

## Insuring a Nonprofit Organization

By Donald A Griesmann, Esq.

2 Galley Hill Lane

Fairport NY 14450

585.421.0536

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[Dgriesmann@aol.com](mailto:Dgriesmann@aol.com)

*Don Griesmann's Grant Opportunities*

<http://charitychannel.com/dggo/tabid/1692/Default.aspx>

How much insurance should a nonprofit organization have? What should an NPO insure? Does the organization have volunteers or paid staff delivering a service or product to the public?

When your nonprofit organization prepares the annual budget, what is included in the calculation? When proposals are drafted what is included as vital items? Does the organization have sufficient insurance to cover the proposed activities and protection for the public, the organization, employees, volunteers, board members, documents, information and equipment in the proposal? It is unfortunate that many community-based and faith-based nonprofits do not make an assessment of what the risks are in both ongoing activities and proposed activities and of their assets. This article will attempt to offer considerations for insurance coverage and offer resources for further study – and action.

There are state and federal laws offering limited protection, called indemnifications, for volunteers of nonprofit organizations. The *Federal Volunteer Protection Act* is one of them. Such legislation can provide for protection from legal action but they do not provide legal representation. Provisions in Bylaws basically copying that Act and state law can increase the protection for board members and provide for legal fees to be paid by the organization. There is strong public policy to encourage volunteers to serve on boards of tax-exempt organizations. To see the *Federal Act*, [http://www.explorium.org/PL\\_105-19.htm](http://www.explorium.org/PL_105-19.htm)

The *Federal Volunteer Protection Act* provides in part:

[No] volunteer of a nonprofit organization or governmental entity shall be liable for harm caused by an act or omission of the volunteer on behalf of the organization or entity if--

- 1) the volunteer was acting within the scope of the volunteer's responsibilities in the nonprofit organization or governmental entity at the time of the act or omission;
- 2) if appropriate or required, the volunteer was properly licensed, certified, or authorized by the appropriate authorities for the activities or practice in the State in which the harm occurred, where the activities were or practice was undertaken within the scope of the volunteer's responsibilities in the nonprofit organization or governmental entity;
- 3) the harm was not caused by willful or criminal misconduct, gross negligence, reckless misconduct, or a conscious, flagrant indifference to the rights or safety of the individual harmed by the volunteer; and
- 4) the harm was not caused by the volunteer operating a motor vehicle, vessel, aircraft, or other vehicle for which the State requires the operator or the owner of the vehicle, craft, or vessel to--
  - a) possess an operator's license; or
  - b) maintain insurance.

**Assessing the risks.** What assessment has the board and staff leadership made for the potential risks in the organization? Are there appropriate policies, procedures, forms and

recordkeeping to handle employment discrimination, staff grievances, or sexual harassment claims? Are there appropriate safeguards and auditing in the handling of money, deposits and disbursements? Are all employment taxes paid in a timely manner? Does the organization provide service to children or frail elderly? Is food served at any time as part of the organizations activities? Do you perform background checks on new employees and volunteers as appropriate and as required by law? Are accreditations or licensing required and if so, are they up-to-date? Do you perform reference checks and verify facts about persons you are considering hiring? Have you addressed safety in the workplace, including issues of domestic violence, internal disputes, natural disaster, blood, threats, terrorism, and more? How soon can your organization be up-and-running after a disaster? Are all employees evaluated fairly and timely? What steps have to be taken to reduce and mitigate the damage from these and other risks? Are staff, volunteers and board trained about the risks and the way they will be handled? Who and when will anyone speak to the press or media in the wake of adverse news about the organization?

Here are some articles that can help you develop a risk assessment plan:

*Five Steps to Risk Assessment* -  
<http://hse.gov.uk/pubns/indg163.pdf>

*Risk Management* from Wikipedia, the free encyclopedia –  
[http://en.wikipedia.org/wiki/Risk\\_management](http://en.wikipedia.org/wiki/Risk_management)

That is the start for an assessment. You will find at the web sites suggested above and at the end of this article material to put together a nearly complete list of vulnerabilities your group has and a plan of action you need. When you have completed the list of risks and a plan of action, discuss it with your attorney and insurance broker.

**Insurance policies vary from insurance company to company.** Some policies can be expensive but the insurance business is competitive. It pays to shop around. There is no one-size-fits-all for nonprofits so look at your mission and activities to sort through what you need. The price of insurance is part of the cost of doing business in the nonprofit world. It can be very helpful to have the assistance of a competent insurance professional.

What should you insure? What are the vulnerabilities? A group that serves food will be more vulnerable than one that does not. An organization with licensed professionals – nurses, doctors, social workers, lawyers – will potentially face malpractice lawsuits not contemplated by other nonprofits. Each organization has to perform a risk assessment, a safety audit. Insurance will not cover all exigencies. Insurance should cover the areas most vulnerable. Management systems should cover other factors. Leadership has to know what the insurance policies do not cover and plan around those factors.

I cannot understate to you the need for you to read the material about each insurance policy *before* you buy it. You have to know what you are buying and whether it is covering the most vulnerable matters for the nonprofit organization.

The types of insurance most organizations should consider are –

- ❖ **Liability** – to protect the nonprofit for bodily injury or property damage to others. With greater use of the Internet by nonprofit tax-exempt organizations, it is advisable to consider insurance covering publications and advertising liability. Under liability and other insurance policies, consider a broad definition of “who is insured” to include the board of directors/trustees, employees and volunteers.
- ❖ **Property** - to cover loss of property/assets of the organization, such as damage to facilities, owned and rented equipment, property/inventory related to fundraising programs, and other assets.

- ❖ **Non-Owned Vehicle** - to protect the organization if a volunteer or employee is in an accident when using a personal or rented vehicle while performing work for the group. This may be in the automobile liability insurance but check to be sure. The organization should have a program written policy about what insurance coverage employees and volunteers have on their vehicles if the vehicles are used in the process of work, delivering meals, taking clients to shop for example. The organization could also be sued if there is an accident.
- ❖ **Professional liability and malpractice** – to protect the organization when it has employees or volunteers who are seeing clients, patients or customers in a professional capacity, such as social workers, psychologists, medical personnel, lawyers, clergy. Check about HIPAA issues with the agent.
- ❖ **Improper Sexual Conduct** – to protect the organization from claims involving sexual mistreatment of children, elderly, developmentally disabled and others. Some policies will also protect the alleged perpetrator up until the time of a criminal conviction.
- ❖ **Bonding or fidelity** – to protect the organization from theft of funds, forgery, robbery, burglary, and potential illegal use of equipment including computers.
- ❖ **Directors and Officers (D&O)** – the big issues to be certain are covered include wrongful termination, discrimination and other related practices. Also it should cover the board and certain employees for the defense and loss for failure to implement appropriate policies, controls and procedures to prevent theft, forgery, and illegal use of equipment including computers. It involves problems in the management of the organization. It may be linked to the bonding or fiduciary insurance on items not covered there. This insurance can be very limited on who is insured and what is included. Check to be sure it also has a broad definition of who is insured.
- ❖ **Errors and Omissions (E&O)** – to cover employees on issues of failure to perform certain actions on their jobs, contract compliance issues and being negligent in delivering services or products. It covers mistakes of employees. It usually includes legal defense costs, court costs and judgment up to the limits of the insurance policy. Ascertain whether this policy or another covers employee, board or volunteer fraud.
- ❖ **Employment Practices** – to cover issues involved in the employment of people – or the denial of employment. Such matters as pre-employment issues, negligent hiring, firing and disciplinary actions. This may be covered under the D&O policy but read everything carefully. If employment related issues are not covered under the D&O, ask about this coverage.
- ❖ **Workers Compensation** – state law may require this insurance for employees who are injured on the job. Some states allow volunteers to be covered; volunteers, however, do not lose wages.
- ❖ **Volunteer or student liability** - to cover injuries to volunteers and students; this is not a workers compensation insurance.
- ❖ **Temporary liability** – to cover certain events such as a health fair or community event that may be required by the sponsors. If your organization contemplates serving alcohol or having wine tasting fundraisers, discuss the coverage under this or other policies. State dram laws may incur greater liability on the organization for serving alcohol and an accident results from that.

- ❖ **Cyberinsurance** – to protect against the loss of information and data, the compromise of confidential material and claims by third parties. Cyberinsurance is a specialized computer insurance that has been on the market since the 1990s. See a description at <http://www.itcinstitute.com/display.aspx?id=884>. As in other areas of risk, management systems can reduce the threat of risk and may lower premium rates.

Your organization may want to consider some of the new policies by insurance providers that are specifically designed to assist with data breaches. These may help you defray the costs associated with investigating a breach to determine whether state laws require notification, as well as help pay for the costs associated with breach notification requirements.

The new policies often include coverage for the following claims:

- Failure of network security
- Wrongful disclosure of private or confidential information
- Failure to protect confidential or private information
- Violations of federal, state or local privacy statutes

Some corporate identity theft insurance policies also assist with the costs associated with defraying damage to the organization's reputation. Some also provide crisis management coverage reimbursement for public relations expenses.

The coverage may also provide a defense in the event that a security breach results in a regulatory investigation or a civil lawsuit. For example, AIG's Corporation Identity Protection offers a product that covers administrative expenses resulting from a breach of personal information.

Like a traditional commercial policy, some security breach policies contain provisions that the insurance company will be required to pay for an attorney to defend the organization in the event it experiences a data security breach.

Finally, look for policies that cover the costs associated with post-event services like credit monitoring and identity theft education to the individuals affected by the security breach.

Nonprofit tax-exempt status is not a bulletproof vest when it comes to lawsuits. Your state and the United States government do have some limited legal protection for volunteer board members, the *Federal Volunteer Protection Act of 1997* ("immunity"). These volunteer laws do not cover all volunteers and all occasions. It may not pay all your costs for defense and for a judgment if both the organization and you personally are sued. Many states allow nonprofit organizations to indemnify its board members through the bylaws; this indemnification is also a limited coverage if the board approves it.

The creed is: anyone can sue any one at any time about anything - just be sure not to lose. Better yet, avoid lawsuits by being diligent, responsible and accountable on management policies, procedures, forms and recordkeeping as a chief executive officer, staff member, a board member or volunteer and manage risk. Just in case, insure to be sure. If the organization has no insurance, whether you are staff or a volunteer, consider running out the door now until it does.

**After your assessment begin looking for a broker, agent or consultant specializing in corporate insurance, professional liability insurance or follow the recommendations of a professional association in your field.** Frederick Fisher, a Los Angeles insurance broker and past president of the Professional Liability Underwriting Society, suggests you choose a broker who is a member of the society. "Group policies provided through professional associations can be much cheaper, but they may not give the best coverage," he says.

Associations of similar organizations may be able to negotiate lower premiums. Groups should consider this approach. Professional associations often partner with insurers to create policies that cover an organization's or consultants' idiosyncratic legal hazards.

The assessment has to take into account whether the company offering a lower rate will be around if and when a claim is made. It is important to check the insurer's financial stability with a rating service like A.M. Best, <http://www.ambest.com/> or Insure.com <http://info.insure.com/ratings/>

Another useful web site is with the National Association of Insurance Commissioners of all 50 states. *Insure U for Small Business* while not addressing nonprofit businesses has material worth reviewing. <http://www.insureonline.org/smallbusiness/>

You have to perform due diligence as you shop around. The cheapest insurance may be with a carrier near bankruptcy. Do not simply accept a broker's recommendation; that is to be considered but not accepted without checking.

**Where can a nonprofit buy this insurance?** Start with Google or other search engines or your local Yellow Pages under "Insurance", "Nonprofit Insurance", "Insurance Listed by Type" and "Insurance Consultants." The Nonprofit Risk Management Center, the local United Way or your state nonprofit association may also have suggestions. See if there are any helpful pamphlets or web sites from the state.

When you have completed an assessment of the risks and the insurance you are interested in, develop an initial budget and prepare a request for proposals or bids (RFP or RFB). There is no reason why your nonprofit cannot go out for bid for insurance. There is no reason your nonprofit cannot join with other nonprofits with similar insurance needs to consider a joint proposal. The nonprofit may be too small in your opinion, but still consider it. Bringing insurance costs in line and getting what you need are considerations to seek a bid.

**What are nonprofit groups facing in claims?** Major issues are around hiring and firing. Those cases include the failure to hire with a claim of discrimination, negligent hiring resulting in harm to another employee or customer/client, and wrongful termination from employment. Nonprofit groups are facing claims of sexual harassment, discrimination and failure to secure safety in the workplace. There are issues of wrongful hiring of employees and failure to check credentials or criminal background when needed.

While there is no protective coating, it can be in the nonprofit's best interest to assure there are sufficient policies, procedures, forms and record keeping about recruiting, hiring, termination and incidents in the workplace. The issues around employment law force nonprofits to be certain that when insurance policies are considered to include these incidences in the policy. There are also issues of failure to properly train and supervise employees and volunteers appropriately. Recent court cases have stated that it is up to employers to provide training on sexual harassment to reduce risks.

There are claims over the lack of or insufficiency of accountability in nonprofits. Generally under state law the board of directors/trustees is responsible for the fiscal integrity of the organization. Accountability starts and stops with the board.

In many states there are statutes providing a limited immunity for boards and board members. That limited immunity will not cover fraud and other acts that may be crimes. There is also a Federal law providing immunity for board members. Neither state nor Federal law will pay for an attorney to defend the board in an action. There may be no liability but the attorney fees may be substantial.

In addition to fraud, theft, fire, natural disasters, safety in the workplace, vehicle protection, computer/web site security, and other more traditional claims, there are constantly new creative vulnerabilities to be faced.

The growth of technology is placing other potential vulnerability concerning information that is confidential to individuals and relative to the corporation. Equipment can be stolen. A disgruntled employee or volunteer can destroy information. A hacker can access the server or individual computers that are linked to the Internet stealing information or destroying information. The addition of laptop computers, cell phones, PDAs and handheld equipment raise the specter for security breaches and theft to another level. Some insurance companies are denying coverage because of the loss claims filed. If this is an important area for your nonprofit, discuss this coverage with the broker.

Policies, procedures, forms and recordkeeping and training about the use of equipment can help in securing data. Professionals in Information Technology suggest other policies for securing information on portable tools:

- Encryption can help secure information but it is also susceptible to be broken.
- There are programs that allow for a disc-wipe if the security is broken, but they can be bypassed.
- Avoid storing confidential information on a laptop or handheld in the first place.
- Avoid catchy passwords and storing the password on the equipment (“caching”) for easy access for staff to the material. The password can be accessed.
- Consider having a professional security professional scan the equipment periodically to assess whether security has been breached.
- The development of WiFi and other technology with wireless access to the Internet and to office networks raise other concerns about the security of information. Prior to adapting newer modes of communication, consider and study the vulnerabilities for your organization and the protocols for security.
- Prior to using new forms of communication, e-mail and Instant Messaging for instance, develop written policies about management’s ownership and access to those messages, and plan for maintenance and retention of information and destruction of messages
- Develop a recovery plan for technology, communication and the activities closest to your mission.

Always immediately report any theft of equipment or material to the program administrator or executive and to the police. You may also have to contact one or more funding sources.

**What limits of coverage is enough coverage?** That will vary from organization to organization, mission to mission and activities to activities. It is not unusual for grantors, foundations, corporations and government to have minimum insurance coverage before providing a grant. It is not unusual for grant RFPs and contracts to require that the insurance carrier be licensed to do business in your state

RFPs from government, foundations and corporations are listing the types and amounts for policies, such as: Comprehensive General Liability Insurance including Contractual Liability Insurance and Products Completed Insurance. Many have limits not less than \$500,000.00 for all damages because of bodily injury sustained as the result of an occurrence and limits of \$250,000.00 for all damages of property damage sustained by each person because of any one occurrence and \$500,000.00 for all damage of bodily injury sustained by two or more persons as the result of one occurrence or a limit of \$500,000.00 Combined Single Limit (CSL)

- ❖ All, if any, deductibles are the sole responsibility of the nonprofit organization to pay and/or indemnify

- ❖ All policies must be in compliance with the licensing state or allowed by your state law. In some states insurance carriers are regulated by the Department of Insurance. In other states the carrier, risk retention groups or liability risk pools are regulated by the Secretary of State.
- ❖ Automobile Liability Insurance with limits not less than \$250,000.00 for all damages because of bodily injury sustained by each person because of any occurrence and \$500,000.00 for all damages because of bodily injury sustained by two or more persons as the result of any occurrence and limits of \$100,000.00 for all damages of property damage sustained because of any one occurrence or a limit of \$500,000.00 Combined Single Limit (CSL)
- ❖ Professional Liability Insurance with limits of \$1,000,000.00 Single Limit for the term of the contract and for two years following completion of the contract
- ❖ In addition to the above your organization may have to indemnify and hold harmless the funder and all its employees, boards and consultants. The hold harmless provision covers and is not limited to damages, awards, costs, reasonable attorney's fees to the extent any such claim directly and proximately results from the wrongful, willful or negligent performance of services by your organization, its employees, board and volunteers during your performance under the contract.

In addition to an RFP/RFB where you are seeking insurance bids, consider creating a contract-form or template to use indicating the points that are critical to your nonprofit that may not normally show up in an insurance contract. Subjects that can be included are assurances the contractor has a written equal opportunity policy in place, that no employee will use illegal drugs or alcohol in the nonprofit's workplace and will not participate in sexual harassment of your employees.

Leaders need to be sensitive to the fact that insurance carriers are reducing the areas that they are covering. When you are buying insurance or renewing, go over the details carefully. Have a "want list" of the things you expect to be covered, such as many of the items mentioned in this article. The items that are most vulnerable, wrongful hiring and termination, discrimination, harassment, fraud and safety, may be left out entirely or subject to a larger deductible. It is one thing to insure to be sure; it is another to be sure that the insurance covers what you need at a price that is fair and reasonable. Avoid a severe "Oops!" after a problem arises and you learn your organization is not covered for legal representation and/or liability for damages.

Deductibles are on a fast track of escalation. Each year you have to be certain you have assessed the amount of the deductible in every policy and your willingness to accept it. Review your budget as to both coverage and deductibles. Include insurance costs in applications for grants.

**When a nonprofit organization buys insurance, someone has to read the policy. What should you do if you/organization are sued?** The organization has to develop a corporate memory about the instructions in handling a claim. More than one person should read the policy. Is leadership to call the agent or the insurance company? Do you have to report at the time there is a threat or do you have to wait until you are sued? Is there a requirement to send a registered letter, return receipt requested to the insurance company? If that is a requirement, be sure to save copies of all correspondence and the proof of mailing and receipt.

How much should you tell the insurance agent or company about the facts? It is generally better not to tell too much to the agent or insurance company in a liability claim because there may not have lawyer-client confidentiality at that level. In some states such as in California communications with the insurance carrier is privileged. Check in your state for guidance here. Do NOT handle any contacts by e-mail!

At what point do you talk to the insurance company's lawyer? When will a claim number be assigned? When can the nonprofit leadership talk to a local lawyer or someone who will handle

the case? Can the nonprofit leadership select the attorney or will the insurance company attorney assign one? What are the rights of the nonprofit and its staff, board and volunteers under certain claims? What if the attorney and the insurance company want to settle the claim and the leadership is not so sure that is the correct thing to do?

Did the alleged harmful activity happen when you had a different insurance policy or a different company insuring the organization? What happens then? The insurance policy will discuss this in highly technical terms so the organization has to understand what and how incidents are covered. Plaintiffs may have 2 years or more to sue under statutes of limitation and by then several policies may have intervened.

Organizations need to know that insurance may not help you recover everything that is lost. In addition to the risk assessment suggested here the organization also needs written personnel policies, technology handbook detailing retention and destruction of records, an ethics statement, conflict of interest statement and much more. Appropriate steps should be taken in handling all fiscal affairs with clear sets of responsibilities and authority. Insurance supplements good management practices. It does not replace good management practices.

**For additional web sites featuring information, resources and helpful articles, see –**

*Glossary of Risk Management and Insurance Terms -*  
<http://nonprofitrisk.org/library/glossary.shtml>

*How to Steal from a Nonprofit: Who Does It and How To Prevent It* from the Nonprofit Quarterly of December 21, 2007 – <http://www.nonprofitquarterly.org/content/view/455/>

*Fraud Prevention Check-up* from the Association of Certified Fraud Examiners -  
<http://www.acfe.com/resources/fraud-tools.asp?copy=checkup>

Sample documents from the Association of Certified Fraud Examiners -  
<http://www.acfe.com/resources/fraud-tools.asp?copy=samples>

*Risk Management for Non-for-Profit Organizations -*  
<http://charitychannel.com/Articles/NonprofitBoardsandGovernanceReview/DetailPageNBGR/tabid/1702/xmid/1857/BioID/1231/Default.aspx>

The Insurance Information Institute has free resources and material for nonprofit groups -  
[https://www.riskinstitute.org/peri/component/option.com\\_bookmarks/Itemid,44/mode,0/catid,40/navstart,0/search,\\*/](https://www.riskinstitute.org/peri/component/option.com_bookmarks/Itemid,44/mode,0/catid,40/navstart,0/search,*/)

*Directors and Officers Insurance - Part 1 -*  
<http://charitychannel.com/Articles/NonprofitBoardsandGovernanceReview/DetailPageNBGR/tabid/1702/xmid/874/BioID/483/Default.aspx>

*Directors and Officers Insurance - Part 2 -*  
<http://charitychannel.com/Articles/NonprofitBoardsandGovernanceReview/DetailPageNBGR/tabid/1702/xmid/873/BioID/483/Default.aspx>

Information about limited immunity references in the law of nonprofits and risks and immunity from Cornell University Law School -  
<http://www.law.cornell.edu/topics/nonprofits.html>

Three GuideStar articles about insurance considerations –

*Insurance Trips and Traps for Nonprofits -*  
[http://www.guidestar.org/news/features/npo\\_insurance.jsp](http://www.guidestar.org/news/features/npo_insurance.jsp)

*Making Insurance Easier to Administer -*

[http://www.guidestar.org/news/features/insurance\\_admin.jsp](http://www.guidestar.org/news/features/insurance_admin.jsp)

*Nonprofit Directors and Officers Insurance: The Good, the Bad, and the Ugly -*

[http://www.guidestar.org/news/features/do\\_insurance.jsp](http://www.guidestar.org/news/features/do_insurance.jsp)

The *Insurance Guide for Nonprofit Organizations* prepared by the Washington (state) Insurance Commissioner - <http://www.metrokc.gov/parks/cpg/docs/insurance.pdf>

*Nonprofit Good Practice Guide*, This toolkit from the Johnson Center at Grand Valley State University defines risk management and offers links, resources, and ideas for effective risk management in a nonprofit organization. –

<http://www.npgoodpractice.org/Topics/Financial/LegalConsiderations/Default.aspx>

Sample of a state law, Massachusetts' limited liability -

<http://www.state.ma.us/legis/laws/mgl/231%2D85w.htm>

*Insurance Overview for New Jersey Nonprofits -* [http://www.njnonprofits.org/ins\\_overview.html](http://www.njnonprofits.org/ins_overview.html)

*Federal Volunteer Protection Act -* [http://www.njnonprofits.org/vol\\_protect\\_act.html](http://www.njnonprofits.org/vol_protect_act.html)

*Accident Preparation and Response Tutorial* is a free web-based tutorial designed to teach nonprofit organizations how to respond effectively to accidents. It focuses on the nonprofit's and its staff's actions shortly after an accident, during which missteps can have a significant impact on legal and insurance outcomes. It includes checklists to print and to keep in appropriate locations-

<http://nonprofitrisk.org/tools/accident-response/intro/1.htm>

*Top 5 Tips for Effective Nonprofit Crisis Planning* by Joanne Fritz -

<http://nonprofit.about.com/od/nonprofitpromotion/tp/crisistips.htm?nl=1>

*A Patchwork Of Protection: Sources Of Volunteer Immunity For Medical & Public Health Volunteers -* <http://www.troutmansanders.com/mc/art-gravelly-whaley.pdf>

BoardSource Q and A about D&O insurance -

<http://www.boardsource.org/Knowledge.asp?ID=3.150>

Employment law library, links to topics on the left (you may be asked for your zip code to allow for some specific links) - [http://public.findlaw.com/employment\\_employee/articles.html](http://public.findlaw.com/employment_employee/articles.html)

NRMC's *Workplace Safety is No Accident: An Employer's Online Toolkit to Protect Employees and Volunteers* is a must read for all nonprofit managers - .

<http://nonprofitrisk.org/tools/workplace-safety/nonprofit/wsp.htm>

On this same theme of workplace safety see the following three web sites from NRMC -

*Basic Risk Management* <http://nonprofitrisk.org/tools/basic-risk/1.shtml>

*Risk Management Classroom* <http://nonprofitrisk.org/tools/rm-classroom/rm-classroom.shtml>

*Workplace Safety Is No Accident* Tutorial with sample policies and procedures -

<http://nonprofitrisk.org/tools/workplace-safety/nonprofit/tutorial/1.htm>

The *National Safety Council* - <http://www.nsc.org/>

Here are 10 FREE fact sheets on the topic of crisis management from the Nonprofit Risk Management Center. You are encouraged to print them. E-mail them. Share them with your team. ***The best time to plan how to respond to a crisis is before it happens!***

*Community Collaboration* - <http://nonprofitrisk.org/library/fact-sheets/collaboration.shtml>

*Communicating During a Crisis* – <http://nonprofitrisk.org/library/fact-sheets/communicate.shtml>

*Crisis Management Essential* - <http://nonprofitrisk.org/library/fact-sheets/essentials.shtml>

*Emergency Evacuation Strategy* – <http://nonprofitrisk.org/library/fact-sheets/evacuation.shtml>

*Coping with Employee Fear and Low Morale* - <http://nonprofitrisk.org/library/fact-sheets/morale.shtml>

*Handling Suspicious Packages and Letters* - <http://nonprofitrisk.org/library/fact-sheets/packages.shtml>

*On a Smaller Scale: Adapting Risk Management Principles* – <http://nonprofitrisk.org/library/fact-sheets/small.shtml>

*Policies and Procedures for Hoaxes* - <http://nonprofitrisk.org/library/fact-sheets/hoaxes.shtml>

*Screening Prospective Staff is Sound Risk Management* - <http://nonprofitrisk.org/library/fact-sheets/screening.shtml>

*Threatening Call Checklist and Record Sheet* - <http://nonprofitrisk.org/library/fact-sheets/calls.shtml>

*Developing and Managing Volunteer Programs* - <http://www.managementhelp.org/staffing/outsrcng/volnteer/volnteer.htm#anchor1409580>

*No Surprises Volunteer Risk Management Tutorial* - <http://nonprofitrisk.org/tools/volunteer/volunteer.shtml>

*The Violence Vulnerability Assessment: Sometimes Ignored - Always Essential!* - <http://www.irmi.com/Expert/Articles/2006/Madero10.aspx>

*Risk Assessment Road Map Toolkit, Insurance Rating Assessment* - <http://www.oregon.gov/DAS/SSD/Risk/docs/RiskAssessmentInsurance.doc>

*Insurance Against Liability* - [http://www.mapnp.org/library/legal/lia\\_inrs.htm](http://www.mapnp.org/library/legal/lia_inrs.htm)

Insurance for NPOs from CIMA - <http://www.cimaworld.com/>

*Business Continuity Planning* - <http://nonprofitrisk.org/tools/business-continuity/business-continuity.shtml>

*Risk Management Essentials* is the Nonprofit Risk Management Center's 16-page newsletter, distributed three times a year <http://nonprofitrisk.org/library/newsletter/newsletter.shtml>

The Nonprofit Risk Management Center developed a 119-page booklet entitled *State Liability Laws for Charitable Organizations and Volunteers*. It was published in September 2001. I am not

aware of any updates and I have seen no compilation of state liability laws. Many other web sites link to this document. It is a place to start looking at your state immunity law and the federal immunity statute. BE AWARE THE LAW MAY HAVE CHANGED IN YOUR STATE SINCE 2001 - <http://nonprofitrisk.org/library/state-liability.shtml>

**Reading this article is no substitute for consulting with an attorney about these issues.**

I am required to tell you that I am a licensed attorney in New Jersey. This article is not to be misconstrued as legal advice to anyone or any organization. It is for information purposes only.

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