Risk Services
Nonprofit News

With potential incidents resulting from various exposures, nonprofits require innovative and proactive solutions. HUB International Risk Services can assist in developing world class solutions, policies and procedures based on best practices to address the issues impacting your organization. The July Nonprofit Newsletter will include information on the following relative topics: **Abuse Prevention, Auto Best Practices, and Culture of Safety - Leading by Example.**

DEVELOPING AN ABUSE PREVENTION POLICY

It is the responsibility of an organization that works with or provides services to children or vulnerable persons to be familiar with the legislation and legal requirements that relate to abuse or molestation and take action to help protect those individuals. An organization's management team should be involved in creating this policy along with legal counsel to ensure that their organization is properly protected.

This policy's purpose is to:
- Maintain an environment free from abuse or situations of abuse.
- Identify behaviors that are unacceptable.
- Outline organizational roles and responsibilities.
- Ensure roles and responsibilities are assigned.
- Provide guidelines for screening and selecting employees, volunteers, and vendors.

- Implement training requirements for staff, management personnel and volunteers.
- Establish a policy to receive and investigate complaints.
- Outline responding responsibilities.
- Allocate adequate financial and human resources are delegated to manage potential risk.
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Assessing the current state of any existing policies and programs is the first step to establishing effective risk management practices. Use the questions below to begin considering the current state of any existing policies / procedures.

Policies and Procedures
- Does your organization's policies have definitive statement or commitment to respond against allegations of abuse?
- Are there definitions of appropriate or inappropriate interactions between persons (i.e. clients, adults, children etc.)?
- Are roles and responsibilities assigned as it pertains to reviewing, updating policies?
- Are the organizations employees and volunteers aware and understand their role in reporting inappropriate behavior or policy violations?

Hiring and Screening
- Is the organization performing screening processes for its employees and volunteers?
- Are intermittent checks performed on these volunteers and employees (e.g., annually, or semi-annually)?
- Does the organization collect, compile, and analyze data relevant to prevention and detection of abuse?
- Are the current operational standards consistent across all locations?

Investigations and Additional Information
- Are there formal reporting procedures that are updated and reviewed by the organization?
- Do family members or guardians receive information related to the organizations commitment to reporting and identifying abuse?
- Are there rules to determine who should be involved when investigating or if outside counsel is involved?

Roles and responsibilities should be assigned and outlined with specific tasks designated to managers, employees, and volunteers. Job-specific training should be given on these policies, which require sign-off acknowledgement from those that have been trained, with additional training or remedial training being provided.

When your executive level team - representing their respective business functions - is assembled, a critical first step is providing them with an **awareness training** session aimed at establishing an informed and shared understanding of abuse prevention policies and program best practices.

Reporting procedures should be established on how allegations are identified and reported. The reporting structure should allow multiple managers or senior staff to report on allegations individually.

Investigation and reporting procedures should clearly outline necessary steps and who should be involved in the review process. Actions required by the organization should be outlined and the specific responsibilities of management and senior staff should be clearly defined.

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HIRED NON-OWNED AUTO BEST PRACTICES

According to the *Bureau of Labor Statistics, U.S. Department of Labor, National Census of Fatal Occupational Injuries in 2021 (USDL-22-2309),* transportation incidents remained the number one frequent type of fatal event in 2021 with 1,982 fatal injuries, which is an 11.5% increase from 2020. Transportation fatal events also accounted for 38.2% of all workplace fatalities.
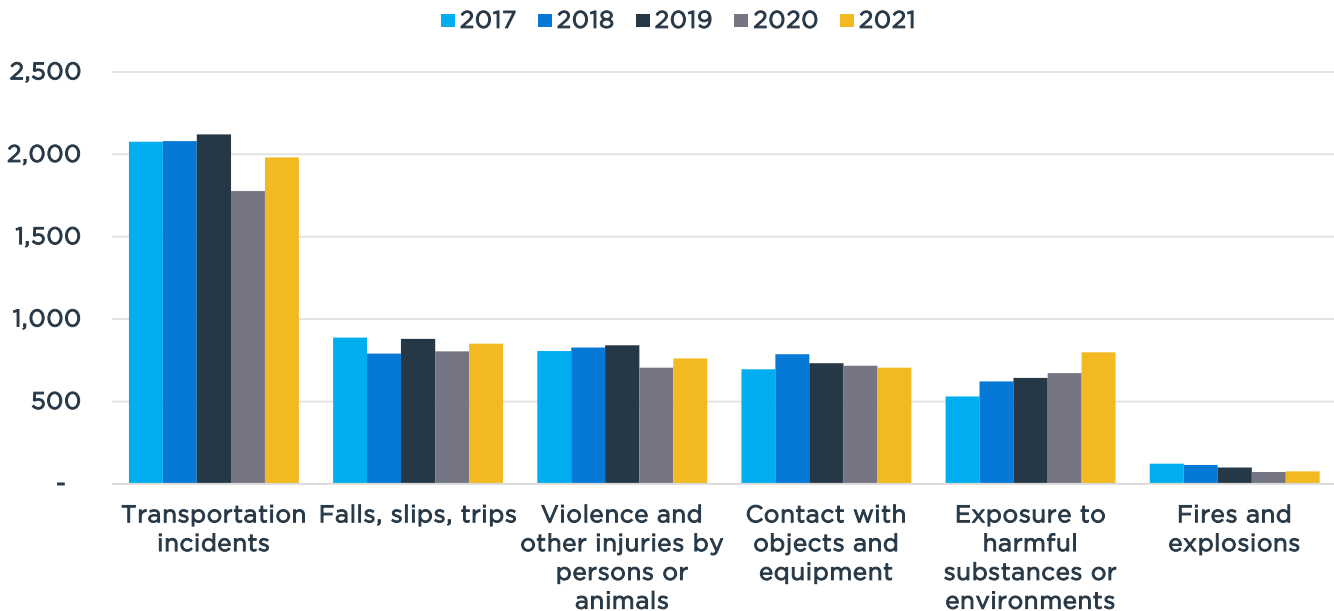
Many organizations utilize vehicles they do not own to conduct their day to day operations. For example, instead of owning their own fleet vehicles they may rent, lease, or borrow vehicles to conduct business. This is referred to as "hired coverage". In addition, organizations could also allow employees to utilize their own vehicles for business purposes. This is also referred to "non-owned auto coverage".

You may be asking yourself, "Why should I care?" This type of exposure can still harm your business operations from a liability and financial standpoint. For example, if your employee is driving their own vehicle during work hours for a business related task and is involved in an accident, your business could be held liable for related costs that exceed the limits for the employee's personal auto insurance. This type of risk exposure is called Hired Non- Owned Auto (HNOA). If your organization faces this type of exposure, see HUB's suggested best practices for HNOA below.

Five Steps to HNOA Best Practices

Step 1: Prepare
- Create a strong, positive safety culture through leadership support and buy-in within the organization.
- Establish written policies, procedures, and programs.
- Participate in a telematics program.

Step 2: Qualify
- Conduct a drug/alcohol test.
- Conduct a background and MVR check (annually at minimum).
- Provide proof of a good standing driver's license.
- Provide proof of personal vehicle insurance with acceptable limits.
- Provide proof of vehicle registration.
- Provide proof of state vehicle inspection (if applicable).
- Conduct a vehicle safety check/inspection (internal).

Step 3: Educate
- Implement driver's training upon hire, annually thereafter, or on as needed basis (virtual & in-person).
- Provide employees with a written acknowledgement for your organization's fleet policies, procedures, and programs (annually or after any modifications).

Step 4: Test
- Provide a written exam on your organization's vehicle policies and procedures.
- Conduct an on-the-road driver's exam. This exam should include the following elements:
  - On site and in-person.
  - Administered in vehicle that employee will be utilizing during employment.
  - Administered by management.

Step 5: Monitor Progress and Make Modifications
- Monitor each employee's vehicle practices throughout the year.
- Update your fleet risk programs, as necessary.

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CULTURE OF SAFETY - LEADING BY EXAMPLE

As a manager or supervisor, you are responsible for the employees you manage. Your attitude has a great deal of impact on how successful your safety program and safety culture will be. Positive attitudes are conducive to safety performance and productivity, while negative attitudes can lead to accidents and injuries.

One major factor that comes into play here is the *Normalization of Deviance*. These are shortcuts to completing the task or job, and management allows this to occur knowingly or unknowingly. The normalization of deviance refers to the tendency of individuals, groups, or organizations to gradually accept a lower level of performance as the new standard until it becomes the norm for them.

Certain attitudes towards safety can put people at risk:
- **Over-confidence:** The belief that experience and skill can replace the need for safety precautions, e.g., we have not had a workplace accident in several months. The following question should be answered:
  - Did we safely do everything and follow our safety procedures, or were we just lucky?
- **Under-confidence:** The belief that you cannot influence your safety environment. Possible underlying dangerous beliefs include:
  - Safety is a matter of chance, fate, or destiny, rather than personal action.
  - The nature of your job requires overlooking safety practices.
  - Your organization does not care about safety and will not listen to your concerns.
  - Making safe choices will negatively impact how coworkers perceive you because it will slow you down.

Everyone should play an active role in the organization's safety when they believe that they can and should do so.

These positive beliefs include:

- Accidents have causes that can always be prevented; remember, accidents hurt, safety does not.
- Accidents also interfere with production; therefore, safe work is efficient work.
- Having employees working safely shows care for your employees and their families and loved ones.
- Employees want to work in safe environments.
- Coworkers will respect the good judgment and safe choices that organizations make.
- Working safely is a mark of skill and positive professional conduct.
- Everyone should be contributing to an organization's positive safety record is essential.

Create a culture of safety:

- Attitudes are contagious: Creating a good environment for safety practices and ideas makes everyone more likely to accept them.
- Attitudes are influenced by example: Set an example by working safely and working for safety.
- Remember, as a leader of your organization, others will be influenced by what they see.
- New hires are impressionable: They are strongly influenced by the behavior of the veteran workers and supervisors. Be sure new hires are given the correct direction and safety instructions from the start.

Remember, your positive safety attitude will spread throughout the work culture if each supervisor and manager take an active part in the discussion of how accidents can be prevented.

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For additional information, contact your Regional HUB International Risk Services Consultant or learn more at hubriskservices.com.