



RISK MANAGEMENT BEST PRACTICES FOR VOLUNTEER-BASED TRANSPORTATION PROGRAMS

Communication with clients

Before transportation services begin

What are you promising to do, for each client? Make sure the client (and his/her family, if they are involved) understands how your transportation program works *for them*. What will be the destination(s) and how often? Will the client have the same driver, or multiple drivers? Does the client need assistance to the vehicle and through the door? Will the client have a wheelchair or walker? (The vehicle must be large enough to accommodate that equipment.)

Does the client need for the driver to stay at the destination, or can the driver (or another driver) pick the client up at the end of the visit/appointment? Will the client have ride-along companions? Is it all right to tip the driver? (If you are reimbursing the driver for expenses yourself, you might want to let the client know this.)

Will the driver be allowed to do anything other than transport the client (e.g., provide any kind of assistance at the client's home)? For medical appointments, does the client (and family) need for the volunteer to be present and take notes of the conversation with the medical providers? Both the volunteer and the medical providers will need to agree to this arrangement.

Make sure all this information is communicated with your driver(s), to set expectations. Let the driver(s) know to notify you if the client begins to make different or additional requests. It should be the volunteer supervisor's job to set, and reset, the parameters of service to each client. If volunteers are asked to provide services that the organization has not agreed to, the volunteer might become disappointed with his/ her experience.

When transportation services begin

Make sure your drivers are trained to communicate well with clients. Instruct them to:

- The first time, introduce themselves. If you have given them special identification as a volunteer driver, have them show it to the client.
- If you have not already described the client's mobility needs, have the volunteer ask if the client needs assistance to the vehicle.
- They should make sure the client is buckled in and comfortable before they put the vehicle into gear. (Seat belts reduce the chance of serious injury by 30-40%, in a collision.)

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- Have them confirm the destination, with the client, each time.
- At the destination, have them make sure the client knows where he/she is, and gets inside safely.
- If the client enjoys conversation, the driver can enjoy it, too, but not give advice or get into a discussion of health matters. Also, remember that anything personal the client tells the driver must be kept in confidence.
- If a passenger becomes ill, the driver should take him or her back home if he or she wishes, go to a clinic or hospital, or call 911. The driver then should contact the volunteer supervisor.
- If your organization has an evaluation form and/or contribution information form to give to clients, have the driver provide those at the end of the trip.

Resource: Assisted Rides is a Web-based program for scheduling and tracking volunteer driver assignments – www.assistedrides.com. VIS members are entitled to preferred pricing.

Driver screening

Obtain proof of current automobile liability insurance. Note the date the policy expires and set a reminder to ask for a new certificate of insurance at the next renewal. Obtain a Motor Vehicle Record for each driver, when they begin volunteering and annually after that.

Resource: Motor Vehicle Record Acceptability Checklist, in the members-only “VIS Vault” at www.visvolunteers.com helps you evaluate an MVR objectively, so you can decide which volunteers should have driving assignments and which do not qualify from a risk management standpoint.

You might also consider:

- Requiring drivers to pass a drug test
- If they will be interacting with elderly or other vulnerable clients (as most will), require a criminal background screen
- Have them complete a first aid/CPR training course
- Have them sign a pledge that they will comply with all the organization’s requirements on safe driving, vehicle maintenance, passenger assistance, recordkeeping, etc.

Resource: Sterling Volunteers provides background screening services exclusively for volunteer-based nonprofit organizations – <http://www.sterlingvolunteers.com>. VIS members are entitled to a substantial discount.

Elderly drivers – Some elderly volunteers are excellent drivers. But with others, physical and mental impairment that is more common with elders than with younger people presents a risk – to the driver, passengers, other drivers and pedestrians. Watching for signs of impairment is an excellent reason for volunteer supervisors to ride along occasionally with the elderly volunteer drivers. If safety concerns arise, put the well-being of the organization and its clients first. Often, volunteers whose driving skills have diminished still can be valuable to the organization, in other roles.

Sometimes the volunteer’s family can be engaged to help identify deterioration of skills, and have the conversation necessary to persuade the older volunteer it is time to let other volunteers take over the

driving responsibilities. An occupational therapist specializing in driver evaluation can provide third-party credibility.

Resources: Hartford Center For Mature Market Excellence, American Automobile Association, American Occupational Therapy Association

Safety of the driver's vehicle

If annual vehicle safety inspection is required in your state, have each volunteer driver show you the sticker or receipt indicating that his or her vehicle passed inspection, before that vehicle can be used to transport clients. As with the driver's insurance policy, note the date that the inspection is due each year, and schedule a follow-up with the driver.

A pre-trip inspection checklist, for volunteers to make sure their vehicles are ready for each trip:

- Headlights, taillights, all other lights
- Turn signals
- Gauges
- Flashers
- Mirrors
- Tires – inflation and tread depth
- Brakes
- Defrosters
- Horn
- Windshields and windows
- Wheels and lug nuts
- Seatbelts
- Fluids – coolant/antifreeze, oil, transmission, brake, windshield washer
- Hoses secure
- No debris in the vehicle
- Cargo, spare tire, tools, etc. secured
- Enough fuel

Necessary safety equipment

- First aid kit
- Fire extinguisher
- Strap cutter in case seatbelt fastener becomes jammed.
- Reflective triangles

Recommended items:

- Paper towels
- Tissues
- Small wastebasket

Defensive driving – how volunteers can drive like professionals

Volunteers drive defensively...

- by knowing and observing traffic rules
- by adjusting their driving to road service conditions, weather conditions, visibility, traffic conditions, and their own physical condition and state of mind
- by being aware of what others are doing and being alert to the hazards their actions might create
- by staying ready to yield the right of way, even though the volunteer driver might be entitled to it.

Distracted driving is the cause of many accidents. Make sure volunteers take the “professional” approach to their driving assignments. For example, no alcohol at all before driving; no eating or texting while driving; being aware of possible effects of prescription drugs; and getting plenty of rest so fatigue will not be a factor.

Also, remember that *not all accidents happen in traffic*. When the vehicle is parked, make sure the volunteer knows not to move the vehicle or even put it into gear until the client is seated and buckled in. In parking lots, it always is safer to back into a space than to drive forward into a space. Reason: Leaving the space with the vehicle headed out makes it easier to see pedestrians or other vehicles in the aisles of the parking lot.

Resource: “Preventer Papers” on vehicle safety, in the members-only “VIS Vault” at www.visvolunteers.com, address defensive driving fundamentals such as speed, the “space cushion” between vehicles, what right-of-way means, safe passing, awareness of hazards at intersections, taking extra precautions (and time) in winter weather, watching out for other drivers who are not being safe, and accident response.

Resource: “You – The ‘Professional’ Volunteer Driver” – This is an online, self-paced training program developed specifically for volunteer drivers by VIS and the National Volunteer Transportation Center. The course provides detailed training, and is available free of charge to VIS members and all their volunteers.

Accident response and vehicle breakdown

Make sure volunteers have clear instructions on what to do in the event of an accident. Here is a checklist for volunteers:

- If you can, get your vehicle out of traffic and park it safely.
- Then, protect yourself and others. Turn on your flashers. Put out your reflectors, or flares. When you are putting out those emergency warning devices, put them in places where you will turn oncoming vehicles away from any damaged vehicles, any spilled fuel or other fluids, or any injured persons. Turn off ignitions.
- Then, help others.
- If you know anything about first aid, go first to anybody who seems to be unconscious, and check their breathing. The next priority is severe bleeding. Call 911 for help, and describe the kinds of injuries and hazards there are at the scene. If someone else can make the call while you administer first aid, that’s better.

- If anybody is obviously injured, or claims to be injured, insist that they see a doctor - even if the injury seems small.
- Get information that your organization and the insurance companies will need:
 1. Names and addresses of any drivers involved and any other persons in the vehicles;
 2. Names and addresses of the companies if there are commercial vehicles in the accident;
 3. Vehicle tag numbers and personal driver's license numbers;
 4. Names and addresses of the insurance companies for the other drivers, and insurance policy numbers.
- Give that same information about yourself and your vehicle to anyone who asks for it.
- Take photos of the scene, to show the positions of the vehicles, vehicle damage, skid marks, etc.
- While you're getting information about the accident from other people, do not discuss whose fault the accident might have been. Don't admit fault and don't accuse anyone else. Don't get into any arguments. Don't volunteer information and don't sign anything. Just be polite and businesslike and cooperate with the police and whatever other emergency services are there.
- As soon as you can, call your volunteer supervisor.

If there is an unattended vehicle involved in your accident, and you can't locate the owner, put a note on the vehicle with your name and contact information on it.

If your vehicle breaks down...

- Move to the roadside.
- Turn on your flashers, and open the hood.
- Put out reflective triangles so other motorists will know your vehicle is on the roadside.
- Call roadside assistance or law enforcement.
- Contact your volunteer supervisor.

Following any accident, review your driver safety training. Was the volunteer following his or her safety training? If not, why not? Refresher training might be needed. Review the Motor Vehicle Record Acceptability Checklist, mentioned above. Does the driver still qualify to drive for you?

Liability and insurance

For the volunteer driver's personal automobile insurance

Each state requires that drivers maintain liability coverage, at certain limits, on their personal auto insurance policy, in case they are at fault in a vehicle accident. Because many motorists are driving without insurance (as many as one in five, in some states), it is a good idea that volunteers also maintain "uninsured/underinsured motorist" coverage on their policies, at the same limits of liability.

As noted above, make sure your volunteer drivers have a current personal auto policy, and that you obtain a certificate of insurance at each renewal of that policy.



For the organization to provide its volunteers

The nonprofit organization providing volunteer-based transportation should consider “excess automobile liability” insurance coverage for its volunteer drivers. This coverage provides additional limits above those of the volunteer’s own policy, in case those personal auto policy limits are not sufficient for the damage caused by an accident where the volunteer is at fault. Making this insurance available can address the fear of liability that would-be volunteer drivers often have, so it can be an effective recruitment tool.

Volunteer liability insurance also is available, should a volunteer be held liable for bodily injury to the client *outside* of the vehicle. For example, the volunteer is helping the client to or from the vehicle, or through the door, the client is injured and blames the volunteer. As another example, the volunteer has taken notes at the doctor’s office, and misinterprets the doctor’s instructions. Bodily injury to the client results, and the volunteer is held liable.

For the organization itself

Every organization should have a general liability policy and a “nonowned and hired” automobile liability policy. These policies respond if the organization itself is held liable for bodily injury or property damage (the general liability policy) and for bodily injury or property damage resulting from a vehicle accident caused by employees or volunteers driving their personal vehicles or rented vehicles (the “nonowned and hired” auto policy.) Unlike the volunteer excess auto liability and volunteer liability coverage, these policies protect the organization itself.

Resource: The Volunteers Insurance Service program offers coverage for all these liability exposures. Details on the VIS program, which is administered by The CIMA Companies, is at <https://www.cimaworld.com/nonprofits/cima-volunteers-insurance>.