

# The road to volunteering is paved with risks

By Debbi Sellers

Members use volunteers to assist in a number of areas such as special events, programs and activities, coaching recreational programs, etc. Since member volunteers are covered by WCIA while performing their volunteer duties, they can be a source of potential liability.

One area of potential risk related to volunteers is allowing volunteers to drive while performing volunteer duties. If volunteers are allowed to drive member-owned vehicles, the member's auto liability coverage with WCIA would apply, on a primary basis, to any at-fault accident. Members may instead, allow volunteers to drive their own personal vehicles while performing their duties. If members choose this option, it is important for both the member and volunteer to understand that the volunteer's personal auto liability coverage will be primary for any at-fault accident the volunteer is involved in. The member's auto liability coverage with WCIA would apply as excess coverage for any damages that exceed the volunteer's liability insurance limits.

Whether volunteers are driving member-owned vehicles or their own personal vehicles, members should evaluate each volunteer's suitability to drive. At a minimum, WCIA recommends members do the following to assist in evaluating if a volunteer should be allowed to drive while volunteering:

1. Confirm the volunteer has a valid driver's license.
2. Obtain a copy of the volunteer's current Abstract Driving Record (ADR).
3. Evaluate the volunteer's ADR to determine if the driving history is acceptable according to the member's Vehicle Driver Evaluation Policy. For continuous volunteers that will be driving a vehicle as part of their duties, members should obtain and evaluate the volunteer's ADR on an annual basis.
4. If the volunteer's driving record is acceptable, members should require the volunteer to read the member's Fleet Policy and sign an agreement, acknowledging that the volunteer has read and will abide by the policy.
5. Train the volunteer on safe and proper driving techniques, including vehicle inspection and accident reporting procedures. If the volunteer will be driving a member-owned vehicle, training should include instructions on the vehicle's specific characteristics (e.g., ABS brakes, front/rear/all-wheel drive, long wheel base, etc.) and safety equipment. Regardless of what vehicle the volunteer will be driving, the member should ride along with the volunteer as part of their training to ensure the volunteer's driving skills are acceptable.

6. If a volunteer will be allowed to drive their own vehicle, the member should require the volunteer to provide a Certificate of Insurance to confirm the vehicle is insured by an Auto Liability Insurance policy. Please contact your WCIA Risk Management Rep to discuss what liability limits would be appropriate.

For more information, please see WCIA's Liability Resource Manual guideline, FLT.02 Vehicle Drivers and the related samples, FLT.02.01 and FLT.02.02 Sample Driver Evaluation Point Systems. The Liability Resource Manual is available through the Member Resources page on the WCIA website: <http://www.wciapool.org/member-resources>.