

How do you communicate with your agent around “at risk” populations?

- ◆ Early and often! Ask for help.
- ◆ Engage him/her in what you are thinking about doing before you execute. As a partner, they can be a valuable source of information for you. There is a wealth of information available through insurance carriers and other resources your agent may have access to, as well as their own experience with similar scenarios.
- ◆ They can help you understand the implications to your insurance and risk management program. It can be a lot or not much at all, depending upon what you are doing, but best not to guess. Or worse, do it and then find out it is cost prohibitive or the insurance carrier will not continue coverage for the risk, after the fact.
- ◆ Keep the conversation going as you onboard or begin. Meet to discuss progress or challenges as needed. Don't be afraid to check in with questions that come up, if there is something you are concerned about.
- ◆ Sometimes nonprofits are so passionate about their mission that it is hard to be objective about risk management issues. Your agent can be a “devil's advocate”. Sometimes it feels like a buzz kill, but it's an important part of the process and good solutions can result.

What do insurance providers need to know?

- ◆ Description of activities/program (Depending upon how this is answered, different questions will follow)
- ◆ How many participants?
- ◆ Are waiver/hold harmless/release agreements obtained for participants? (Provide copy)
- ◆ Permission slips/Consent forms (provide copy)?
- ◆ Leadership and experience level/training?
- ◆ Policies and Procedures?
- ◆ Especially when working with children/youth – background checks/criminal checks?
- ◆ Ratio of adults to children/youth?
- ◆ Procedures for reporting of any incidents?
How are these vetted? Public Relations?
- ◆ If residential or overnight stays involved, more complex.
- ◆ If program is inside premises program, there will be questions around life safety and fire protection of building.
- ◆ Animals will involve an additional set of questions.
- ◆ What about safety for your employees and/or volunteers (as well as participants of course)?
- ◆ What about any transportation?
How will this be handled? Are you responsible (significant additional risk for you)?

“At Risk” Population

what is that/how do you define?
Is it:

- ◆ Children under 10
 - ◆ Youth 10-18
 - ◆ Clients over 60
 - ◆ Developmentally Disabled
 - ◆ Low income/Homeless
 - ◆ Physically Disabled
 - ◆ Drug/Alcohol Addicted
 - ◆ Non ambulatory
 - ◆ Sex offenders
 - ◆ Suicidal
 - ◆ Etcetera
- OR
- ◆ Defined by type of activity (ie mountain climbing)
- OR
- ◆ Some combination of the above

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VULNERABILITY RISK MANAGEMENT CONFERENCE

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