most nonprofits.

- “Nonprofit Directors and Officers: Key Facts About Insurance and Legal Liability”
- “Supervision of Children and Teens Never Includes Sex”
- ...plus more titles on other topics

#### ***Criminal History Record Checks***

Significant discounts on comprehensive background check screening services.

#### ***Loss Control Consults***

Free assistance with issues such as background checks, the safe management of facilities and fleets, drafting and reviewing waivers, staff training, volunteer management and much more. If we don't have the answer, we find it for our members through our various resources.

#### ***My Risk Management Plan***

A web-based interactive program to help you develop a customized risk management plan that reflects your organization's needs, priorities and culture. This is free for members.

#### ***Risk Management Forms and Templates***

Members can take advantage of an extensive library of downloadable forms, templates and information available at the secure website. Resources mentioned in this publication:

- Volunteer Application
- Volunteer Waiver

#### ***Webinars***

These 60-90 minute sessions are ideal for in-service training on risk-management skills, or for polishing and orienting senior management and board members to individual aspects of managing risks in nonprofit organizations. The interactive format of the live sessions permits questions from the participants and responses from the expert(s). All regular live sessions are free to our members. Members can also access a library of recorded sessions from our secure website.