

EVENT SAFETY BASICS – START WITH THIS QUESTION...

"What could possibly go wrong?"

That is the threshold question of risk management, whether for a special event or for day-to-day operations. To answer it, begin by discussing what your staff and your volunteers do, or will be doing if a special event is coming up, against the history of injuries and liability incidents affecting nonprofit organizations. That will help you identify the most common risk exposures:

Falls – Falling is the most common type of injury claim, in the 40+ year history of the Volunteers Insurance Service program. Look at the environment where staff and volunteers work. What fall hazards do you see? Eliminate them.

Lifting and carrying – Another common type of injury. Make sure staff and volunteers understand proper lifting technique (with the legs, not the back), make sure loads are not too heavy (make smaller loads if necessary), and that any needed materials-handling equipment such as dollies or handtrucks is available.

Tools -- Have staff and volunteers show you – not just tell you – they safely can use the tools they need, before you allow them to begin their work. "What could possibly go wrong?" With tools, you can imagine.

Take time for training. Have veteran volunteers train newer ones. (NOTE: See also the "Preventer Papers" on the VIS Website.)

Vehicles – Who will be driving, as part of their work assignments? Obtain a Motor Vehicle Record, and proof of current vehicle inspection (if your state requires inspection) before allowing those people to drive for the organization. It demonstrates your "due diligence," which can help protect you against charges of negligence. "What could possibly go wrong?" Unfortunately, the VIS Volunteer Insurance Program has had serious claims involving volunteer drivers.

Who's that volunteer? – If you are hosting a large event, you will have volunteers you don't know well. Obtain a criminal background check if the volunteer will have contact with vulnerable people such as the elderly, children, or those with disabilities. If the volunteer will be handling money, obtain a credit history. Again, it's due diligence, which can protect your organization against claims that you were negligent (did something you should have known not to do, or failed to do something you should have

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known to do.) Sterling Volunteers (www.sterlingvolunteers.com) is a background-check provider that has a partnership with VIS.

So...Ask the "what could possibly go wrong?" question, and be prepared to confront any answer.