



*Volunteer Driver Program
Liability and Protection*

William Henry, Volunteers Insurance Service Association

National Aging and Disability Transportation Center

December 8, 2020

www.visvolunteers.com



VIS is...

- ❖ The resource for insurance designed specifically for volunteers, including volunteer drivers
- ❖ The resource for information to help organizations that engage volunteers manage their foreseeable risks



In the beginning...

- ❖ What is expected? What is promised?
- ❖ Make sure everyone's expectations are the same.



Communication is key

- ❖ First impressions
- ❖ Where are we?
- ❖ What's next?
- ❖ Careful with the conversation!



Resources

❖ *You – The ‘Professional’ Volunteer Driver* -- Online volunteer driver safety training course developed by VIS and the National Volunteer Transportation Center

(www.nationalvolunteertransportationcenter.org.)

❖ Assisted Rides – Web-based platform for scheduling and tracking volunteer driver assignments – www.assistedrides.com



Driver screening

- ❖ Proof of insurance – Put renewal date on your calendar.
- ❖ Motor Vehicle Record
- ❖ Annual vehicle inspection, if your state requires it – Put it on your calendar.
- ❖ Appropriate tests and screens



Resources

- ❖ Sterling Volunteers www.sterlingvolunteers.com – Background screening. VIS members enjoy discount pricing.
- ❖ Motor Vehicle Acceptability Checklist – Available in members' "VIS Vault" at www.visvolunteers.com



Older drivers

- ❖ It's something to monitor. Ride along occasionally.
- ❖ Can the older volunteer's family get involved, if needed?
- ❖ There are third-party resources.
- ❖ How about a new service opportunity for the volunteer who no longer can drive reliably?



Resources

- ❖ Hartford Center For Mature Market Excellence
- ❖ American Automobile Association
- ❖ American Occupational Therapy Association



The “professional” volunteer driver’s responsibilities

- ❖ Safety of the vehicle
- ❖ Comfort and safety of the passenger
- ❖ Practicing defensive driving – speed, following distance, etc.
- ❖ Being prepared for hazards
- ❖ Avoiding distracted driving and fatigued driving
- ❖ Being prepared for accident response



Resources

- ❖ *You – The ‘Professional’ Volunteer Driver* online volunteer driver safety training course
- ❖ “Preventer Papers” in the members’ “VIS Vault” at www.visvolunteers.com



Most common vehicle accidents

- ❖ Left turns at intersections
- ❖ Turns from the wrong lane
- ❖ Running stop signs and traffic lights
- ❖ Failure to yield right-of-way
- ❖ Losing control in inclement weather
- ❖ Accidents in parking lots



Most common driver errors

- ❖ **Speeding** – Crash force doubles every 10 mph over 50 mph
- ❖ **Right of way violations** – Involved in more than half of urban crashes
- ❖ **Improper turns** – Sudden turns, turns without signaling, from wrong lane, without right-of-way, etc.
- ❖ **Driving left of center**



Most common driver errors, continued

- ❖ **Improper passing** – Do you *really* need to pass?
- ❖ **Following too closely** – At highway speed, remember the “three-second rule.”
- ❖ **Improper backing** – If possible, back into parking spaces.
- ❖ **Distracted driving** – Responsible for 15% of vehicle fatalities



Accountability

- ❖ Volunteers are like your other staff, except they aren't paid.
- ❖ “Volunteer immunity” is WAAAY overrated.
- ❖ Don't rely on your waiver.



Insurance

- ❖ Insurance is one component of risk management.
- ❖ Insurance is the transfer of risk to an insurance company.
- ❖ Insure volunteers *separately*. Don't include them on the policies designed to protect the organization itself.



Insurance resources

- ❖ In the “VIS Vault” – *Insurance Basics For Nonprofit Organizations* and *“Need To Have” and “Nice To Have” Insurance For Nonprofits*
- ❖ The CIMA Companies, the business administrator for the VIS volunteer insurance program, is a full-service property/casualty broker licensed in every state www.cimaworld.com
- ❖ For information, and to apply for insurance for your volunteers, go to www.cimaworld.com and click on the “Volunteer Insurance” section.



Insurance

The insurance industry's Uber problem



Volunteers Insurance Service Association

Contact:

William Henry, william.henry@visvolunteers.com

800.222.8920; direct: 703.778.7310

www.visvolunteers.com