

Risky Business II:
Insurance for Nonprofits and Small Transit Agencies

December 14, 2022, 2:00-3:00 PM ET

National RTAP
Rural Transit Assistance Program

MTAP

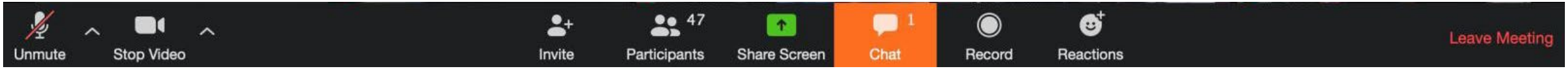
nadtc
National Aging and Disability Transportation Center

Federal Transit Administration

Webinar Participation Guidelines

- You can ask questions or share comments in the chat throughout the webinar
- During the presentation portion, participants will be muted
- During the Q&A portion, you may raise your hand, and will be called upon to unmute yourself to ask a question or share a comment
- The slides and a recording of the presentation will be posted to our webinars page
- You will receive a brief survey tomorrow to help us improve future webinars

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Speakers



Robin Phillips
Executive Director
National RTAP



Cara Marcus
Knowledge and Resource Manager
National RTAP



Don Chartock
Chair
AASHTO MTAP



Jeremy Johnson-Miller
Communications Manager
National Aging and Disability Transportation Center (NADTC)



Madelyn Carlson
CEO
People for People



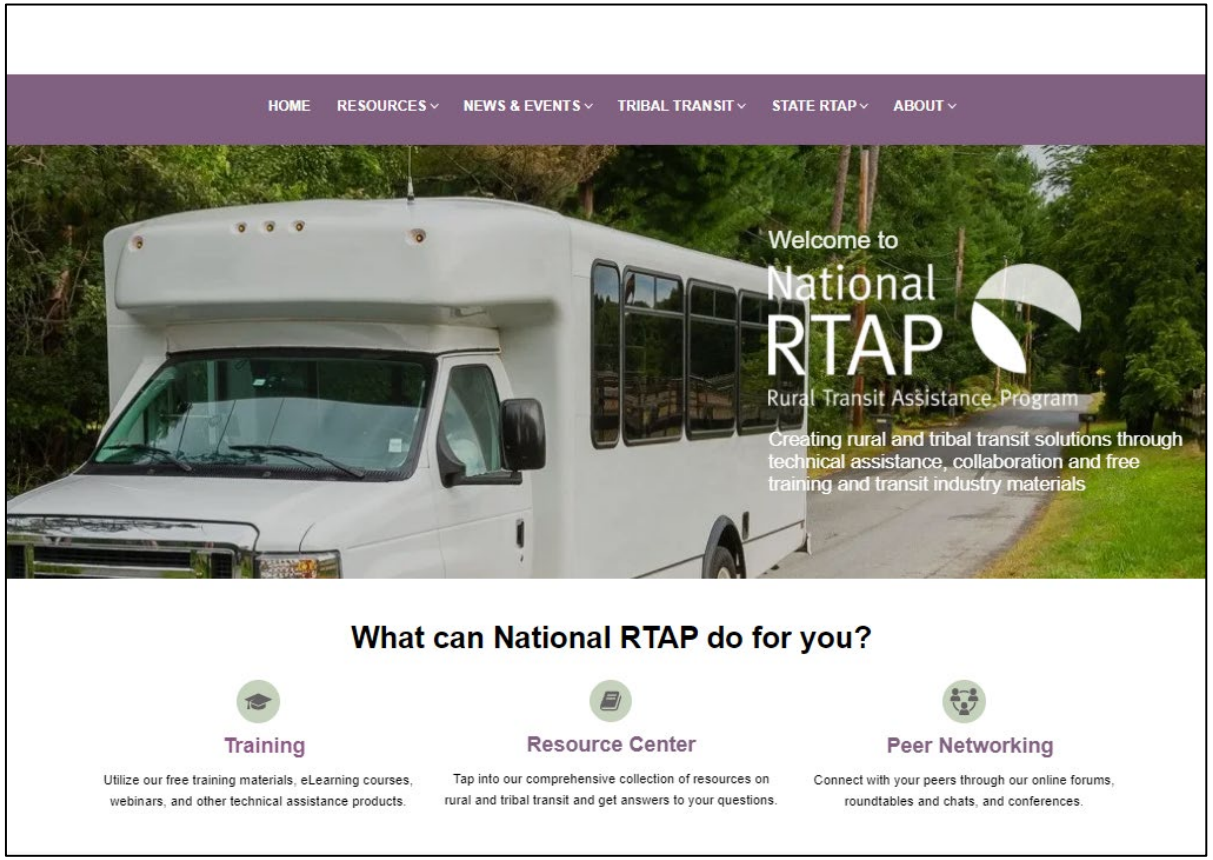
Sarah McDonnell
Director
Non-Profit Insurance Program (NPIP)



William Henry
Vice President
Volunteers Insurance Service Association

National Rural Transit Assistance Program

- Technical assistance center funded by FTA through the Section 5311 Program
- Provides free training materials and technical assistance to rural and tribal transit providers and State RTAPs
- Review Board – 14 state DOT and rural and tribal transit agency staff from across the country
    - Currently soliciting nominations for new members in 2022-2023. Visit our News page for details and the nomination form.
- Learn more at nationalrtap.org



What is TACL?



http://transportation-tacl.org

The Transportation Technical Assistance Coordination Library (TACL) provides a sustainable methodology and platform for access and findability of rural and tribal transit coordination resources across a diverse range of transportation technical assistance centers and the Federal Transit Administration (FTA).

The FTA-funded technical assistance centers participating in this ongoing work are:

- National Aging and Disability Transportation Center (NADTC)
- National Center for Applied Transit Technology (N-CATT)
- National Center for Mobility Management (NCMM)
- National Rural Transit Assistance Program (National RTAP)
- Shared-Use Mobility Center (SUMC)
- Transit Workforce Center (TWC)

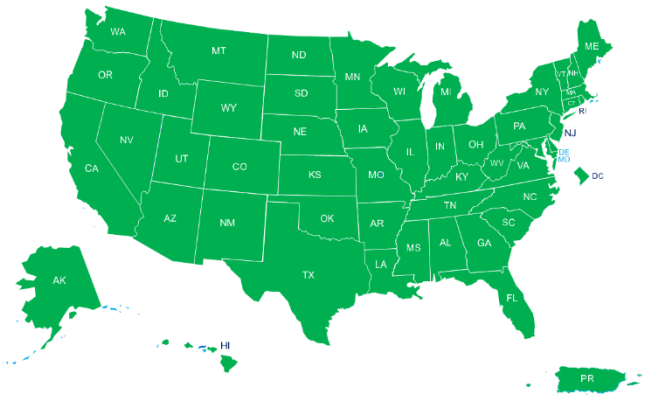
MTAP



MTAP Chair
Don Chartock
Deputy Director,
Public Transportation Division
Washington State DOT



MTAP Vice Chair
Kaitlyn McClanahan
Transit Manager
Tennessee DOT

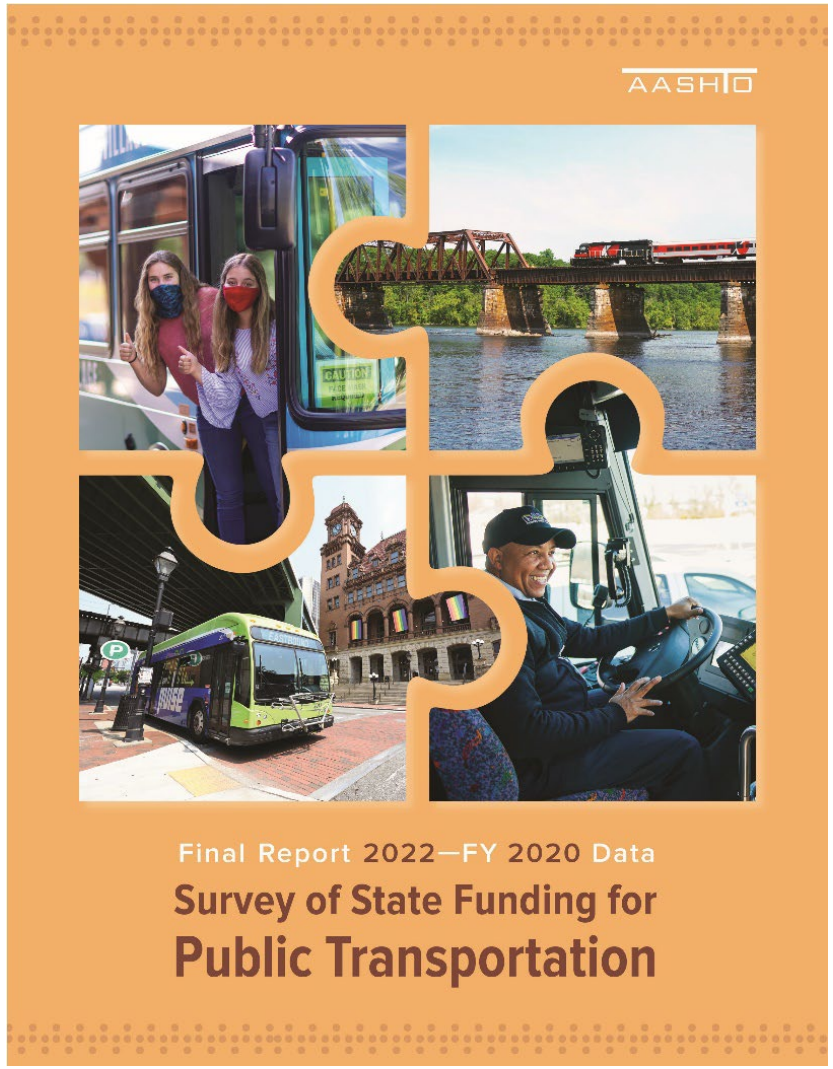


State DOT Members Join Annually

What We Do

- ❑ Three in-person meetings annually.
- ❑ 8-10 online educational forums and exchanges.
- ❑ Reports and communications, including the biweekly e-News and biannual newsletters.
- ❑ Regulatory and legislative matters regarding state transit programs.
- ❑ Transit research projects through NCHRP.

Recent Activities





National Aging & Disability Transportation Center



Jeremy Johnson-Miller
NADTC at Easterseals

MISSION:

To promote the availability of accessible transportation options that serve the needs of **Older Adults**, **People with Disabilities**, **Caregivers** and their **Community**

MAJOR OBJECTIVES:

Technical assistance and information
Education & Training
Partnership & Coordination
Community Grants & Coalitions

nadtc
National Aging and Disability Transportation Center

USAging easterseals



Insurance for Nonprofits

National RTAP

December 14, 2022

Overview

- Tips for insuring assets
- Loss Control Recommendations
- Alternate types of insurance options
- NPIP as an insurance pool – what is pooling and how does it work?

Non Profit
Insurance Program
NPIP

Disclaimer

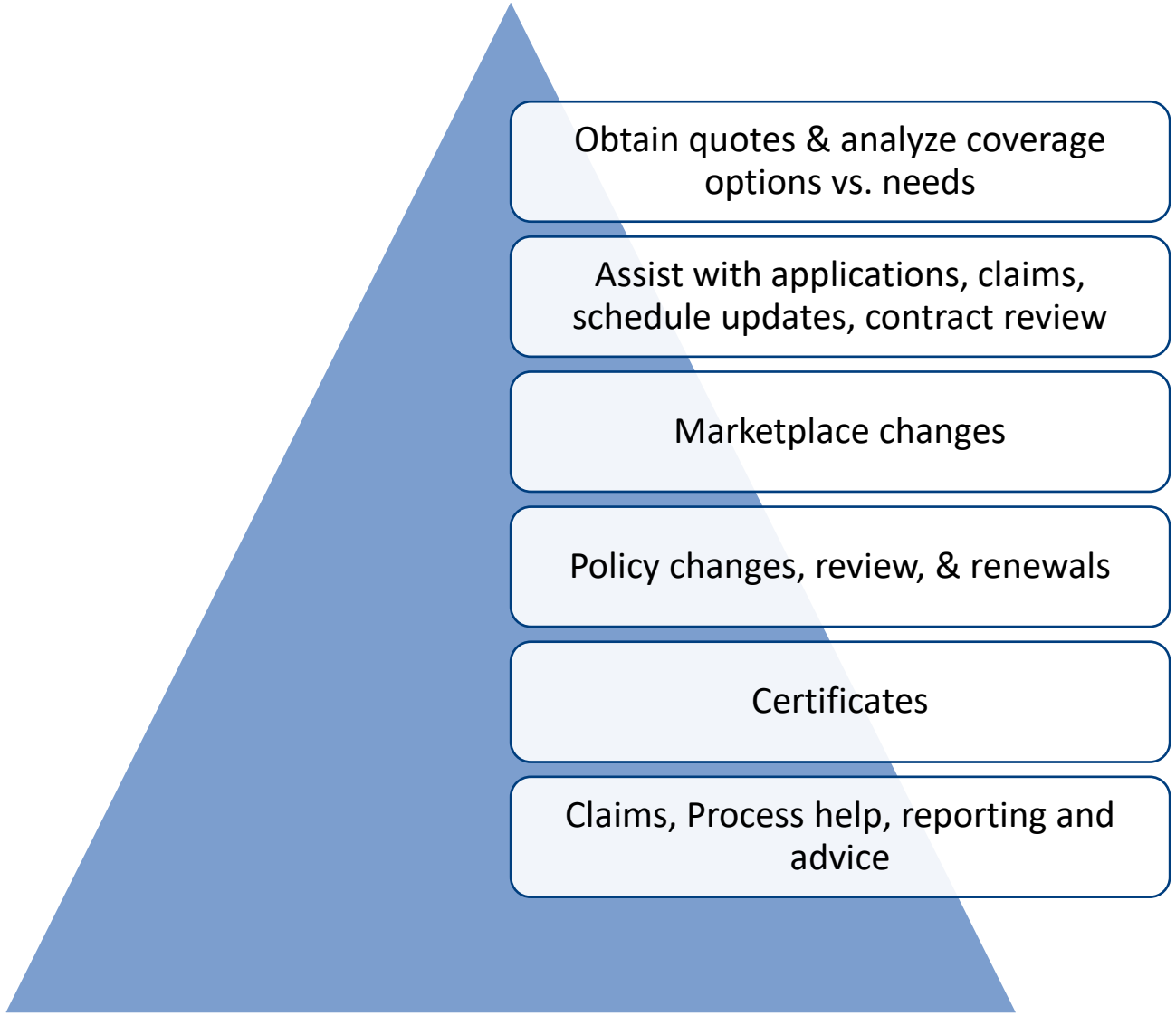
- The material presented in this presentation is not intended to provide legal or other expert advice as to any of the subjects mentioned, but rather is presented for general information only. You should consult knowledgeable legal counsel or other knowledgeable experts as to any legal or technical questions you may have. Further, the insurance discussed is a product summary only. For actual terms and conditions of any insurance product, please refer to the policy. Coverages may not be available in all states.

Non Profit
Insurance Program
NPIP



Tips for insuring assets

Utilizing Brokers or Agents



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Working on Coverage Options

- Work with your agent to help the carriers understand what you do
- Emphasize your good work and controls
- Provide time for underwriting review
- Complete the application
- Attach all supporting information
- Provide truthful information
- Be open to alternatives

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Coverage types

General Liability	Wrongful Acts Liability	Crime	Auto	Property	Contracts

• Wide range of coverage
• Premises
• Business Operations
• Product & Completed Operations
• Contractual
• Contingent
• Personal Injury
• Advertising
• Sexual Misconduct
	• Often called Errors & Omissions or Management Liability
	• Directors & Officers
	• Employment Practices
	• Sexual Harassment
	• Fiduciary Liability
		• Protection of financial assets
		• Theft or fraud by employees & volunteers
		• Money, securities, or property
		• One occurrence per individual
		• Limit by per loss, employee, or position
			• Owned vehicles
			• Non-owned vehicles (for volunteers or staff)
			• Covers injuries & damage any of your drivers cause in their duties for you
			• Consider:
			  • Uninsured, Underinsured Motorists
			  • Auto Physical Damage
				• Property damage
				• Equipment damage
				• Theft, fire, vandalism, storm
				• Value building & contents
				• Update often
					• Additional insureds
					• Limits & coverages
					• Deductibles

Non Profit Insurance Program
NPIP

Evaluating Your Insurance Needs

- What other exposures do you have or need protection for?
  - Professionals
  - Special Events
  - Volunteer Accident
  - Excess Insurance (Umbrella)
  - Violent Events



Non Profit Insurance Program NPIP

Loss Prevention Tips

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Liability

Standard procedures or employee manual
Maintenance, life safety, security
Screening of employees and volunteers
Training
Management or supervision, Stay Involved

Crime

Background & Reference Checks
Education Verification
Signed Release / Authorization
Audits
Vacations or Job Rotation, Separation of Duties & Cash Counting and Access

Auto

Driver screening / MVR checks, turnover and skill
Accident review program
Meetings, Incentives or sharing results & Ongoing training
Non-owned = proof of insurance & license
Distracted driving policy

Property

Facility use & maintenance
Safety, lighting, storage
ADA Compliance

Contracts

Indemnification with Hold Harmless Language
Required Limits
Proof of Coverage from contractors, with tracking and scheduled updates

General policy and procedural evaluations

Fleet and transportation assessments

- Sensor assessment & implementation
- Training recommendations

Safety reviews and assessments

- Property but also including high risk and special area examinations

Facility inspections

- Maintenance and ground operation reviews
- Property protection and building security assessments
- Equipment assessments

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Alternate Coverage Models

- Mutual Insurance Company
- Funds
- Trusts
- Risk Retention Groups (RRG)
- Captives
- Pools

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Non Profit Insurance Program

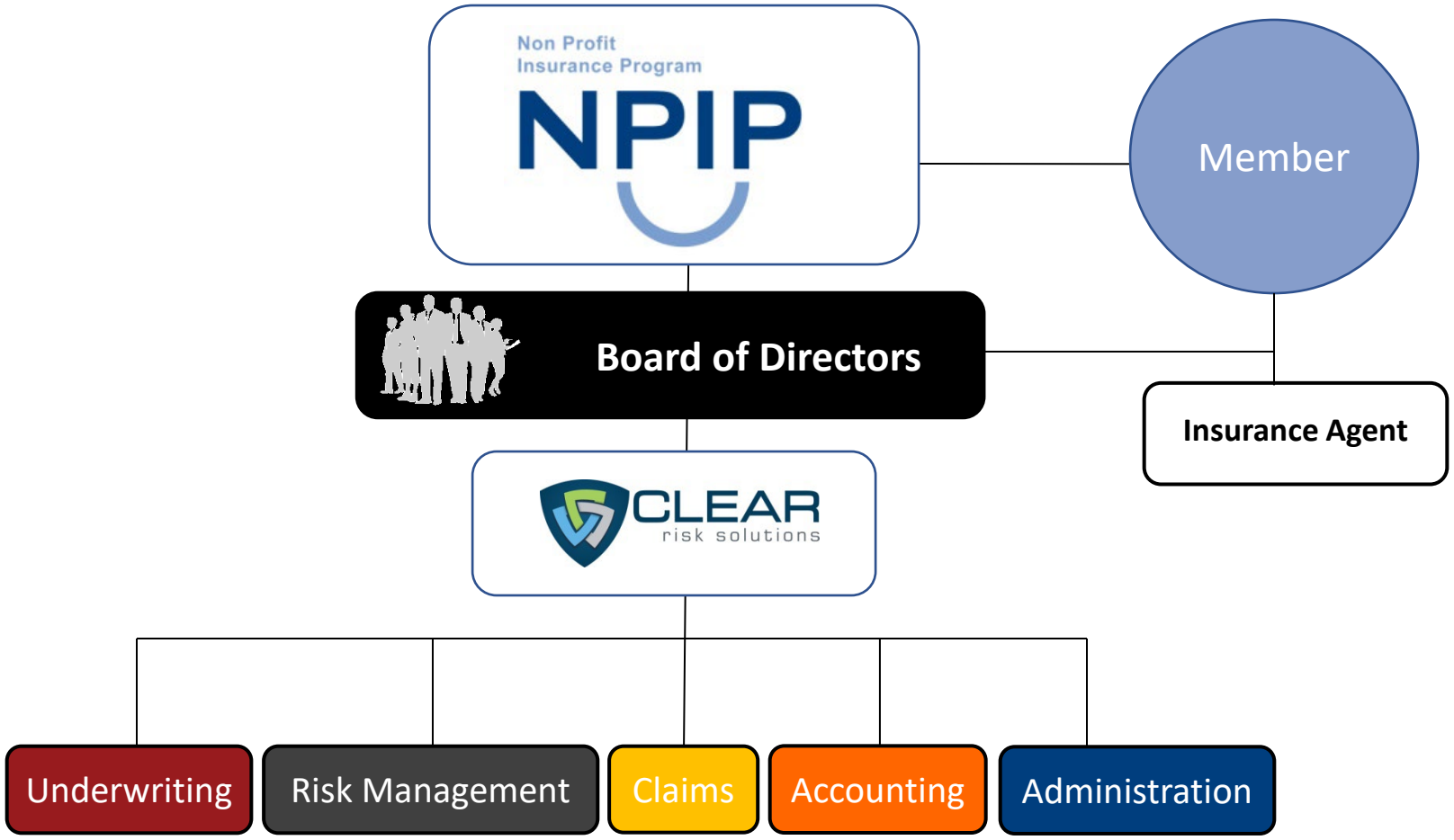
- History
  - Community Transportation Association of the Northwest (CTA-NW) nonprofit transportation providers requested legislation
  - 2004 Washington State Governor signed bill authorizing nonprofits to form an insurance pool



NPIP Mission Statement

Created by and for nonprofit organizations, the Non Profit Insurance Program provides risk management solutions and stable, affordable insurance.

Pool Structure



Non Profit
Insurance Program
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What Differentiates NPIP?

- Quality Network of Brokers/Agents
  - Representation
- Group purchasing power
- Specialized Coverage for Nonprofits
- Conservative Funding Approach (Aggregate Stop Loss Policy)
- Member ERM (Enterprise Risk Mgmt.)

Non Profit Insurance Program
NPIP

Risk Management

- Minimize risk through education
  - Pre Litigation Program
  - Best Practices
  - On-site support
  - Training
    - Regularly
    - Follow ups between



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DTS – Driver Training Simulator

- Designed to give a driving experience in a safe environment
- Recognizing and anticipating hazardous driving situations
- Handle environmental factors
  - Adverse weather
  - Practice collision response





Non Profit
Insurance Program
NPIP

Contact Information

Madelyn Carlson
mcarlson@pfp.org

NPIP Board Member since 2010

People For People, CEO

Sarah McDonnell
SMcDonnell@npip.org

Director of NPIP

Risk Management Resources are available at npip.org

Non Profit Insurance Program
NPIP

Volunteer Driver Program Liability and Protection

William Henry, Volunteers Insurance Service Association

Risky Business II: Insurance For Nonprofits
And Small Transit Agencies

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www.visvolunteers.com

VIS

VIS is…

❖ The resource for insurance designed specifically for volunteers, including volunteer drivers

❖ The resource for information to help organizations that engage volunteers manage their foreseeable risks

In the beginning…

- What is expected? What is promised?
- Make sure everyone's expectations are the same.

Communication is key

- First impressions
- Where are we?
- What's next?
- Careful with the conversation!

Resources

❖ *You – The 'Professional' Volunteer Driver* -- Online volunteer driver safety training course developed by VIS and the National Volunteer Transportation Center -- Volunteer Driver Safety Course – CTAA Training & Certifications Shop

❖Assisted Rides – Web-based platform for scheduling and tracking volunteer driver assignments – www.assistedrides.com

Driver screening

- Proof of insurance – Put renewal date on your calendar.
- Motor Vehicle Record
- Annual vehicle inspection, if your state requires it – Put it on your calendar.
- Appropriate tests and screens

Resources

❖ Sterling Volunteers www.sterlingvolunteers.com – Background screening. VIS members enjoy discount pricing.

❖ Motor Vehicle Acceptability Checklist – Available in members' "VIS Vault" at www.visvolunteers.com

Older drivers

- It’s something to monitor. Ride along occasionally.
- Can the older volunteer’s family get involved, if needed?
- There are third-party resources.
- How about a new service opportunity for the volunteer who no longer can drive reliably?

Resources

- Hartford Center For Mature Market Excellence
- American Automobile Association
- American Occupational Therapy Association

The “professional” volunteer driver’s responsibilities

- Safety of the vehicle
- Comfort and safety of the passenger
- Practicing defensive driving – speed, following distance, etc.
- Being prepared for hazards
- Avoiding distracted driving and fatigued driving
- Being prepared for accident response

Resources

❖ *You – The 'Professional' Volunteer Driver* online volunteer driver safety training course

❖ "Preventer Papers" in the members' "VIS Vault" at www.visvolunteers.com. (Membership is $25 a year, or complimentary with purchase of volunteer insurance.)

Most common vehicle accidents

- Left turns at intersections
- Turns from the wrong lane
- Running stop signs and traffic lights
- Failure to yield right-of-way
- Losing control in inclement weather
- Accidents in parking lots

Most common driver errors

- **Speeding –** Crash force doubles every 10 mph over 50 mph
- **Right of way violations –** Involved in more than half of urban crashes
- **Improper turns –** Sudden turns, turns without signaling, from wrong lane, without right-of-way, etc.
- **Driving left of center**

Most common driver errors, continued

- **Improper passing –** Do you *really* need to pass?
- **Following too closely –** At highway speed, remember the "three-second rule."
- **Improper backing –** If possible, back into parking spaces.
- **Distracted driving –** Responsible for 15% of vehicle fatalities

Accountability

- Volunteers are like your other staff, except they aren’t paid.
- “Volunteer immunity” is WAAAY overrated.
- Don’t rely on your waiver.

Insurance

- Insurance is one component of risk management.
- Insurance is the transfer of risk to an insurance company.
- Insure volunteers *separately*. Don't include them on the policies designed to protect the organization itself.

Insurance resources

- In the “VIS Vault” – *Insurance Basics For Nonprofit Organizations* and *“Need To Have” and “Nice To Have” Insurance For Nonprofits*
- The CIMA Companies, the business administrator for the VIS volunteer insurance program, is a full-service property/casualty broker licensed in every state www.cimaworld.com
- For information, and to apply for insurance for your volunteers, go to www.cimaworld.com and click on the “Volunteers Insurance” section on the home page.

Volunteers Insurance Service Association

Contact:

William Henry, william.henry@visvolunteers.com

800.222.8920; direct: 703.778.7310

www.visvolunteers.com

Q&A



Thank You

National RTAP
nationalrtap.org
info@nationalrtap.org

AASHTO MTAP
mtap.transportation.org
info@aashto.org

NADTC
https://www.nadtc.org/
contact@nadtc.org