

Arrive... Safe and Sound

Tips to Help With Your Nonprofit's Vehicle Safety Program



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Please note: This booklet is designed to provide general information about vehicle risks based on our many years of experience in handling claims and lawsuits against nonprofit organizations. This booklet is not intended to offer legal advice or counsel. The information contained in this booklet does not alter the terms of any insurance contract or the law of the jurisdiction which is the site of any potential claim or suit. It is the terms and provisions of your insurance contract which provide the scope of the applicable coverage. Because the areas of law constantly change, those using this booklet should not rely on it as a substitute for independent research.

Introduction

How to Use This Booklet

Sideswiping or improper backing cause half of the auto claims that our members submit. Many of these crashes occur because drivers are unfamiliar with the vehicles they're driving. Some of these crashes involve significant physical injury and property damage. Most crashes can be avoided with proper training and driver attention.

Every dollar spent settling injury claims and repairing vehicles is one less dollar available to provide direct services to our communities. Working together, we can reduce automobile insurance costs and enhance staff, volunteer, and client safety. This booklet is intended to help members of the Nonprofits Insurance Alliance (NIA) avoid auto crashes whenever possible and respond appropriately to collisions.

This booklet is a guide to help the individual(s) who have the responsibility for the administration and operation of motor vehicles develop a fleet safety program that works for their organization.

Throughout the booklet, we use the word "insurer" to mean the company that takes in premium dollars and pays out money to defend and settle claims. Whatever the form of the "insurer," the word is used interchangeably with NIA. However, in some cases where we express our company philosophy or where we refer to a service we offer that other "insurers" do not, we use "Nonprofit Insurance Alliance," or "NIA," instead of the more generic "insurer."

Chapter 1:

Motor Vehicle Safety Programs

Use of vehicles at nonprofits vary with the services nonprofits provide. Some vehicles take children to after-school or sports activities, some transport seniors or people with disabilities, and some deliver food, meals, and in-home assistance. Sliding behind the wheel of an unfamiliar vehicle can be a dangerous undertaking. Often, individuals are driving vehicles that are larger, or have different features, than their personal vehicles. This is why we see many claims resulting from backing or hitting a fixed object (such as missing overhead clearance, turning too tight, and clipping a parked car, etc.).

Whether you call your program a fleet safety program, vehicle safety program, driver safety program, or transportation program, having one in place will help you reduce the potential for claims, injuries, crashes, and inappropriate behavior. Just because you only have two vehicles doesn't mean you don't have a fleet! Your program will not have to be as comprehensive as an organization with 100 vehicles, but you should still have a program in place.

It is a sobering thought that one-third of all unintentional deaths in the U.S. per year involve cars, even with all the improvements that car manufacturers have made to protect us in the event of a crash. Crashes on and off the job have far-reaching financial and psychological effects on your employees, your volunteers, your staff's families, your clients, and your organization. Fortunately, crashes are largely preventable.

Any individual who drives for your organization is at risk. Your organization is also at risk because, if an individual driving a vehicle while 'conducting business' on behalf of your nonprofit is involved

in a crash, you face serious potential liability. Your nonprofit can be held liable for injury caused by its drivers, regardless of whether the driver is a paid employee or a volunteer, or whether the driver is in a vehicle your nonprofit owns or a personal vehicle. Damage awards from third-party lawsuits might soar into the millions for a fatal crash. An effective safety program can greatly reduce these risks.

Behavior can be affected by changing the way we think about events and the words we use to describe them. Crashes are not “accidents.” The term “accident” should never be used with a vehicle collision. It fosters the idea that the resulting injuries are an unavoidable part of life. Collisions are not outside of human influence or control but are predictable results of specific actions and are preventable.

An accident is defined as an unpredictable and unpreventable event. The researched causes of motor vehicle “accidents” are 85% driver error, 10 % road or environmental factors, and 5% vehicle failure; therefore, most incidents do not fit the criteria to be deemed accidental. Injuries caused by motor vehicle collisions, while unintentional, are still preventable through addressing the factors contributing to these injuries.

You must promote motor vehicle safety. Developing an effective motor vehicle safety program is one of the best ways for you to protect employees and volunteers who drive on behalf of your organization. It will also protect you from the high cost of crashes.

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Chapter 2:

Essential Elements of a Written Fleet Safety Program

An effective program requires the full cooperation of each driver to operate their vehicle in the safest possible manner and to comply fully with their responsibilities. Your written program documents the organizational requirements for driver, passenger, and motor vehicle safety that you have defined. It should address both drivers of agency-owned vehicles and drivers using their personal automobiles.

A written program can also be of value in the event of a lawsuit ...as long as you are following (and enforcing) your documented policies and procedures.

As you create or review your written program, remember to include any specific requirements related to the services your nonprofit provides. As an example, driver screening, criteria, and training for a meals-on-wheels program will differ from that for disabled passenger transportation. You have enormous power to protect your nonprofit by educating your employees and volunteers about safe driving practices.

Your written fleet safety program should include these elements:

Safety Policy Statement

Your formal safety policy should state management's concern for the health and wellbeing of drivers throughout the organization. It should establish the expectation that drivers comply with all aspects of the organization's vehicle safety program, and obey local, state, and federal laws and regulations as they relate to vehicle operations. The vehicle safety policy can be a stand-alone document or integrated into the organization's overall safety and health policy. Your vehicle safety policy should include:

- Leadership
- Responsibilities and accountabilities
- Compliance with legislation
- Responsibilities of all affected drivers
- Safety as a condition for continued driving privileges
- A safety policy statement

The policy should be signed by a senior executive and appropriately communicated to all employees and drivers.

Responsibilities & Accountabilities

This section is very important, as it sets forth who is responsible for what. Cooperative efforts and input from organizational departments such as operations management, human resources, and safety should be employed when establishing accountability and disciplinary systems. Organizations should establish and support a process that encourages driver involvement in aspects of the vehicle safety program. Any recognition and reward system should be administered in a fair and uniform manner and encourage safe behavior, immediate reporting of incidents, and active participation in the motor vehicle safety program.

Driver Selection & Assessment

Driving standards are very important once the driver is hired. However, it is easier to deal with a potential problem driver prior to hiring through a rigorous process of employee/volunteer qualification. Look at driving experience, familiarity with specific equipment, and past safety records.

Implement a system that recruits and selects drivers to ensure safe operation and management of the motor vehicle safety program. Your nonprofit should tailor its driver screening process for a particular position (paid or volunteer) to meet the needs of the organization and the risks inherent in the position. Positions posing greater risk to client safety (such as a bus driver) warrant a more rigorous screening process than positions posing minimal risk (such as an occasional driver for business errands only).

Driver Selection/Screening Guidelines:

1. Experience required
2. Valid driver's license; note any restrictions or limitations
3. Medical examination, if required

4. Motor Vehicle Record (MVR) check; what is acceptable
(NIA members should refer to the Guidelines for Drivers of Agency Vehicles)
5. Special license or certification requirements
 - a. In many states, drivers of vehicles designed to carry more than 10 passengers (including the driver) must have a special license. Note that removing a seat from the vehicle does not change the requirement as the vehicle was “designed” to carry 10 or more.

Driver Assessment:

1. Job/position application to collect basic information about the applicant’s experience and credentials
2. Job/position description, with safety expectations
 - a. If position will include working with youth, developmentally disabled individuals, or medically fragile older clients, include information on criminal history record check requirements.
3. Personal interviews
4. Reference checks
5. Road (in-vehicle) test (optional, depending on position and vehicle)
6. Written test (optional)
7. Background check
 - a. Work history documentation
 - b. Drug and alcohol checks
 - c. Criminal history, if required based on position description

The job/position description and selection criteria should select drivers committed to safe vehicle operation. The selection process, including the job/position description, should be assessed periodically to ensure the process is effective.

Organizational Procedures and Rules

Driving standards are performance minimums with a built-in system for monitoring and evaluating, and, if necessary, correcting driver performance. Standards should be set in the early stages of your fleet safety program, so all current and new employees realize there are no exceptions and/or excuses.

Develop and implement organizational safety rules that address the specific issues for your organization. Remember to consider elements such as passengers in the vehicle, personal use of agency vehicles, and distracted driving. Any drivers found to be in violation of these safety rules should be counseled or disciplined in a fair and uniform manner consistent with the organization’s policies.

When writing your standards, make certain to cover driver performance, performance monitoring, performance evaluations, and corrective actions. Create the corrective actions system with the help of your legal counsel to avoid discrimination or unfair hiring/firing charges.

NIA members can download a sample driver policy from the Member Portal or contact our Director of Loss Control for free assistance with policy development and/or customization.

Orientation & Training

Once you have hired your ideal candidate, the next challenge is to provide an organizational culture that trains and educates them in the job requirements, starting with the orientation process and expanding into the specific job responsibilities.

Safe driving is not simple. It requires both mental and physical skills. It also requires good decision-making. Drivers must constantly scan traffic and physically maneuver the vehicle to take corrective defensive actions that avoid collisions. Safe driving also requires important skills, such as safe parking and backing, buckling a safety belt, and checking the air pressure in the tires.

Risky drivers are more than simply those with a lack of skill or adequate training. Many crashes are caused by drivers' habits and practices, not by their lack of technical knowledge. A driver may be careless about making lane changes or using cruise control, even though they know the proper procedures. This reinforces the notion that safety cannot simply be improved with more training. Often, drivers possess the skill and knowledge needed to drive safely, but bad habits or outside factors, such as a weak safety climate or lack of communication within an organization, will intervene and result in unsafe driving behaviors.

Your fleet safety program should include elements for initial, refresher, remedial, and ongoing training:

Initial Training - Implement an initial orientation for drivers to review the organization's driving policies and procedures (don't forget to include what to do in the event of a collision). Include some formal defensive driver training. Train all new drivers on a vehicle similar in size, power, configuration, and operation as the vehicle they will use prior to being assigned the vehicle/unit, including any special equipment specific to their intended vehicle assignment. For larger vehicles or vehicles with special equipment (e.g., lift), training should include a behind-the-wheel observation.

Be sure that your initial training is adequate in bringing the knowledge and skill of your new driver up to the level needed to perform the job properly.

Refresher Training - This should include a review of the initial training material or presentation of updated material to familiarize drivers with new equipment, operating problems, procedures, or regulations. Give refresher training annually or as needed.

Remedial Training - This is for drivers who have had a certain number of collisions. The training should focus on the type of collisions the repeaters have had and should feature the discussion technique. Remedial training has been shown to improve the performance of collision repeaters.

Ongoing Training - In addition to classroom, online, or behind-the-wheel training, this type of education uses safety posters, flash cards, bulletin boards, safety booklets, and driver letters. Education should go on regularly to continuously expose your drivers to safety information and ideas.

(NIA offers free driver training resources to our members with a current owned-auto policy.)

Incident & Crash Review

Implement a system that requires the investigation and analysis of incidents. Report major incidents, trends, and safety performance to all management levels of the organization. Your system should require the immediate reporting of all major incidents to top management.

Your system should also ensure all internal and external communications are clear and accurate. Only authorized personnel should coordinate external communications to manage inquiries from media, public, and regulatory agencies.

See notation on page 10 about incident reporting.

Reward & Recognition

Every successful program includes activities aimed at arousing employee/volunteer interest in safety and keeping it at a fairly high pitch. Awards and recognition, while important, have no significant impact unless they are actively coordinated with the other elements of the program. Awards and recognition, also known as interest-sustaining activities, can be classified as three main types:

Informative Activities:

This includes safety meetings, special campaigns, posters, driver letters, and bulletins. The function of informative activities is to provide information and to remind and inspire. The effects of informative activities are cumulative.

Competitive Activities:

This includes contests and awards based on group and individual safety performance. Competitive activities appeal mainly to the competitive spirit. "Safe driver" awards recognize continuing collision-free performance and appeal to the pride of a driver.

This type can also include incentive programs. Incentive programs first and foremost raise awareness of safety performance rather than reduce incidents. Getting employees/volunteers thinking about safety behavior is the first step to getting them acting safely. Incentive promotions and programs can promote safe behavior if implemented properly and with a clear understanding of purpose.

Awards and incentives should be given only for positive results, not to reward the absence of negative behavior. Positive reinforcement that rewards best practices leads to sustainable changes in behavior.

Expressions of Management Interest:

This includes award presentation ceremonies, safety banquets, and special events attended by management to express their personal appreciation for group and individual safety efforts. Individuals generally regard the scale of such events, the care with which they are planned, and the sincerity of management's participation as measures of the organization's true attitudes toward safety.

The objective is to keep alive the employee's/volunteer's interest in safety, maintain the desire to achieve a good safety performance record, and instill an element of fun in the program. Your employees/volunteers are more likely to repeat safe behaviors when positively and regularly recognized for them.

Vehicle Specifications & Selection

You should establish a system to ensure the proper vehicle is selected for the intended safe use. Examples of safety considerations include:

- Suitability for designated purpose
- Crashworthiness
- Cargo capacity and load position

Determine whether your nonprofit must purchase any special equipment due to driver and passenger needs. If so, diligently research safety options and purchase appropriate equipment. For instance, extra wide-angle mirrors can assist drivers when backing, and hydraulic lifts or “grab bars” can assist passengers with physical limitations.

When analyzing safety features and performance, you may want to prohibit the following types of vehicles:

- Older model vehicles, because they lack improved safety features such as anti-lock brakes, crumple zones, air bags, and/or central locks.
- The larger 15-passenger vans, because of the increased chance of rollover.

Inspections & Maintenance

Many benefits are derived from an effective maintenance, inspection and selection process, such as collision reduction; reduced down time; reduced maintenance; improved driver morale; good customer/public relations; lower maintenance costs ; and fewer out-of-service incidents.

There is also the issue of driver responsibility for maintenance of the vehicle. The driver should be responsible for the condition and safe operation of the assigned vehicle. They should treat the vehicle as if it were their own — assuming they take good care of their own vehicle!

Establish a system of vehicle/equipment inspections and maintenance for safe operation. Vehicles should be inspected and serviced regularly, or, at a minimum, in accordance with the vehicle manufacturer’s recommendations, regulatory requirements, and recognized standard practices. Visual checks should be made by drivers each time a vehicle is to be operated. Examples of items to check include:

- Gauges
- Fuel and fluids
- Wheels and tires
- Mirrors and mirror adjustment
- Windshield, including wipers
- Lights, including headlights, signals, and brakes

You should have formal maintenance procedures and record-keeping procedures that meet or exceed the manufacturer’s recommendations, considering the operating environment. Vehicles should always be inspected immediately after notice of a manufacturer recall. (About 53 million

vehicles are on the road with unresolved safety recalls, according to National Highway Traffic Safety Administration data. Check for any safety recalls on your vehicles here - <https://www.checktoprotect.org>. Share this information with your employees too.)

How you handle vehicle maintenance will depend on the size and resources of your organization. You may conduct maintenance work at your own facility, handle preventive maintenance and minor repairs in-house, or you may outsource all vehicle maintenance. Be sure to keep accurate and up-to-date maintenance records. (NIA members can download a sample vehicle inspection checklist from our Member Portal or contact our Director of Loss Control for assistance.)

Don't let your fleet safety program grow stale on a shelf. Periodically revisit your plan and the policies and procedures...and when needed, revise for changes that occur in your organization and in case law, regulations, and technology.

Chapter 3:

Control the Use of Non-Owned Vehicles

A “non-owned vehicle” is a vehicle owned by an employee, volunteer, or rental company but used in connection with the nonprofit’s operations. Because the organization can be held liable for uninsured damages if it permits employees or volunteers to drive their own vehicles or rental vehicles in the course of business, nonprofits should develop procedures to do the following:

- Ensure that the driver has the appropriate license and insurance for the vehicle to be used;
- Determine whether the vehicle is adequate for the trip

Organizations with anyone driving a personal vehicle on agency business should have a non-owned/hired auto policy. The intent of this coverage is to protect your agency when your employees or volunteers use their own personal autos on agency business. For example, your employee uses their own truck to pick up supplies for your agency. If the employee is involved in a collision while on agency business, the employee’s own personal auto insurance would respond to the claim first. If the collision is severe and the employee’s personal auto liability limits are exhausted or not available, your agency’s non-owned auto policy should engage.

Remember, non-owned/hired is liability coverage, not physical damage coverage. In the example used above, if the employee bumps and dents their truck while picking up supplies for the agency, the non-owned and hired auto liability policy will not respond to a claim to repair the dent.

Also, non-owned/hired liability coverage protects vehicles your agency rents from another party. Hired auto coverage can either supplement or replace a car rental agency’s liability coverage. Hired auto physical damage coverage is also available so you don’t have to purchase the rental agency’s expensive physical damage coverage. The hired auto policy’s liability coverage protects your organization and the individual driving the rented vehicle. It supplements the driver’s own auto liability coverage. Just as if they were driving a personal vehicle, if a crash occurs, the individual would still be personally liable for injuries or property damage to third parties.

NIA’s non-owned/hired auto policy extends coverage to volunteers who drive on agency business and our umbrella policy follows form over the non-owned and hired auto liability coverage,

although the umbrella does not extend over uninsured and underinsured coverages. If you are not insured with NIA, ask your broker about the features of your coverage.

The decision to purchase non-owned and hired auto liability coverage is wise. Non-owned and hired auto liability coverage is affordable, easy to obtain, and highly recommended for every nonprofit.

Define Acceptable Use of Non-Owned and Hired Vehicles

Many nonprofits use non-owned vehicles. Staff members (paid and volunteer) may drive their personal cars for the nonprofit (e.g., to attend a conference, run errands, or take clients on a field trip). Staff may also find it necessary to rent a vehicle from a commercial company (e.g., at an airport to drive to a meeting or to transport a large number of clients on a field trip).

Your organization should establish guidelines to control non-owned vehicle use. Considerations should include whether:

- the trip is necessary
- the driver is suited and prepared for the trip
- the vehicle is safe and appropriate for the intended use

The organization should authorize all individuals who will drive on behalf of the nonprofit first. Each authorized driver should sign a Personal Vehicle Use Policy. (NIA members can download sample policies from our Member Portal or contact our Director of Loss Control for assistance.)

Have a Procedure in Place to Verify Drivers and Vehicles are Insured

If the nonprofit organization does not own the vehicle, the employee or volunteer owner's automobile policy will be called upon first to pay claims. Make sure that you have a procedure in place to verify that any vehicle authorized to be used on behalf of the organization (whether owned by the employee or rented) has current insurance in place. Remember to get updated policy coverage information at the renewal date for each individual. (NIA members can download a tool to assist in tracking personal auto insurance for their drivers from the Member Portal.)

Develop a Policy Regarding Insurance for Rental Vehicles

It is wise to develop a policy that outlines for which insurance the nonprofit will pay to cover vehicles that are rented on its behalf. You should understand the coverage that a collision damage waiver provides and any liability coverage that is typically available for purchase when the vehicle is rented. Because hired auto insurance doesn't cover physical damage to a rented vehicle, it still makes sense to purchase the rental agency's physical damage coverage. Weigh the costs and benefits of such coverage and develop guidelines to assist those who rent vehicles on behalf of the nonprofit to evaluate the need for such coverages.

Chapter 4:

Respond Appropriately to Collisions

Even the best loss control practices cannot prevent every crash. What you do after a collision can limit the damage, minimize negative publicity, and possibly prevent a lawsuit. Because any collision, no matter how light the impact, can result in a filed claim, you must take the steps for legal and insurance protection.

Develop clear collision response procedures and make sure that all drivers understand them. At a minimum, procedures should be developed to address:

- safety considerations at the scene
- complete, accurate, and timely reporting
- response to inquiries from the media and others
- careful review of details to determine how to avoid future collisions of this nature

Elements to consider including in your procedures:

Safety Considerations at the Scene

After a collision, drivers are responsible for avoiding further damage and protecting the organization's interests.

The driver should stop immediately and take all necessary precautions to prevent further harm, such as:

- Pulling off the road, if they can do so safely (in some states, pulling off the road, if possible, is required)
- Putting the vehicle in park, turning off the ignition, and engaging the emergency brake
- Checking for bodily injury and provide first-aid if needed and refraining from moving any injured person if it is likely to cause further injury, UNLESS IT IS LIFE-THREATENING (do you equip your agency owned vehicles with a first aid kit?)
- Setting out flares or other warning devices 200 ft to 300 ft from the back of the vehicle (do you equip your agency owned vehicles with an emergency road kit?)
- Calling for help if needed (if possible, from the vehicle) and notify the police or highway patrol
- Exchanging information with those involved in the collision and completing a collision report form (drivers should avoid discussing who's to blame, and they should never apologize or admit guilt)
- Immediately notifying the appropriate individual at the nonprofit

Complete, Accurate and Timely Reporting

Because memory diminishes so quickly, encourage drivers involved in the incident to record facts and details at the scene if they are able, such as:

- Insurance and driver information
- Driver's Collision Report form (these should be kept in the vehicle's glove box): write down the witnesses' names, addresses, phone numbers, and other information requested in the form
- Pictures of the scene, if possible and appropriate; a cell phone or a disposable camera kept in the glove box will be useful for this purpose

Make sure that all drivers understand the procedures for reporting a collision. The driver should immediately notify their supervisor and follow any established procedures. Delays in reporting and insufficient information can jeopardize the organization's ability to defend itself against a claim and its right to insurance coverage.

Immediately after receiving a notice of a collision, the supervisor should notify the insurance broker and provide as much information about the crash as possible. Immediate notice lets the insurer marshal the facts to support your case while the evidence is fresh and helps them to develop a complete and accurate response to the incident.

If in doubt about which policy covers an incident, notify all possible sources of coverage. Failure to notify the appropriate insurer can nullify its obligation to pay legal and other expenses on your behalf.

Depending on the situation and the location of the collision, you may require a supervisor to report to the collision scene. This person can help to calm the situation, assist with gathering information, and verify whether the driver can resume driving the vehicle.

If a claim is filed, it is extremely important that the driver, supervisor, and any other volunteers, employees, and clients who witnessed the collision respond to the adjuster's requests for information to evaluate the potential damage and assess liability.

If the collision results in a lawsuit against the organization, the organization must forward a copy of the lawsuit to its insurance broker immediately. It is also important that the driver, supervisor, and any witnesses make themselves available to the attorney who is hired to defend the organization. Failing to respond to a subpoena or to attend a scheduled deposition can have serious consequences for the individual and the nonprofit organization.

Respond Appropriately to the Media and Others

It is extremely important to limit conversation about the incident to those with a need and a right to know. Anyone with whom the driver, the supervisor, or other individuals in your organization speak may be subpoenaed, and you may inadvertently disclose harmful information. Especially where the media is involved, your organization's only communication should be through authorized employees with prepared, all-purpose statements that present your organization in the best light.

Determine How to Avoid Future Collisions

To assist you in determining how to avoid future collisions, you need to know what caused the collisions. A knee-jerk reaction of many organizations is to throw some driver training at the problem. If that is not the issue, you will continue to have collisions. Figure out what is causing the problem so you can fix it.

Data analysis and problem identification focus on the cause-and-effect relationship and incidents involving fleets. Your data collection should be standardized and coordinated so you will not have any information or time gaps that can throw off the system.

An incident is a near miss or a “close call.” Always investigate a near miss even though no one is injured. Gathering data on incidents is just as important. If not corrected, they can become collisions.

Consider maintaining a Collision Register. This is a journal of all collisions and incidents kept in chronological order.

Make sure your safety data is not stored in several places in your organization. This can lead to disorganization and a loss of important facts.

The following are questions to consider when analyzing your data: where did it happen; where were the witnesses; where were the other vehicles or objects involved; who was involved; what happened; what were the facts; and why did it happen?

Limit your analysis to factors that relate to the causes of crashes. Collision analysis turns data into information and information into action. The frequency of analysis depends on the size of your organization and its fleet. Collision analysis should be conducted at regular intervals, no less than annually, to identify any trends or cause-and-effect relationships.

Our Director of Loss Control assists our members with analysis of causal factors. Your insurance broker can also be of assistance in analyzing your collision data.

Appendix B: Member Resources

BOARDnetWORK

This is a customized, web-based tool that streamlines governance activities and help boards of directors stay informed and organized. This is a free resource for members. (NOTE: 501(c)(3) organizations who are not insured with NIA can pay a nominal annual subscription fee for access to this resource.)

Booklets

Written specifically for the nonprofit reader, our booklets explore liability issues most nonprofits face.

- Arrive...Safe and Sound—Tips to Help with Your Nonprofit's Vehicle Safety Program
- Collaboration Risks: Partnering with Confidence and Success
- Directors and Officers (D&O)—Key Facts About Insurance and Legal Liability
- Managing Volunteers: Balancing Risk & Reward
- Sound Advice for Functions & Events
- Sexual Abuse Prevention for Children & Teens
- Surviving a Crisis—Practical Strategies for Nonprofit Organizations
- What Nonprofit Managers Need to Know About Lawsuits

NOTE: Non-member organizations may request a single copy of our booklets or download a PDF from our website.

Employment Issues Assistance

NIA members with a Directors and Officers (D&O) policy with employment practices liability, can take advantage of free employment-related consultations – discipline or discharge (pre-termination); discrimination/harassment; leaves of absence; ADA; wage & hour; personnel policies; etc.

Loss Control Assistance

We offer free assistance with issues such as background checks, the safe management of facilities and fleets, drafting and reviewing waivers, staff training, volunteer management, and much more. If we don't have the answer, we find it for our members through our various resources.

My Risk Management Plan

Members gain free access to a web-based interactive tool to help develop a customized risk management plan that reflects the organization's needs, priorities, and culture. (NOTE: Non-members can purchase a subscription to this resource from the Nonprofit Risk Management Center at www.myriskmanagementplan.org)

Risk Management Forms and Templates

Members can take advantage of an extensive library of downloadable forms, templates, and information available on our member portal.

Webinars

These 30-90 minute sessions are ideal for in-service training on risk-management skills, or for polishing and orienting senior management and board members to individual aspects of managing risks in nonprofit organizations. The interactive format of the live sessions permits questions from the participants and responses from the expert(s). All regular live sessions are free to our members. Members can also access a library of on-demand sessions from our member portal.

We have many free and highly discounted resources for our members. Be sure to visit our Member Portal for a current listing of all that is available.

The insurance policy, not this brochure, forms the contract between the insured and the insurer. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

Nonprofits Insurance Alliance® is the tradename for a group of insurers — NIAC, ANI, and NANI — all of whom are public-benefit 501(c)(3) nonprofits and rated A (Excellent) by AM Best. All NIA organizations are administrated by Alliance Member Services® (AMS), also a 501(c)(3) nonprofit.

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