Risk Toolkit

How to take care of risk in volunteering
A guide for organisations

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and Volunteering England

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Foreword

This guide is about risk management. Risk management in relation to volunteers.

When we researched organisations that involve volunteers, a third said they found the language and terminology of risk management baffling and 98 per cent were interested in a good practice guide. While around four-fifths practise risk management in some form, many are not sure whether they are doing the right things.

This publication responds to those findings by explaining the risks associated with volunteers and proposing how to deal with them. It is a resource for any organisation that involves volunteers – whether in the voluntary, statutory or private sector – and aims to simplify risk management for organisations just getting to grips with risk. It offers:

- information: the main risks, legal liabilities, insurance
- advice and guidance: setting up and implementing systems
- methods and templates: techniques, tools and forms
- case studies: examples of organisations' good practice
- further sources: places to find out more

The guide emphasises that risk is not inherently bad and that risk-taking is an essential part of volunteering. Women's refuges, hospices, environmental action, HIV/AIDS campaigning, work with former offenders, and international aid - these are all areas in which volunteer-involving organisations have been a powerful force for change because they were not afraid of taking risks. And risk is a vital element of the sports, adventure, play and recreation sector.

The guide says, however, that when it comes to involving volunteers things can go wrong and these may be preventable. Taking care of risks enables organisations to focus on opportunities and benefits.

The guide draws on the results of research carried out by the Institute for Volunteering Research for the Volunteering Hub, with funding from the Home Office. The following research reports are available:

Getting a Grip (2005): a literature review of around 200 UK, North American and Australian sources.
Reasonable Care? (2005): the findings of surveys of over 500 organisations and more than 1,000 volunteers and non-volunteers.
Cautionary Tales (2006): case studies of risk management in twelve volunteer-involving organisations.
(These three reports are available on www.volunteering.org. uk/risk)

On the Safe Side (2006): a published summary of the research. Available from Volunteering England.

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1 Introduction

1.1 Why a guide to risk management?

In our survey of volunteer-involving organisations (see Foreword), more than a third found the language and terminology of risk management baffling. And a fair proportion said they wouldn't know where to go to find out about it. Hence the production of this guide, which has been created following extensive research on risk management practice and a review of expert advice on managing risk.

We aim here to demystify risk management. It is not an alien discipline nor deeply complicated. Most volunteer-involving organisations find that it's 'what we've always done – only formalised'. They find that 'good risk management is good management, full stop'. It's being aware that things should be done with care and thought, which is how most organisations have operated for years. But it involves forethought, anticipating possible problems and guarding against them, and recording that process as evidence of good practice.

Risk management in the voluntary sector has come to the fore in the past decade because of the sector's increasing role as a core provider of services, the introduction of legislation and regulation which accompanied this shift, and the adoption of more professional practices by organisations. A growing awareness of legal liability and steep increases in insurance costs have accelerated the process.

The advice and tools in this guide are relevant to any type of organisation that involves volunteers – whether public-sector schools and hospitals, private-sector employee volunteering programmes, or the voluntary non-profit sector. Smaller organisations in particular need to feel that risk management is within their grasp. Many have difficulty understanding it and finding the resources to carry it out. So they avoid it by avoiding risk – they 'just don't go there' if an activity or event appears to pose any risk – but this is increasingly restricting what organisations can do.

Part of the problem may be the name itself. 'Risk management' implies problems that risk needs to be overcome. And for many it sounds suspiciously like private-sector jargon. But if we see managing risk as maximising opportunities for doing good, it puts a different face on it. Unfortunately, 'benefit maximisation' is worse than 'risk management'! So we'd rather call it 'safe keeping'. This suggests that managing risk is about keeping things safe and that everyone and everything that organisations are dedicated to helping – children, elderly people, abused women, disabled people, homeless teenagers, animals and the environment – can flourish in the safe keeping of volunteers. Whenever you encounter the term 'risk management', think 'safe keeping'.

Rephrasing the more extreme definitions of risk management as safe keeping shows how consistent it is with the ethos of volunteer-involving organisations:

Action	Risk Management	Safe Keeping
Screening volunteers	Exclude undesirable people who may create a liability for the organisation	Be confident that volunteers are caring people who enhance what you do, but watch out for the odd bad apple
Risk assessment	Scrutinise activities, events, sites and people for things that could go wrong	Think of everything that could make things go as smoothly and successfully as possible
Risk management	Take evasive action to prevent harm and expose the organisation to insurance claims and legal action	Run the organisation in the best possible way for the maximum benefit of everyone involved

'Risk management should be viewed not as a bit of unpleasant housekeeping but rather as an opportunity to achieve your organisation's full potential (providing) opportunities to strengthen the organisation's assets, offer more meaningful services to individuals of a wider community, and attract a steadily growing constituency of donors, supporters, and volunteers.'

Nonprofit Risk Management Center (2004) Managing Risk in Nonprofit Organisations

1.2 The benefits of managing risk

Improving management overall
Risk management is integral to good organisational management. In PKF's 2003 annual survey of UK charities, 93 per cent identified benefits in planning, decision-making, avoiding and responding to problems.

Improving volunteer management
Many organisations in the research for this publication take the view that risk awareness is simply one aspect of good volunteer management and often helps to stimulate better practices and systems in relation to volunteers.

Protecting assets and sustainability
Organisations feel that risk management protects and strengthens their assets and contributes to sustainability. It helps ensure the security of assets such as people, property and finances, the quality of services and activities, and the viability and health of the organisation.

Maintaining accountability and reputation
Risk management helps maintain an organisation's good reputation and aids accountability to clients, users and members, paid and unpaid staff, donors, sponsors and supporters, and the general public.

Maintaining funding
Organisations surveyed in our research agreed that good risk management practice is often necessary in the current funding market. Funding awards are frequently contingent on an organisation demonstrating effective risk management.

Staying true to the voluntary sector ethic
The practice of risk management helps uphold the ethos and mission of the sector. It ensures maximum benefit and minimum harm, and can increase opportunities for effective and innovative work.

Getting insurance
Managing risk effectively is an important factor in getting insurance. The sudden and often steep increases in insurance costs between 2001 and 2003 made many organisations aware of risk management. Having no or inadequate risk management is likely to damage an organisation's insurance situation, increase policy costs or make cover unattainable.

Legal compliance
Risk management helps prevent breaches of law and regulation which could expose an organisation to accusations and legal action. Awareness of legal liability has arisen from a small but significant number of claims in this country, set in the wider context of the compensation culture which is perceived to have gripped America and gained a good foothold here.

In fact, personal injury claims in this country have stayed more or less static in recent years and claims against volunteer-involving organisations are not common. But the prospect of being accused or sued is frightening, so a few cases have certainly made the sector aware of worst case scenarios.

Examples of claims and their effects on survey organisations

'A young lady sued us and our partner organisation after suffering from sore feet on an expedition. She lost very publicly (front page of a national tabloid) but the volunteers involved found the whole experience very difficult and have not volunteered for us since.'

'Club committee members have been sued leading to large bills even though the claim was dropped when the person suing realised they would not win. After every accident committee members sit in fear for months or years waiting to see if anyone will decide to try a "no win no fee" court case.'

A branch of Age Concern suffered 'loss of grants, loss of managing staff, loss of capacity to develop' and a trustee crisis due to events which came about through partnership working in a local council sheltered housing scheme, in which it provided mentoring support to new residents. Although exonerated by a local authority enquiry and Age Concern Federation investigation, the organisation lost its core funding and the experience was 'very traumatising for trustees'.

In 2001 a large public liability claim was made against one of the British Trust for Conservation Volunteers' (BTCV) associated groups following an accident on a BMX track in York's Eco-Park. In the insurance crisis that followed, BTCV lost around half its associated groups and estimates that 20 to 25 per cent closed down. A multi-million pound settlement has been agreed, with liability likely to be shared by the organisation, the city council, the consultant who approved the track design and the claimant.

Learning points

- The volunteer-involving sector is working in a radically different climate from a decade or so ago, which has made risk a subject that all organisations need to consider.

- Protecting an organisation from risk, causing harm and being sued, can have many benefits for the way it is run, its reputation and sustainability.

1. List the factors which affect your organisation. For example,

- Have volunteers' roles changed, increasing the risks?
- Have you had any incidents that highlighted possible risks?
- Is your organisation dependent on core funding or contracts?
- Have you had any problems getting insurance, or has the cost of policies risen steeply?
- Is your work subject to a new regulatory framework or legislation?

2. What might be the benefits of adopting or improving risk management in your organisation?

Benefit	Very much	To some extent	Not really	Not at all
Improving overall management				
Improving volunteer management				
Protecting assets				
Maintaining accountability				
Maintaining funding				
Upholding your mission				
Enabling innovation				
Getting insurance				
Complying with the law				

2 Risks and liabilities

In this chapter:
The nature of risk, its negatives and positives
Whether volunteers are particularly risk-prone
Major risks in relation to the involvement of volunteers
The main types of liability for volunteer-involving organisations

2.1 What is risk?

Risk is a neutral term – actually a statistical concept that defines 'the product of a degree of probability and a degree of consequence' – or how likely a given outcome is. Risk is all around us and is something we constantly assess and manage in our daily lives.

Risk can involve positive consequences, benefits and opportunities as well as negative outcomes. The Charity Commission defines risk as 'the uncertainty surrounding events and their outcomes that may have a significant effect, either enhancing or inhibiting operational performance, achievement of aims and objectives, or meeting expectations of stakeholders'.

However, the perception of risk has focused more and more on the threat of something going wrong, deviation from what you expect, and potentially damaging outcomes. Preventing these is what risk management tends to focus on.

Assessment of risks should ideally involve evaluation of losses and gains. In other words, if we stop doing this because of risk, what do we – and everyone who might have enjoyed the activity or gained from the service – stand to lose? But if we carry on doing it, and make sure it's done as safely as possible, everyone wins. The risk of not doing something good should always be in the equation. And those unanticipated benefits and happy spin-offs that sometimes result from volunteer projects are all part of the good side of risk.

2.2 Are volunteers particularly risk-prone?

Focusing on risk and volunteering does not imply that volunteers pose high levels of risk or are particularly risk-prone. One of the primary objections to the 2005 Promotion of Volunteering Bill (known as the Brazier Bill) was, in the words of Volunteering England, that it would make matters worse not better, by 'giving the misleading impression that the issue is in some way unique to volunteering (and) by singling out volunteers for special attention … will reinforce negative stereotypes that volunteering equals amateurishness'.

Life is full of risks. If we needed a guarantee of no risk, we would never: ride in a car, travel on an aeroplane, eat in a restaurant, take the lift; or accomplish many of the functions of daily living. Nor would we play football, scuba dive, or ride on a roller coaster: The mere presence of risk is not the issue. How we manage risk is. LL Graff (2003)

Risk is a vital part of the voluntary and community sector and volunteer-involving organisations are natural risk takers. It is largely through taking risks that the sector has been a powerful force for change – in areas such as HIV and AIDS support and campaigning, women's refuges, hospices, environmental work, work with ex-prisoners or international aid. Risk is also an essential aspect of the sports, adventure, play and recreation sectors, providing challenging and stimulating experiences that contribute to personal growth, health and fitness. These advances and activities show the positive side of risk-taking.

The negative side of risk needs to be addressed in relation to volunteering for several reasons. As we have noted, exposure to risk has increased as volunteers have become involved in more front-line work with more vulnerable clients. There are specific control issues in relation to people working voluntarily compared to those on employment contracts. Millions of people in this country are involved in volunteering and the sheer numbers increase the odds that something will go wrong. And the development of a compensation culture provides a climate in which the consequences for an organisation of a volunteer's careless act or inappropriate behaviour could be disastrous.

'Experience proves that in the overwhelming majority of cases, volunteers perform their work to the highest standard. Most are dedicated, committed, conscientious, and trustworthy.' LL Graff (2003)

2.3 What risks are there in relation to volunteers?

The National Council for Voluntary Organisations (NCVO) identifies the possible risks that are associated with volunteer-involving organisations (see Annex A). Risks specifically related to volunteer involvement include:

- accidents, injury or death of a client or client's family member, volunteer, paid staff or member of the general public
- substandard performance by volunteers resulting in harm to clients, users, participants, or the public
- client or volunteer abuse (physical, emotional, financial)
- volunteers exceeding role descriptions, skills, boundaries or authority
- misleading or wrong advice and information given to clients or the public
- breach of confidentiality
- volunteers inappropriately speaking for/ misrepresenting the organisation

- loss or damage to property
- theft, misappropriation of funds, fraud
- governance-related risks, including trustee liability

If any of these risks materialise, they can lead to further risks:

- damage to organisational credibility and reputation
- loss of public trust and support
- loss of financial reserves or funding
- loss of users, members, paid staff and volunteers
- decreased ability to raise funds or recruit paid staff and volunteers
- increased insurance costs or withdrawal of insurance
- legal claims

Clearly, these are all things that any voluntary organisation – long before we ever heard the term risk management – would have wanted to avoid. The newest risk, however, is the last – being sued. Fear of litigation and of liability is the new element in the mix. We review the major kinds of liability next.

2.4 Major types of liability in volunteer-involving organisations

With the US leading the way, and a small number of cases in this country, the awareness of legal liability has increased in three main areas. The following interpretations are accurate at time of publication, but it is recommended that organisations take advice on liability if there is any uncertainty.

Negligence

Negligence occurs when a person who has a duty of care towards another person does not take reasonable care, and the other person suffers injury, loss or damage as a result. For example, occupiers of land have a duty to take reasonable care to ensure that premises are safe for visitors, and even have a duty of care to trespassers. Negligence may occur in various aspects of a voluntary organisation's work, for example an injury caused by sports that are not properly supervised or where proper equipment is not provided, loss suffered as a result of inaccurate benefits advice, or theft of a client's property because the organisation did not have proper security systems.

Duty of care is a fluid concept. It can vary with the situation, the people involved, and the community in which the incident takes place. The court decides how it is interpreted in a particular case. The UK Compensation Bill (which at the time of writing has not yet become law) states that the courts can take into account the wider social value of an activity when deciding what an organisation should have done to guard against a risk arising.

Vicarious liability

Vicarious liability is an employer's indirect legal responsibility for negligent acts of its employees. An organisation (or the members of the organisation's management committee if the organisation is not incorporated) may be found liable for the actions or inactions of its agents or subordinates even when it has neither authorised nor ratified them.

In the UK, the employer has generally been held to be vicariously liable only for the negligent acts of employees. However, there could also be vicarious liability for the acts of volunteers if the volunteer was held by the court to be legally an employee, or if the court felt that the relationship between the organisation and the volunteer was sufficient to justify a liability being imposed. Even if the organisation is not vicariously liable, it might be possible for a claim to be brought against the organisation for its own liability in, for example, not properly training or supervising the volunteer.

In the US and Canada, legal precedents have established that unpaid workers can be viewed as agents and therefore an organisation can be held vicariously liable for the wrongful acts of a volunteer, even when it has fulfilled its duty of care. A benchmark Canadian case in 1999, Bazley v. Curry, found an organisation vicariously liable for the sexual misconduct of a volunteer because the 'employer's enterprise created and fostered the risk that led to the ultimate harm (and) created and managed the risk'.

The legal status of volunteers

In the UK, the legal status of volunteers has raised particular concerns chiefly because it is unclear and has a host of ramifications for volunteers' rights and organisations' responsibilities and liability. Precedents have been set in claims for unfair dismissal or discrimination brought by volunteers against organisations including RNLI, the Scout Association, Relate and CAB.

Volunteering England, NCVO and the Association of Chief Executives of Voluntary Organisations warn that organisations should be careful that the volunteers don't become employees in the eyes of the law and should not create arrangements that could be construed as a contract, including making payments to volunteers unless these are genuine reimbursement for out-of-pocket expenses. A contract can exist even if there is no written agreement between the volunteer and the organisation (for more information see *Volunteers and the Law*, 2005.

Compliance with law and regulation

Depending on an organisation's activities and how it is constituted, it may need to comply with the following:

Charity law

Companies Act

Its own constitution

Data Protection Act 1998

Disability Discrimination Act 1995

Laws on care of beneficiaries (the Children Act, Care Standards Act)

Employment Law (such as redundancy, unfair dismissal, national minimum wage and other employment rights)

Health and Safety at Work, etc. Act 1974 and other aspects of health and safety law (fire regulations, etc.)

Trustee Act 2000

Human Rights Act 1998

Race Relations Acts 1976 & 2000, Sex Discrimination Act 1975, and regulations relating to equal opportunities and sexual orientation, religion or other beliefs, and age

Adventurous Activities Licensing Regulations 1996/Activity Centres (Young Persons' Safety) Act 1995

Intellectual property law, covering for example copyright and trade marks

Learning points

- Risk is a neutral term, with positives and negatives.
- The benefits and opportunities of taking risks should be weighed against the drawbacks.
- Volunteers are not inherently high risk but their numbers, roles and voluntary status make risk a necessary consideration.
- Volunteer risks include injuries and abuse, inappropriate behaviour and substandard performance, loss, damage and theft.
- Organisations may be liable in the courts for negligence, vicarious liability and the employment rights of volunteers.

Activity

1. Which of the volunteer-related risks most concern your organisation?

2. Assess whether your organisation could be laying itself open to liability by its actions or inactions.

Examples of organisations' risk management

The Rugby Football Union is a national governing body with 1,400 member clubs. Its risk management framework and guidelines include:

- CRB checks for all referees, coaches and volunteer administrators who supervise young people
- a playing injury audit and risk management plan, updated regularly
- a network of welfare managers accredited through NSPCC training to cascade training to club welfare officers, and a distance learning package on welfare issues
- an email-based medical advice service for all aspects of health and player welfare
- a helpline giving independent free legal advice to clubs in areas such as employment law, health and safety, consumer law, negligence, environment law, planning law and contracts
- an insurance scheme for all member clubs of compulsory insurance and optional packages
- a volunteer recruitment resource, a policy for the welfare of young people in rugby, an ethics and equity policy and guidelines for pastoral care
- guidance on injury reporting, surveillance, support and pastoral care
- Tackling Safety programme to reduce injuries, delivered nationwide and backed up with a video/DVD/booklet
- signposting on **rfu.com** to a variety of sources on topics such as human resources, corporate governance, child protection and event management

BTCV established a Project Leader System with a suite of training courses which enable project leaders to 'develop safe operating procedures to match each unique work site under changing weather conditions'. It produces a number of publications, including *Generic Risk Assessment* (revised 2002 and 2004); *Health and Safety Overview – a Guide to Good Practice for Conservation Groups and Land Managers*; *Risk Assessment – a Learning Resource Pack*; and *Conservation Volunteering – How and Why*, which are short booklets on different types of

work. BTCV stresses that risk assessment should be carried out by a trained person when the work is being set up and then at appropriate intervals. It emphasises that 'safety is everyone's responsibility', warning that individuals can be sued for damages as well as companies. BTCV keeps registers of project leaders, drivers, and machinery operators. This is 'part of our quality assurance' and the adoption of better record-keeping, though stimulated by risk issues, is generally 'a good thing'.

St Barnabas Hospice's bereavement manager has a lone worker policy based on British Association of Counselling guidelines. Volunteers: should not accept gifts but if it is difficult to refuse, they should tell the manager; may use 'appropriate touching and hugs' but should be aware of boundaries; can refuse to enter a house if someone is smoking; should leave if a client becomes aggressive; should report if they are worried about a client's wellbeing or if a suicide threat is made. The manager is available 24/7 for volunteers to contact him. Volunteers are encouraged 'to use their common sense' and not endanger themselves.

BT has a written employer-supported volunteering policy, a health and safety policy covering volunteer activities and a written risk management plan for volunteering. All volunteers are CRB-checked for work in schools and undergo web-based and face-to-face training. They work in pairs, always with a teacher present, and wear identity badges with an 0800 number to check their validity. Volunteering is organised through regional clubs, with leaders specially trained and provided with a 150-page manual.

The volunteer-run **Canoe Camping Club** has a written volunteer involvement policy, health and safety policy covering volunteers, child protection policy, and a risk management plan including CRB checks on all volunteers and accredited instructors. No child under the age of eight is allowed on water and children between eight and 18 require written parental permission. The club keeps an incident book and uses camping sites risk-assessed and approved by the Camping and Caravanning Club.

3 Managing risk

'Risk management is responsible and contemporary best practice that places due and appropriate priority on personal safety, programme effectiveness, and organisational well-being.'
LL Graff (2003)

3.1 Purpose, principles and process

The essence of risk management is dealing with uncertainties and reducing or removing risk factors. It is *not* about eliminating, avoiding or removing all risk.

Risk management should be:
comprehensive – covering every aspect of the organisation
continual – not just a one-off exercise, but something that is maintained and updated
built-in – not an add-on, but integrated into all operations and systems
suitable – there is no 'one size fits all' but principles, policies and practices that can be adapted to any kind of organisation or activity
proportional – keeping a sense of perspective and proportion between benefits and risks

The process of risk management has three main stages:
identify risks – have a good look at what you do, where you do it and who with, and spot what could go wrong
analyse the risks – decide how serious and likely the risks are
control the risks – do whatever you think is necessary to reduce the chances of things going badly wrong

3.2 A practice model

Our research showed that volunteer risk management systems are unique to their organisations and the particular issues and risks they have to deal with in their area of work. However, a practice model emerged, with six common elements:

- **screening**
- **induction and training**
- **risk assessment**
- **record-keeping**
- **review**
- **insurance**

Organisations which are registered charities are required by law to carry out and report on risk management. The Charity Commission's website describes the charity model and gives advice on risk management techniques and processes. These are largely generic and can be useful to any voluntary or volunteer-involving organisation. See Annex B, which summarises information from the Commission, and Further Sources.

Annex C contains additional advice on managing risk in relation to special types of volunteers, including short-term or episodic volunteers, one-off or special events volunteers, and branches, members and affiliated groups.

3.3 First stages

If an organisation does not have risk management and is just beginning the process of assessing risks, the first stages involve establishing responsibility for the task, developing a risk policy, and looking at the processes by which new volunteers join the organisation.

The risk management team
Decide who is going to be responsible for the process of assessing risk and developing risk management policy and practices. Making it a collective process helps bring in a wide range of perspectives, shares the load and encourages a sense of ownership which will aid implementation.

In large organisations, the team can be drawn from senior staff, the head of volunteers, health and safety officer, personnel or human resources manager, trustees, external risk consultant, and representatives of the volunteer body and users or members. In small organisations, the task can involve the chief officer, manager or secretary, trustees or management committee members, volunteers, members and users, if possible.

A risk tolerance policy
A risk policy outlines an organisation's boundaries and limits in relation to risk, taking account of its exposure and capacity to tolerate or absorb risk. One with substantial reserves could, for example, embark on a new project with a higher risk profile than an organisation with limited revenue and reserves.

Risk tolerance may also be a factor of the activities undertaken to achieve objectives. An organisation pioneering new ways of working with former offenders or people with severe mental health problems may accept a higher degree of risk here than in its general community development work. A relief agency may tolerate a higher level of risk to personnel working overseas than would be acceptable in its domestic activities.

One element of a risk policy can be the importance of individuals taking responsibility for safety and risk. This applies to volunteers and also to clients and users for whom the need to take personal responsibility for decisions and outcomes should be stressed.

Recruitment and screening
The way volunteers are recruited is one element of managing risk. While many volunteer roles involve minimal risk and require only normal recruitment processes, some need more extensive screening. For example, where volunteers will be working with children or vulnerable adults, Criminal Records Bureau (CRB) checks are required by law.

However, the CRB and Volunteering England stress that disclosure of a record should not automatically exclude an individual from volunteering. A non-rejection policy is successfully operated by Community Service Volunteers, which finds a placement for every applicant. Screening should therefore be compatible with the aim of inclusiveness in volunteering. The key to involving people with all kinds of characteristics and backgrounds lies in matching the volunteer to an appropriate role and ensuring that adequate support, supervision and development opportunities are provided.

Recruitment and screening procedures are fully described in Volunteering England publications, including *Volunteers and the Law*, the *Good Practice Guide* and its online Good Practice Bank (see Further Sources).

'Most risk management strategy is really just a matter of common sense. It does not have to be expensive or arduous.'

LL Graff (2003)

- Risk management is a fairly straightforward process of identifying, analysing and controlling potential risks.
- It should be integrated into all of an organisation's activities and operating procedures, and be reasonable and sufficient.
- The extent of risk control may vary depending on an organisation's ability to absorb or tolerate risk.
- Involving a team of people in developing risk management can be advantageous for several reasons.
- Recruitment is one element of managing risks, but screening should not undermine the goal of inclusiveness in volunteering.

Activity

1. Who is/could be involved in developing your organisation's risk management? If no volunteers or trustees are currently involved, who could you approach?

2. Have you carried out a skills audit of your trustees or management committee members? Could you target recruiting someone with health and safety/risk management know-how?

3. What factors would influence or determine your organisation's risk tolerance policy?

☐ Finances
☐ Your funding dependence
☐ Other external influences
   (eg working under statutory contract)
☐ The nature of your work

☐ Client group(s)
☐ Location of your work
☐ Confidence in your volunteers' skills
   and common sense
☐ Other factors?

4. Examine the procedures by which the organisation recruits volunteers and decides on their roles. Are there areas which need to be tightened up?
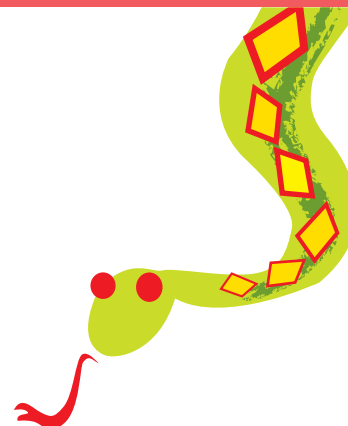
4 Risk assessment

In this chapter:
Identifying risks in the organisation
Assessing and analysing risks

4.1 Identifying risks

This process involves scrutinising all operations where volunteers are involved and asking:

What could go wrong here?
What are the potential dangers, potentially risky situations, or problems that might occur because of, or related to, volunteer involvement? The aim is to produce a *master list* of risks. Consider five areas that may be put at risk:

- people – clients, volunteers, staff, the public, others
- property – premises, equipment, vehicles, financial assets
- income – current and future income
- goodwill – reputation with users, supporters, funders, etc.
- liability – legal and moral, claims and associated costs

Checklist for identifying risks
- Canvass as many people as possible, including volunteer managers or staff supervising volunteers, volunteers, admin and support staff. Another option is to ask someone unfamiliar with the organisation to act as peer assessor.
- Systematically examine all aspects of service delivery, including volunteer role descriptions, project protocols, activities, locations and clients, and involvement of partners or branches.
- Review policies, procedures, handbooks and manuals to ensure they comply with legislation, regulations, codes, licensing agreements, etc.
- Assess governance-related risks, including screening, training and performance in relation to trustees or the management committee.
- Review safety and incident records, including near misses, which may highlight patterns or practices that could pose risk.
- Consult similar organisations or networks, to discover what risks they have identified and measures they have in place.
- Inspect premises and sites where any activity takes place. Walk the site, inspect buildings and equipment, think about the working conditions and working relationships.

The process of risk identification will inherently contain some subjective judgements and can only provide reasonable, not absolute, assurance that all relevant risks have been identified.

A sample risk identification form is shown in Annex D. Also reproduced is a premises safety checklist produced by Girlguiding UK.

The Health and Safety Executive, in its latest guidance, stresses that 'the law does not expect you to eliminate all risk' but requires organisations to protect people as far as is 'reasonably practicable'. Assessment of risks should be 'suitable and sufficient – not perfect'.
Health and Safety Executive, 2006
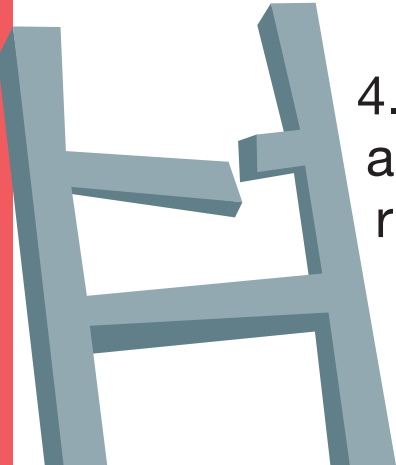
Examples of organisations' risk identification

'We look at risks involved in volunteer recruitment, selection and screening, risks involved in operational environments, the need for pre-start induction and training for volunteers (eg whether it is required or not for any specific role), risks involved with face-to-face work with vulnerable clients, risks involved in work with the client group, and the risks/dangers that volunteers may present to themselves.' Survey respondent

A large overseas aid charity identifies risks in these areas: 'general/shop/activities/manual handling/young workers/capability assessments/during pregnancy/returning to work after pregnancy/all risks associated with festivals e.g. fire, sunburn, electricity...'.

A nature trust describes: 'written site and activity risk assessments, highlighting different types of risk and hazards on site; details of A&E, mobile reception, nearest public phone, grid reference, maps. Whilst on site give site-specific verbal risk assessment to volunteers, highlighting weather conditions, natural hazards, use of tools, etc'.

Some organisations identify risks in the volunteer programme itself: 'our risk management includes a plan for a reduction or shortage of volunteers'; 'we assess the risk of dependence on volunteers in certain areas'.

4.2 Analysing and assessing risks

The next step is to analyse and assess the risks on the master list. All risk assessment works on the basis of:

How likely is it to happen?
How serious would it be if it did?
and the interplay between them. These two key dimensions – 'chances are' (likelihood of occurrence/probability of happening) and the 'ouch factor' (severity of impact/magnitude of harm) – can be graded qualitatively or quantitatively on a scale of 1-3 or 1-5. See Annex E for classifications.

Chances are

Ask: What are the chances that this will happen?
You are not trying to arrive at a statistical probability but one dictated by experience, common sense, the organisation's track record and other sources of information such as input from within and outside the organisation.

Assign a score or category to the chances of a risk happening. A three-point classification entails:

Low: chances are this won't happen; a rare or unusual event; it has not occurred before or very rarely; it is very unlikely to materialise into harm, loss or liability – though not impossible.

Medium: this situation or event has occurred before, but not very often; it is quite possible this risk will materialise.

High: a recurrent risk or one that is very likely to materialise; chances are this will happen in the future.

The ouch factor

Ask: How much harm or damage will be done if this happens?
This factor is similarly classified on a three- or five-point scale (see Annex E).

Cross-referencing the classifications on these two criteria produces a *risk matrix* or 'probability/impact matrix'. This sounds technical but is just a graphic form of the cross-referencing. If you have given each risk a score on each dimension, multiply the two scores together, as shown in Annex E. For example, on a five-point scale the risk of a volunteer stealing from a client would be unlikely (score 2) but intolerable (5) = total score of 10. The risk of a grazed knee in children's play could be possible (4) but trivial (1) = 4.

The risk matrix helps prioritise serious or urgent risks. Lower risks should not be ignored but kept under review and possibly addressed in future.

4.3 Controlling risks

Once risks have been identified and assessed, the next step is to decide on the strategies for dealing with them. There are three basic approaches:

- **reduce or remove the risk**
- **minimise the harm**
- **transfer the liability**

Look at each risk and consider the different options, ruling out nothing at this stage. Record them on a **control options worksheet**, shown in Annex E. This lists the risks and the options. Some risks will require more than one strategy to bring them into the risk tolerance zone, so consider all these options and combine them if necessary.

Reduce or remove the risk
This approach focuses on prevention and decreasing the likelihood that something will go wrong. Changes can be made in these areas:

- **role**
- **people**
- **environment**
- **performance**

Role: could changes be made to the volunteer role?
- Change the time of day or day of the week.
- Reduce the length of the volunteer session or shift, if it is physically demanding work or with difficult clients.
- Have volunteers work in pairs or teams to provide support and relief.
- Set firm boundaries to the role: forbid use of clients' own DIY equipment and tasks such as electrical repairs.
- Remove one element of the role: instruct volunteer drivers not to lift disabled or ill clients, or stop one-on-one contact with young people.

- Bar the receipt of gifts from clients and establish clear rules about volunteers being executors or beneficiaries of clients' estates.
- Require volunteers to sign in and out and wear photo identification.
- Put in place protocols to control finances, to avoid the risk of theft or embezzlement and protect people from allegations.
- Establish clear policies on representing/speaking for the organisation.
- Define appropriate and inappropriate use of the organisation's technology, including email and internet access, and monitor use.

People: could changes be made in relation to personnel?
- Review recruitment and screening to ensure skills and suitability.
- Provide thorough induction to the organisation's mission and values and the requirements and boundaries of volunteer roles.
- Provide adequate training initially and periodically as needed.
- Move a volunteer who has difficulty with boundaries to a different role.
- Remove a volunteer from your books if s/he does not comply with your rules and procedures.
- Refuse referrals of clients who pose unacceptable risks.

Environment: can the environment in which the work takes place be modified?
- Change the location of an activity, or postpone an event to a safer time and place.
- Confine activities with children or vulnerable adults to your own premises or venues.
- Use a licensed venue or site for sports and adventure activities.
- Collect and store money safely, not on site at a fundraising event.

- Remove or fence off hazards, eg rubbish, sharp objects.
- Ensure safe access and signage in buildings and outdoor sites.
- Ensure there is easy access for emergency vehicles.
- Ensure health and hygiene protocols and facilities are provided.
- Establish inspection and maintenance systems for equipment, machinery and vehicles.

Performance: could supervision, support and management be improved?
- Provide regular and skilled supervision, with named supervisors.
- Establish volunteer support networks or buddying to share the stresses.
- Provide rapid access to staff support for volunteers in difficult or stressful roles, such as victim support or bereavement counselling.
- Introduce or tighten up performance review systems.
- Check periodically that qualifications, licences and health status are current and sufficient for the work the volunteers are doing.
- Make rules on performance and boundaries absolutely clear to volunteers and enforce policies on volunteer discipline and dismissal.
- Tell clients and users what your performance standards are and encourage their involvement in performance evaluation through consultation, surveys and a transparent complaints procedure.
- Implement zero tolerance of any form of discrimination.

If after making or considering changes of this nature, the organisation still feels an activity poses unacceptable levels of risk, there is the option of discontinuing it. However, this should only be done as a last resort.

Minimise harm

This aims to minimise the extent of an injury, or contain the degree of damage or loss, if something goes wrong.

Ask: What can we do in advance to reduce the amount of harm done if this risk materialises?

- Insist on protective clothing and special equipment where appropriate.
- Regularly check and restock first aid kits and health and safety supplies.
- Ensure a rapid response to any accident by having mobile phones on an outdoor site and clear access for emergency vehicles.
- Train personnel in first aid.
- Install smoke detectors and fire extinguishers, check them regularly, post written instructions on evacuating the building and hold fire drills.
- Establish procedures to call for aid if a client falls and the volunteer is not allowed to help her get up.
- Establish procedures for rapid reporting of worrying deterioration in a client's physical or mental health, or threats of suicide.
- Establish procedures for volunteers to report information confided in them by a client, if this suggests abuse or illegal behaviour.
- Ensure all volunteer drivers have third party insurance.
- Don't keep large amounts of money or petty cash on the premises.
- Regularly back up all sensitive and vital data, keep the back-ups off the premises and ensure your data protection systems are sound.
- Ensure your data protection systems comply with the law and good practice.
- Establish a system for reporting near-misses and unusual situations and encourage volunteers to report anything that feels off to them.
- Develop a disaster response plan to limit harm in the event of a disaster like a fire or death; a panic reaction could make the situation much worse.
- Set aside reserves against loss of income.
- Take out insurance to cover the most likely or most damaging risks, and keep insurance policies under regular review, including for occasional or one-off activities. (See Chapter 7 for more on insurance).

Transfer liability

This involves sharing or devolving some of the potential liability. It is nearly impossible to transfer away all liability from an organisation but these strategies may reduce it.

- Use waivers, disclaimers, consent forms and permission slips; these may indemnify an individual or organisation if they are liable.
- Contract out all or some of the activity to a qualified organisation; for example, running an adventure holiday for teenagers could be outsourced to a specialist organisation.
- Develop inter-agency partnerships and collaborations: these can combine the skills of your organisation with those of others to provide a complete service in which your strengths complement each other. However, be aware that each partner can in some situations become liable for activities carried out by the other partners. It is important to have a clear partnership agreement setting out the relationships between the parties and who has lead responsibility for each aspect of the work.
- Take out insurance (see Chapter 7).

Be aware that when an organisation transfers a liability, it has an obligation to do so responsibly. When planning a collaboration, check that the partner organisation has the right skills and qualifications, will observe risk management standards and procedures, and is covered by insurance.

Be aware too that waivers, consent forms and disclaimers are not watertight liability excluders and should always be checked for their legality.

4.4 An action plan

When you have the list of risks and a set of options for controlling each risk, you can now decide on your plan of action.

The Charity Commission says that controlling or mitigating risks should be aimed at reducing the 'gross level' of risk identified to a 'net level' of risk that remains after appropriate action is taken. The cost of mitigating a risk should be proportional to the potential impact. A balance should be struck between the cost of controlling the risk and the potential impact of the residual risk.

Simply put, this is a cost-benefit analysis of your risk control options. What does it cost your organisation to take this option and is it worth it? Do the benefits of the preventative measures outweigh the costs of implementing them and the problems you'd experience if you left things as they are or used a milder control option? As NCVO comments in its risk management guide 'inevitably, there will have to be judgements and trade-offs'.

Common sense, experience and your instincts are pretty good guides in making these decisions. The following checklist may help:

Checklist for assessing a risk control
Is an option consistent with your mission, values and principles?

- What it will cost your organisation in terms of finance, staff time, volunteer time, and undue stress (to deal with the risk – or not to deal with it)?
- Whether it poses risks to your funding security or future opportunities, such as partnership arrangements.
- Whether it will limit opportunities for volunteers to such an extent that it will be hard to keep them interested or recruit new ones – or whether it will maintain risky situations that make it hard to retain volunteers.
- Whether it will cramp your style in terms of rapid response to situations of need, organisational decision-making or your capacity to innovate.
- How effective the control will be, and whether it will defeat the purpose of the service or activity.
- How easy it is to implement and the likely degree of compliance.
- How acceptable or palatable it would be to your clients, users and members, and how the public will view it.
- Whether your board of trustees or management committee are likely to approve it.
- Whether it's likely to be sustainable in the long term.

Obviously, none of these factors should deter you from taking a particular action if that is what you feel is needed. For example, if you think you'll encounter strong objections from volunteers because 'we've always done it this way and it's worked fine', then you need to think how you will deal with that resistance. Tips for smoothing the way are in Section 5.2.

Now you've made your decisions and recorded them, you have a **risk register** and a **risk management action plan**. The risk register lists identified risks and their assessment, the controls in place and the residual risks, and can set out responsibilities, monitoring procedures and follow up action required. A risk register template is shown in Annex E.

The risk management action plan sets out everything the organisation plans to do. You can circulate it as a draft for feedback, and then finalise it. Present it to the board of trustees or management committee, with a budget estimate if substantial outlay is involved. You may need to explain your decisions and strategies and, possibly, convince them of the need for the plan. It is very important to gain the approval and backing of senior management and trustees right from the beginning of the risk management procedure, because it will aid implementation if endorsement of your risk management comes from the top.

Examples of organisations' strategies to control risk

BTCV have changed projects and activities to take account of risk and regulations, but very little has been stopped altogether: 'we don't put things off lightly'. BTCV is more likely to examine the activity and change the way it is done, so 'within reason, we keep things safe and interesting'. For example, an activity involving children in bat box creation was reorganised so the children made the boxes but adults installed them. Such changes 'are often a good idea', regardless of the legislative requirement for them. However, BTCV has reduced its volunteer activities with young people because it is impossible 'without the resources for a complete support system' including CRB checks and supervision. Instead, this kind of work is now done in specialist projects with specifically trained staff.

The written protocol for the **Harborough Helpers Project**, run by Market Harborough Volunteer Centre, has sections headed health and safety, insurance, volunteer screening, monitoring, record-keeping and evaluation. It includes warnings about appropriate clothing and protective gear, and the usage, storage, servicing and maintenance of equipment. For example, 'all volunteer gardeners will be expected to ensure that they have up-to-date tetanus injections'; 'volunteers must NOT for health and safety reasons use clients' equipment'; 'risk assessments will be made of each item of electrical equipment', which the volunteer signs after receiving 'instruction on its safe use … to signify understanding and possible risks of using that item'. All electrical equipment used by volunteers is tested annually.

Girlguiding UK issues an illustrated guide called Being Prepared: An Introduction to Risk Assessment, which sets out twenty common scenarios. In each the benefits of the activity are first identified, followed by hazards, effects, degree of severity and likelihood. It then asks 'How risky does that make it (high, medium or low)?' and 'Can you reduce the risks? What steps can you take to help the benefits outweigh the risk by eliminating, reducing or controlling the hazards?'. The process concludes with a balanced decision: 'Should you take the remaining risk or is it not worth it?'

The **North East Yorks Geology Trust** excludes some volunteer roles and activities for safety reasons. It does not work on 'dangerous sites', nor do site clearance using ladders. It avoids working with 'excessively demanding clients' because it cannot provide the necessary training and certification for its volunteers.

Springfield Cricket Club ensures that every game or practice has a first aid kit and a mobile phone on site. Every child is registered at the beginning of a session, with an emergency phone number supplied. The club has found that some away venues do not provide segregated changing rooms and therefore requires that youth players arrive in kit. When taking colts on tours, each parent signs a consent form and gives doctor's details. The club ensures there is a 7:1 child to adult ratio on tours, 'better than the 12:1 required in schools'.

Grimsby Hospital Radio Station provides volunteers with a volunteer pack which sets out 'clear boundaries' and warns of situations in which they must not intervene 'or they could be sued': for example, they must not help a patient who has fallen, or clean up spillages. Volunteers receive initial training and then attend three training sessions a year, which include the latest health and safety precautions. The station withdrew from its involvement in the annual carnival after deciding it was 'virtually impossible' to assess and mitigate the risks adequately. The manager thought that an accident could happen if brakes failed on a steep hill on the route; there were 'too many risks' and they would 'need too many people' to be confident of being safe.

Age Concern Okehampton has 'an ethos of care and support that discourages risk-taking'. If the manager identifies 'an element of risk' the decision is made 'not to go there': 'if we can't minimise the risk, we don't do it'. The organisation is careful not to work with vulnerable people in situations where CRB checks would apply and pulled out of a partnership arrangement 'because we couldn't mitigate the risk'.

- Identifying risks involves looking at everything that could go wrong in relation to volunteer involvement. Risks can affect people, property, income, goodwill and liability.
- Assessing these risks requires analysing or estimating the chances of something happening and the likely impact if it does.
- Strategies to control risks include reducing or removing the risk factors; minimising the harm that would be done if the risk materialises; and sharing or transferring some of the liability. Controls can combine one or more of these approaches.
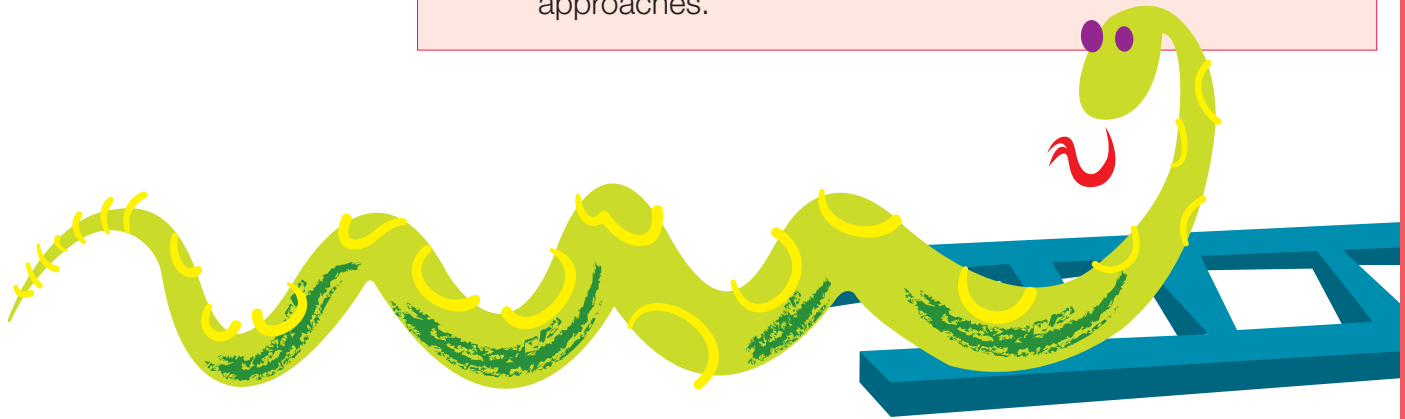
Activity

1. Who can you involve in identifying risks and what evidence can you use?
2. Use the risk identification form in Annex E to compile a list of risks in the organisation.
3. Use the classifications, risk matrix and risk assessment form in Annex E to assess the chances of the risk materialising and the ouch factor if it does.
4. Complete a risk control options form of possible strategies to reduce risks.
5. Finalise your risk register and risk management plan.

5 Implementing risk management

5.1 Implementation tools

Putting into practice the controls you've identified as necessary will be helped by the following approaches, which are elaborated in Annex F:

Development of policies, systems, forms and tools
These may include written policies and procedures, role descriptions, volunteer handbooks, trustee handbooks, and forms for risk assessments and incident reporting.

A communication strategy
This should inform everyone in the organisation, paid and unpaid, about the risk management plan and why it is important. It could involve one information session with staff and volunteers in a small organisation, or a range of channels in a large one.

A training programme
This should be designed to ensure that everyone is equipped with the knowledge to support and implement procedures. It may involve upgrading existing training or developing a new training module.

5.2 Tips for smooth implementation

Various barriers and difficulties may impede the implementation of the plan - and these are a further set of risks which organisations have to negotiate. Lessons from organisations in our research on successfully implementing risk management suggest the following strategies:

- **getting expert help**
- **taking a positive, realistic view of risk management**
- **addressing the organisational culture**
- **tackling internal resistance**
- **dealing with external pressures**
- **having sufficient resources**

Getting expert help
There are many sources which provide handy rationales for risk management, including legal, moral and practical reasons, and provide templates for systems and forms (see Further Sources). They may save time and give

authority to your case. Large organisations can consult their health and safety staff or could bring in a risk management expert. Small organisations can make it a priority to appoint someone with this kind of experience and expertise to their management committee or board of trustees.

If volunteering takes place in a setting or context which is well regulated as to risk – such as the health service – make use of the structures and standards that already exist. However, be prepared to integrate volunteer risk issues into frameworks that are not generally geared to volunteers, such as clinical risk or environmental health and safety.

Taking a positive and realistic view
Taking a positive and realistic view of risk management helps organisations embrace and implement it effectively. This includes:

- emphasising the benefits and opportunities
- demystifying risk management and presenting it as familiar practice made more methodical and documented
- taking a realistic view of the goal of risk management

Changing the organisational culture
A key to successful implementation is to change the organisational culture around risk, so that awareness becomes automatic and is integrated into all aspects of the running of the organisation. Organisations achieve this through:

- consistency in all systems, policies, procedures, role descriptions, etc.
- an education and training process
- regular communication on upgrades to systems, and problem areas
- sharing responsibility for risk assessment throughout the organisation
- emphasising that every individual should take some

responsibility for their own safety and that of others, ie assuming personal responsibility within the risk management framework
- making your risk management stance a part of PR and recruitment materials
- making it clear that a casual approach or neglect of procedures will not be tolerated, and having sanctions to back that up
- persistence and time; embedding risk management in organisational culture can take time, particularly in a large organisation with diffused volunteer responsibilities

Tackling internal resistance
Most organisations have had to deal with at least some resistance, in the form of overt refusals or covert non-compliance. An area where volunteers are particularly sensitive is when Criminal Records Bureau checks are introduced, especially when these are back-checks on long-term volunteers. It is worth making it a priority to inform and reassure volunteers, talking issues through with them and giving them reasons, both internal and external, why risk management procedures are necessary.

Actual or suspected non-compliance by branches or affiliated groups can be more difficult to deal with. For some local groups, there is a genuine basis for resistance: they feel that the parent body is out of touch with their good practice and resource constraints at grassroots level, and impose schemes without sufficient consultation.

Parent and governing bodies can overcome this by engaging in a two-way communication process and by giving support and incentives. They issue guidelines, handbooks and templates on risk management and, in exchange for conforming to standards, provide benefits such as block insurance schemes, training programmes, and the brand name. They back these up with survey and inspection regimes. But if a dissenting group becomes a potential liability, more serious action may need to be taken.

Dealing with external pressures

One of the main findings from our research is the degree of pressure exerted on volunteer-involving organisations to be highly risk-averse – in other words, to eliminate all risk from what they do. Local authorities, funders and insurers may exert this pressure, with the result that organisations have to restrict services and activities and cancel some projects and programmes.

The good news is that extreme risk aversion has come under intense criticism at the highest levels and a variety of initiatives has been launched to stop it. So voluntary organisations may in future be treated with a lighter touch and given more leeway in how they approach and deal with risk. Meanwhile, what can organisations do to keep their risk management at a reasonable and proportionate level? Unfortunately, if the local authority or funder is the main source of the organisation's income, and likely to remain so, or if the insurer simply refuses to cover the activity, it's hard to resist the pressure. But it's worth discussing the situation and presenting your case.

- Check that what they are demanding is legal (for example a requirement to undertake CRB checks for positions that are not eligible for the checks).
- Present evidence and statements from bodies like the HSE, the Better Regulation Task Force and the Association of Local Authority Risk Managers (ALARM), to show that the goal of risk management is risk awareness and risk reduction, not risk aversion.
- Present evidence of your risk management measures, the benefits and popularity of the service, and your clean incident record.

- Identify and negotiate minor changes that might reduce risks.
- Harmonise your risk assessments with external forms to reduce bureaucracy.
- Suggest consulting or involving authoritative bodies – your parent organisation, the Charity Commission, HSE or Volunteering England – to advise on the issues.

Sufficient resources

Larger organisations with many staff and adequate resources can absorb risk management requirements more readily than small ones. However, many small organisations have negotiated their way through risk management without traumatising the organisation. This is because they may actually require relatively little risk management – if it's a small group providing a limited number of services, it may need only good screening procedures and a risk assessment of regular activities. Since most organisations are conscientious and already have the right mindset, they may just need to spend a little time making existing practices more formal.

It may help to pull in extra resources, if possible – from trustees or the management committee, capable volunteers, local CVS, volunteer centre, online or published sources, local network, parent or umbrella bodies, local authority, funders, or a large charity in the area which may give access to their training, policies, forms, etc. or mentoring from relevant staff.

A few organisations told us they didn't do risk management because they had: 'not enough resources, full stop'. If an organisation can't afford to ensure safety, then it may be time to consider the advice below from risk management expert Linda Graff:

'This is a hard line, but it must be said: if the costs of implementing appropriate risk management techniques are judged by an organisation to be too high, then perhaps this is a signal to think through whether it is wise for the organisation to be operating a volunteer programme, or at least whether placing volunteers in positions of significant risk is the prudent thing to do. It is unlikely that the courts will absolve the organisation of responsibility for harm, based on the defence that the organisation could not afford to do a good job of managing the volunteers it mobilised.' LL Graff (2003)

Examples of organisations' positive approach to implementation

Royal Mencap Society stresses that implementation is 'proactive rather than reactive' and should not be a 'stick-wielding exercise'. It should give a 'more positive message' about managing risk, the message being 'we care about our membership, we want to protect them and be professional in what we do'.

The Director of **North East Yorkshire Geology Trust** says the way to embed risk management is 'to develop a culture, an atmosphere, and a belief in why we do things the way we do them'. NCVO's guide to risk management stresses that taking 'a more holistic, top-to-toe approach to risk management' helps establish a risk-aware ethos or culture, which is more effective than 'a large rule-book which has to be heavily policed'.

Luton and Dunstable Hospital's VSM said that a few years ago 'taking risk as a separate entity seemed daunting', until she realised 'we're already doing it'. This characterisation of risk management occurs repeatedly: 'formalising what you do normally'; 'common sense … formalising what we've always done'; 'it's always been part of our ethos, the only difference now is that we spell it out in a specific format'.

In its guide to club leaders, **Royal Mencap Society** notes that even when reasonable precautions have been taken 'some risks usually remain', but the aim is 'to make all risks small'. **Youth Voice**'s guide on residentials for young people stresses that it accepts that 'these activities cannot be entirely risk free .. there will always be issues and incidents of various kinds'. Youth Voice involved its young members in developing the practicalities of risk management, making it 'process-driven, and as logical and simple as we can'.

Market Harborough Volunteer Centre wrote to all volunteers on its in-house projects explaining why CRB back-checks were being introduced and promising to 'make it as painless as possible'. One befriender out of thirty objected that they were 'casting aspersions, and was most rude'. The manager met with him and argued 'put yourself in their position – if it was your elderly relative, wouldn't you want to know?'. When he missed a final deadline to submit his CRB form, he was removed from the Centre's books. **St Barnabas Hospice's VSM** encountered little resistance from volunteers. Her secret? 'It's all in how you tell them.'

Royal MENCAP Society introduced a new membership agreement under which groups complete a checklist on their practices, including vetting procedures, protection policies and risk management, and in return are provided with model policies, free CRB checks, a training programme, manuals and risk assessment templates. Community Development Officers visit all groups to explain the new agreement, and will continue with twice yearly visits to review practice. Groups will be disaffiliated if they do not conform to requirements.

BTCV finds that local authorities' risk assessment forms demonstrate 'a lack of understanding of the legislation', tending to 'stick to the letter' rather than 'making it work for them'. In the view of the Volunteer Support Manager, it is the job of organisations to find 'a workable compromise' so that safety regulations and guidelines are 'made feasible in a volunteering context'. BTCV's project leader system enables it 'to be flexible to each project rather than having rigid and restrictive regulations as a safety blanket'.

An organisation that was required to complete different risk assessment forms for various local authority departments persuaded the authority that submitting one standard form was sufficient. Another devised its internal risk assessment form so that information could be easily transferred onto council forms.

The Chief Executive of **Youth Voice** has found it productive to communicate with funders about risk management requirements and concerns. When CRB checks became a statutory requirement for the work the organisation was carrying out, he negotiated a phased period to introduce them, asking how funders would support the organisation in doing that. His experience? 'If you are open and honest with funders, you get a good response'.'

- Implementing risk management requires planning, preparation of policies and forms, communication and training.
- The process of implementation can be eased by getting expert help, taking a positive, realistic view of risk management, addressing the organisational culture, tackling internal resistance and external pressures, and having sufficient resources.

Activity

1. If risk management is new to your organisation, make a list of the things you need to do to make the system work and inform and prepare people for its implementation.

2. Do you anticipate any problems in implementing the system? List possible barriers and difficulties, and how you plan to overcome them.

3. If your organisation already has risk management, are there any areas which are not working so well? What are the reasons for this and what can you do about it?

4. If your organisation is small with limited resources, what help can you call on to aid implementation?

6 Review and record keeping

In this chapter:
Monitoring and reviewing risk management
Documentation and record-keeping

Review and record-keeping are both essential parts of a risk management approach. Documenting what you're doing and monitoring its effectiveness should be built in to the system.

6.1 Monitoring and review

Risk management should be seen as a process and not a one-off event. A dynamic process of monitoring and review ensures that the measures are kept up to date, new risks are addressed as they arise and previously identified risks are monitored for any changes.

Reviewing and monitoring risk management involves attention to both internal and external factors. Internally, organisations should review whether any changes to activities, programmes or clients have affected the type or degree of risk, what incident records reveal, and whether implementation is working as well as it could.

Externally, changes in the law, regulations or standards should be monitored along with current advice from infrastructure bodies and practice in other organisations. The interaction between internal and external factors should be taken into account; for example, examining procedures and activities in the light of any changes in the legislative or regulatory environment.

An internal review checklist and external review checklist are shown in Annex G.

Review and amend the risk register and risk management plan to reflect the results of the monitoring.

6.2 Documentation and record-keeping

Documenting risk management is vital. This is not only increasingly necessary for funders, insurers, parent bodies and commissioners of services, but also from a legal point of view. But as well as creating a possible defence against liability, keeping records and documenting procedures is basic good management practice in ensuring continuity in the organisation.

A record-keeping checklist is shown in Annex G and includes plans, policies and procedures, completed risk assessments, incident records and volunteer data. If an organisation already keeps files on its volunteers – such as application and screening information, training and supervision – then it's fairly straightforward to incorporate the dimension of risk management.

Examples of the results of organisations' review and documentation

St Barnabas Hospice is continually upgrading its systems as new rules and regulations come in or issues are identified. The VSM has picked up on several minor details in the way the system works and has revised these procedures: students under the age of 18 should not volunteer unsupervised; all drivers should carry a first aid box in the vehicle; and incident forms should be faxed immediately to health and safety. The reporting of even trivial incidents where no one is hurt will give a fuller picture of incidents and possible risk factors.

The Hospice has recently changed its practice to ensure the Risk Register is kept fully up to date. Unit managers now identify and grade their own risks according to a standard risk assessment process, instead of identifying threats and submitting them for assessment by health and safety and the VSM. Managers have been given training in risk assessment emphasising 'keeping it simple' and demystifying the jargon and process so staff can 'see it's quite easy, really!'. This move is designed to embed a culture of risk awareness and competency throughout the organisation.

Youth Voice used the indicators and benchmarks in PQASSO and Investors in People to establish its data collection systems and is developing an electronic database so the management committee can review practice, 'spot trends' and 'establish an evidence base'. The database will consume 'a lot of admin time' but will be 'cost-effective in the long run'. **Age Concern Okehampton** has also computerised 'so that a complete record of activities exists to protect both volunteers and those receiving help'.

Brent Mencap developed a Risk Map and Risk Register and carries out risk assessments on all projects, activities, users and occasionally volunteers. As part of its constant updating of risk management, the organisation has recently taken out disaster recovery and business continuity insurance and, in response to local authority requirements on data sharing protocols, is taking out indemnity insurance against malicious disclosure.

The **North East Yorks Geology Trust** is instituting 'formal risk assessment for every event'. This was a major decision made by the executive committee for 'self-protection' and to provide 'written evidence' if the organisation was ever called to account on health and safety in the courts.

Learning points

- It is essential to see risk management as a process that requires monitoring and review, and this should be built in to systems.
- It is vital to document and keep records of risk management.

Activity

1. If your organisation is introducing risk management, what should you do to ensure it is well documented and can be reviewed regularly?
2. If you already have risk management, how frequently do you review your systems? Are there ways that record-keeping could be improved or streamlined to enable efficient monitoring?
3. Go through the review checklists in Annex G and list any areas of your risk management that may require attention and upgrading.

7 Insurance

In this chapter:
How insurance fits into risk management
Tips on deciding what insurance the organisation needs
Tips on keeping insurance costs down

Insurance is a way of reducing and sharing liability. It only comes into play after something has gone wrong and should be seen as a safety net which may prevent depletion of an organisation's assets or total financial meltdown. While it is best to ensure, through effective risk management, that risks are reduced and are unlikely to materialise, insurance is a highly prudent component of an organisation's risk management portfolio.

Insurance can cover against loss or damage (eg buildings insurance, contents insurance and event insurance) or against liability (eg professional indemnity insurance, employers' liability insurance, public liability insurance).

Annex H lists 14 policies which may be needed by an organisation involving volunteers. Most organisations in our research have employer's liability and public liability insurance and several other policies, depending on their activities and possible liability.

7.1 Deciding what insurance you need

Because of the cost of insurance and the growing awareness of liability, it is increasingly important for organisations to understand their insurance needs and what different policies cover. These are some suggestions on deciding what insurance to take out.

Use expert sources
A number of guides are available in print or online. See Further Sources at the end of this guide.

Use an insurance broker
A broker provides independent professional advice and can explain what policies involve. Obtain quotes from a range of insurers to ensure the conditions and costs are suitable for your organisation. A broker may also educate insurers about actual levels of risk, incidents and claims, and hopefully negotiate a lower premium. Several brokers specialise in voluntary organisations' insurance needs: Keegan Pennykid, Marsh Ltd., AON Ltd., Perkins Slade, Morton Michel, and Stuart Alexander are widely used by the sector. The British Insurance Brokers' Association lists brokers by region and can identify members who have a particular specialism. See Further Sources.

Communicate with the insurer
Don't be afraid to question the insurance company and put your case. Reasoned argument, presentation of your risk management practices and negotiation may result in a better deal or at least greater mutual understanding. One of the research findings was that communication between organisations and insurers is often inadequate and there is scope for each to be better informed about the other.

Make sure you understand the details of any policies you take out. In particular, ensure that the policy defines the word 'volunteer' and check any special terms, conditions or exclusions, such as age limits.

Choose an insurance company that knows about voluntary organisations
Some companies specialise in voluntary and volunteer-involving organisations and will have a better understanding of your insurance needs and the implications of the involvement of volunteers. Companies frequently used by organisations in our research are Zurich Municipal, Royal and SunAlliance, Allianz Cornhill, Ecclesiastical, Norwich Union and Ansvar.

Assess your organisation's particular liabilities
Assess the liabilities arising from your work; for example if volunteers give advice and information, professional indemnity insurance may be needed.

7.2 Keeping costs down

An analysis of the costs and benefits of insurance should be part of the decision making. An organisation may be able to keep costs down by the following strategies:

Carry part or all of the risk of loss or liability
This may be an option in certain circumstances, for example if an organisation is large and has substantial resources or if the structure of the organisation protects individuals (directors or trustees) from personal liability. You can also decide to accept a larger excess on the policy.

Reduce the potential claim
Reduce the likelihood of a claim or reduce the size of the claim, by better risk management, enhanced security measures or the display of disclaimer notices.

Upgrade volunteer skills and training
In our survey of insurance companies, this was a major way in which organisations could reduce their insurance costs. Ensuring volunteers are qualified at recruitment or are given training to achieve competence and/or accreditation helps reduce the degree of risk and potential liability.

Seek competitive quotes
Obtain quotes from several companies or a broker. The broker can also advocate and negotiate on an organisation's behalf, so don't automatically accept the first terms which are offered.

Investigate block insurance schemes
Contact your parent or umbrella body or enquire of your networks whether economical insurance schemes are available for members or affiliates. National bodies cannot directly recommend insurers or brokers under FSA regulations but can advise you what is available. Block schemes often provide a basic package of policies with optional extras.

Check with your local authority
Some local authorities provide cover in certain circumstances, such as when a voluntary organisation uses council premises or is putting on an event in partnership. While this is very variable across the country, it is worth checking.

Collaborate
Collaborating with other organisations in the delivery of the service or activity, or in the purchase of insurance, may spread the liability and reduce costs.

Compulsory insurance
Where a type of insurance is compulsory or is otherwise felt to be necessary, consider whether you can afford to continue the activity which gives rise to the risk of liability. Look at whether you can achieve the result in a different lower risk way or consider collaborating with a similar organisation.

Non-compulsory insurance
If a particular type of cover is not compulsory, decide whether the level of risk and liability which is to be passed to the insurer justifies the cost, or whether the organisation could cover any costs without insurance back-up.

Insurance packages

There are some packages tailored for voluntary organisations with core and optional policies and an advice helpline. For example, NCVO has designed the Encompass Insurance Policy whose premiums start at £50. Standard policy cover includes: property damage, business interruption, legal liabilities, professional indemnity and money. Optional covers include theft by employee or volunteer, personal accident, legal expenses, and trustee indemnity. Insurance broker Morton Michel has a group policy whose options include: public liability, employer's liability, equipment, group money, personal accident, buildings, loss of revenue, trustees and officers' financial liability, and legal expenses.

Examples of organisations' insurance cover

Market Harborough Volunteer Centre, which brokers placements and runs in-house projects, has the following policies through AON brokers with Zurich Municipal: public liability, employer's liability, personal accident cover, drivers premium protecting excess and no claims bonus, gardening and DIY activity, increase in cost of working (in the event of being unable to work in the Centre's office) and contents insurance. The Centre also has trustee indemnity insurance, a requirement of its service level agreement with the local authority.

St Barnabas Hospice has comprehensive insurance covering employees and volunteers including employer's liability, public liability and Fidelity liability insurance. It has also recently taken out professional indemnity and business continuity insurance. The latter covers against interruption of hospice services in the event, for example, of terrorist activities, local disasters or epidemics. The hospice noted the differential impact the Buncefield Oil Depot fire had on local businesses depending on their preparedness and insurance provision.

Youth Voice used to have its own insurance with Royal and SunAlliance but now gets cover through Young People First, which is a consortium of 70 youth clubs and groups in Leicestershire, itself affiliated to UK Youth, a national network of youth clubs. Young People First quality assesses its affiliated groups on risk policies and training and certifies their eligibility for the scheme. Because of the scale of membership, the scheme offers a package of public liability and employer's liability insurance for as little as £60 per annum, with additional policies available. Youth Voice is also a company limited by guarantee, to protect its trustees from personal liability.

Age Concern Okehampton took out professional indemnity insurance through Age Concern England to cover bad advice being given by workers and volunteers to clients. It also has insurance through AON's Business Group Programme providing public liability, premises and equipment cover with Allianz Cornhill.

Grimsby Hospital Radio's volunteers are covered by the NHS Trust's policy when on site. In 2004, the station realised this did not cover people on radio business off site, for example reporting from football matches or making street collections. It therefore took out its own public liability and employer's liability insurance with Ansvar through the Hospital Broadcasting Association which offers preferential rates for members.
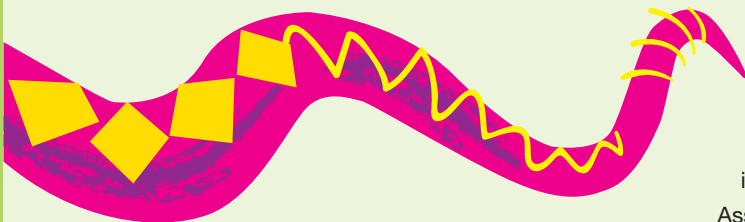
- Insurance is not a substitute for risk management and should be seen as the back-up to reduce costs after something has gone wrong.
- Help in deciding what insurance an organisation needs can be found in printed and online guides, and by consulting a broker or insurer.
- Insurance costs may be kept down by strategies such as carrying some of the liability, upgrading volunteer skills and risk management, obtaining competitive quotes, collaborating with other organisations, block insurance schemes or special packages.

Activity
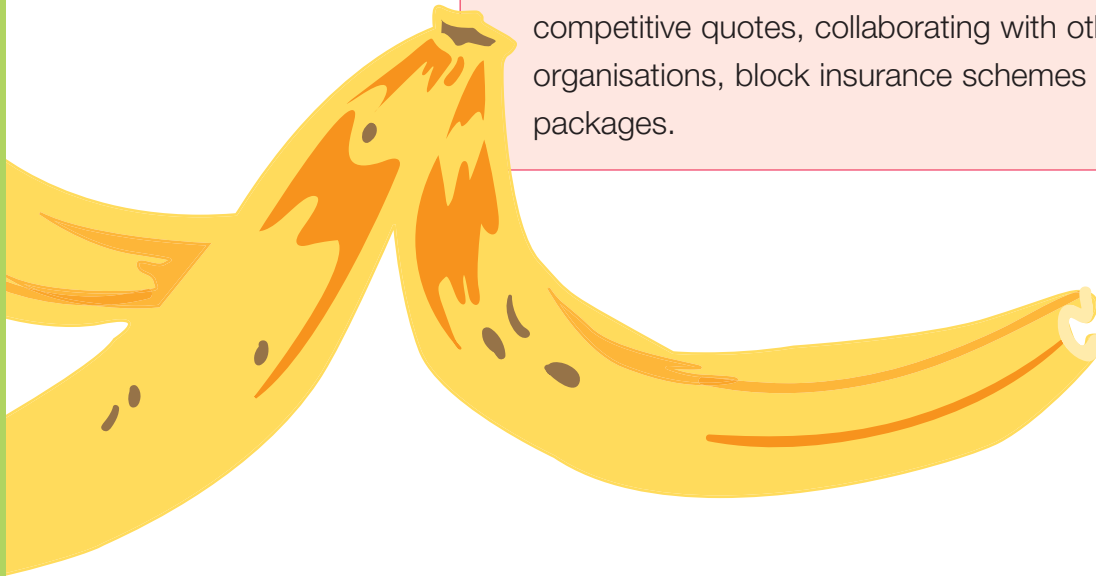
1. How much has the cost of insuring your organisation increased in the past five years?
2. Carry out an audit of your current insurance policies and possible liabilities, and identify whether there are any gaps in coverage or areas where you could reduce cover or the cost of cover.

8 Minimum requirements and secondary risks

In this chapter:
An overview of risk management requirements for different fields and roles
Identification of secondary risks from the practice of risk management, and proposals for action

8.1 Overview of risk management requirements

Organisations in our research sometimes asked whether we could produce a minimum requirements model, telling them what they should be doing to manage risk. Unfortunately, as this guide has shown, there is no generalisable approach but only measures which are suitable and necessary depending on what the organisation does, who it involves and so on.

However, the table opposite may be useful in highlighting measures that are often relevant to particular fields and activities, though it should not be taken as definitive. Ongoing volunteer management and performance monitoring, as well as insurance cover, should be taken as standard in most areas.

8.2 Risk-assessing risk management

This guide has looked at risks, as commonly defined and accepted, when volunteers are involved. But our research concluded that perhaps it was time to carry out a risk

assessment of risk management itself. This arose from findings that the current environment and present practice in many volunteer-involving organisations could be considered as posing a fresh set of risks to the health and vibrancy of the sector. In other words, risk management comes with its own opportunity costs.

The secondary risks exposed by the research included:

- organisations becoming bogged down in bureaucracy
- diverting time and energy from development and hands-on work
- slowing organisational response times and decision-making
- hampering creativity and innovation
- limiting the development and expansion of volunteer opportunities
- restricting existing roles and activities
- discontinuing activities and cancelling events
- making volunteering too regimented and the volunteer application process like job recruitment
- alarming and overloading volunteers with risk management responsibilities
- losing volunteers and failing to attract new ones
- losing users through fee increases or limits on activities

Organisation/service type	Risk management
Health and social welfare	Screening, CRB, training and supervision, client protection policy, clinical/volunteer risk assessments, lifting, hygiene, etc. regulations, client screening, NHS Controls Assurance Standards and Care Standards Act
Sports, adventure, recreation and play	Screening, CRB, coaching qualifications/licences, site licences, activity/site risk assessments, child protection policy, compliance with sport governing body standards
Youth and children	Screening, CRB, child protection policy, training and supervision, activity risk assessments
Community development and training	Screening, qualifications, training, risk assessments
Environment and conservation	Screening, training, safety regulations eg working at height, tools and machinery, activity/site risk assessments
Animal welfare	Screening, qualifications, training, animal health and safety regulations, risk assessments
Training, mentoring, counselling	Screening, CRB, qualifications, training, supervision, off-site/lone worker policies
Driving	Screening, licence, driving record, insurance
Fundraising	Screening, ID cards, money safety measures
Brokerage/placements	Initial screening, opportunity risk assessment, clear division of screening/training responsibilities
Public events	Screening, risk assessments, training, supervision, extra insurance
Trustees	Screening, skills assessment, training, performance monitoring

By taking reasonable steps and actions as outlined in this guide, organisations may be able to reduce the likelihood and severity of these secondary risks. However, the research recommended a number of measures at a macro level and organisations that are involved in the sector's infrastructure – networks, umbrella and governing bodies, committees, regional group structures, local strategic partnerships and so on – may want to support the lobbying which is being taken forward at national level.
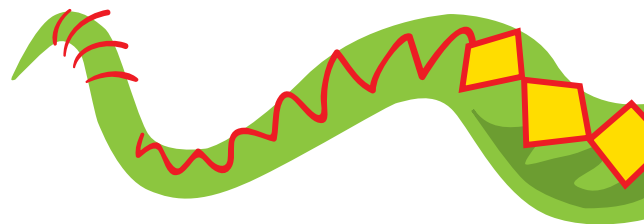
Organisations' perceptions of secondary risks

'Overcompensation against risk and very rigid screening procedures … mean that it takes much longer (and much more bureaucracy) to become a volunteer – the opportunity to volunteer in a casual "come along and help out" kind of way has been lost, compared to ten years ago. Organisations are now much more cautious about accepting volunteers, through fear of litigation or bad publicity or just being blamed if anything goes wrong. There are now very few opportunities to volunteer with children or young people (and) almost nothing available for short term volunteers, particularly younger people under 16 and students wanting holiday placements. I'm all for minimising risk, and not taking risks when simple steps could be taken to protect people's well-being, but it does seem to me that some of the vibrancy and creativity of the sector has been lost along the way.' **Cambridge and District Volunteer Centre manager**

'We have noted that increased bureaucracy is hindering decision making and slowing our response times. There have been numerous occasions when we have decided not to proceed with activities because of the additional administrative costs'. **Survey respondent**

'Risk management bureaucracy has increased office time in writing policies, risk assessments, etc. in order to fall in line with legislation. It has restricted activities by having too many heavy-handed answers to simple almost riskless activities. The increase in the liability culture has created a paranoid state where we are all too afraid to lift a finger without three risk assessments having to be written, duplicated and passed via trustees before you can act!' **Survey respondent**

'The public sector has imposed its values on the sector. There is no flexibility in the system. It is not an evidence-based system. The wrong targets are chosen. We have thrown out the baby with the bathwater – it is better to do nothing than take a risk – so we do nothing.' **Chairman of Chelmsford Sport**

'Over-caution can lead to a situation where warnings are given about everything, to the point where they are simply ignored and the real hazards aren't dealt with.' **Survey respondent**

The **Chairman of Chelmsford Sport**, who serves on regional bodies and is a board member of the Local Strategic Partnership, commented that invitations to apply for funding often talk about innovation yet funders are more likely to fund projects that 'copy what has already been done'. Innovation should be about saying 'we don't know if it will work, we know we're taking a risk and we're trying to control it'. But if organisations highlight possible risk, they are less likely to get funding.

'It is becoming more difficult to interest volunteers when you ask them to jump through hoops to volunteer.' **Survey respondent**

'There is a fine line between helping people volunteer and putting in safeguards that discourage them – it's a difficult balance to maintain, but we have to.' **Market Harborough Volunteer Centre manager**

'In a speech to NCVO in March 2006, the Minister for Communities and Local Government warned against 'strangling creativity, innovation and risk-taking' in voluntary service providers and hailed the voluntary and community sector's role as 'advocates, campaigners and protesters – the thorn in the side of Government and the establishment'. His challenge to the sector to create 'disruptive innovations' and develop 'a genuine culture of social enterprise' will prove to be a hollow one if risk aversion cannot be controlled.' K Gaskin *On the Safe Side*

Strategies to reduce the secondary risks of risk management:

Influencing the sector's operating environment
Increasing communication with key players – policy makers, local authorities, funders, regulators, insurers, lawyers and the judiciary – to achieve greater understanding, co-operation and flexibility in their dealings with the volunteer-involving sector, and reduce the pressures towards excessive risk aversion.

Tackling contradictions
The research highlighted contradictions such as that between the adoption of national schemes and standards and the capacity of smaller organisations to administer them; and the official encouragement of innovation which is often at odds with risk-averse funding regimes.

Insurance Solutions
These include more block insurance schemes, more local authority coverage, the establishment of a separate charity insurance mutual, or government underwriting of liability.

More two-way communication between management committees/boards and branches/affiliates
This may ease problems on both sides: for the management committee, issues of compliance, enforcement and potential liability; and for the affiliate, the feeling that management committees are out of touch with grassroots issues, ignore capacity problems and overlook local good practice.

Small group development and accreditation
Small organisations in our research advocated a favoured group status scheme through which they can be accredited for a proven track record, value for money and good practice in risk management, enabling them to gain the confidence of commissioning bodies, insurers and funders; and a risk management kickstart fund for smaller organisations.

A number of influential reports and initiatives are already making progress in some of these areas, and we can only hope that they have a genuine impact on the requirements of risk management for volunteers. For example the Regulatory Impact Unit in the Cabinet Office recommends 'removing bureaucratic burdens (and) unnecessary paperwork or processes' from school and community sport, by producing generic sport-specific risk assessments rather than for every match or event.

The Education and Skills Select Committee on Education outside the Classroom concluded that the fear of accidents and possible litigation in extra-curricular activities is 'entirely out of proportion to the real risks' and criticised the 'cumbersome bureaucracy' of public sector risk assessment.

The Department of Health is placing fresh emphasis on people having more choice and control over their lives and the care services they receive, and taking personal responsibility for the consequences. It is hoping to launch a new risk management framework for local authorities and social care providers late in 2006.

The new Compensation Bill – which at the time of writing has yet to become law – would take account of the benefits of activities so that 'what amounts to reasonable care in any particular case will vary according to the circumstances'.

These are positive signs but our research concluded that the sector needs to continue monitoring the impact of risk management and maintain pressure to keep it at a reasonable and proportionate level.

Annexes

Annex A: Risks in voluntary organisations

Reviewing the risks: Checklists of factors that could lead to risk for your organisation

External factors	Management expectations	Internal events
Government policy ☐	Charity Commission requirements ☐	Accidents to the person ☐
Laws and controls on fundraising ☐	Companies House requirements ☐	Accidents to property ☐
Government funding ☐	Employment law ☐	Criminal acts ☐
Local authority policy ☐	Health and safety law ☐	Disputes and legal action ☐
Local authority funding ☐	Protections for vulnerable people ☐	Vacancies and skill gaps ☐
Grant-givers priorities ☐	Anti-discrimination law and practice ☐	Loss of core funding ☐
Sponsorship opportunities ☐	Trustee knowledge and skills ☐	Controls on restricted funds ☐
Private finance conditions ☐	Investment decisions ☐	Trading fluctuations ☐
Charitable giving ☐	Partnerships/consortium working ☐	Theft and fraud ☐
Public opinion and	Financial probity ☐	Collection of information and
media reporting ☐	Auditing requirements ☐	statistics ☐
Trading conditions ☐	Insurance ☐	Financial controls ☐
Charity law and good practice ☐	Record-keeping and data-protection ☐	Cashflow difficulties ☐
Company law and good practice ☐	Intellectual property/copyright issues ☐	Slippage of programme timetables ☐
Human rights legislation ☐	Management and Quality standards ☐	Failure to meet outputs ☐
Other legislation and	Employee and volunteer relations ☐	Quality controls ☐
case law (specify) ☐	Professional codes of conduct ☐	Monitoring and evaluation measures ☐
Inflation and interest rates ☐	Skills and qualifications ☐	Supervision arrangements ☐
Taxation ☐	IT and electronic communications ☐	Training and development ☐
Environmental conditions ☐	Property and asset management ☐	Recruitment of suitable staff ☐
Demographics ☐		Maintenance of equipment
State of the labour market ☐		and assets ☐

Annex B:
Charity Commission advice for trustees

Trustees' responsibilities on risk management

The responsibility for the management and control of a charity rests with the trustee body and their involvement in the key aspects of the risk management process is essential, particularly in setting the parameters of the process and in the review and consideration of the results. SORP 2000 and 2005 establish trustees' responsibility to report on risk management.

A charity's effective risk management strategy can help ensure:
- the charity's aims are achieved more effectively
- significant risks are known and monitored enabling trustees to make a more effective contribution
- improved forward planning

Trustees are required to address risks in the following areas:
- governance and management
- operational risk
- finance risk
- environmental and external risk
- law and regulation compliance risk

The process of risk identification must reflect the activities, structure and environment in which a particular charity operates. The Charity Commission's online guide to risk management includes as Appendix III an extensive list of the types of risk that may come under these headings and the procedures to mitigate them, though it warns that it is illustrative rather than comprehensive.

Trustees' responsibilities on risk and risk management are likely to involve:
- ensuring that the identification, assessment and mitigation of risk is linked to the achievement of the charity's operational objectives
- ensuring the process covers all areas of risk, eg financial, governance, operational, reputational, and focuses on major risks
- ensuring that the process seeks to produce a risk exposure profile that reflects the trustees' views as to levels of acceptable risk
- reviewing and considering the principal results of risk identification, evaluation and management
- ensuring that the risk management is ongoing and embedded in management and operational procedures

The form and content of reporting is likely to reflect the size and complexity of an individual charity and the Charity Commission does not require a detailed analysis of the processes and results. Reporting should include:
- an acknowledgement of trustees' responsibility
- an overview of the risk identification process
- an indication that major risks have been reviewed or assessed
- confirmation that risk control systems have been established

Some charities, particularly larger charities or those with more complex activities, may give a more detailed

account, addressing the following principles and describing how they have been incorporated into risk management procedures:

- the linkage between the identification of major risk and the operational and strategic objectives of the charity
- procedures that extend beyond financial risk to encompass operational, compliance and other categories of identifiable risk
- the linkage of risk assessment and evaluation to the likelihood of its occurrence and impact should the event occur
- ensuring risk assessment processes and monitoring are ongoing and embedded in management and operational processes
- trustees' review and consideration of the principal results of risk identification, evaluation and monitoring

Trustees' responsibilities on insurance

The trustees of a charity have a duty to safeguard the property of the charity not only from direct loss or damage but also from third party liabilities which would otherwise have to be met from the charity's assets. If trustees unreasonably fail to discharge this duty they may be personally liable to make good the charity's losses.

The Trustee Act 2000 gives trustees the power to take out insurance to insure the charity's property against loss and damage. The governing document of the charity may go further and apply a positive duty to purchase insurance. If there is a doubt about the scope of such a duty, the trustees should seek legal advice or consult the Charity Commission. Trustees may also be required by the general law to take out certain types of insurance such as employer's liability and motor insurance. Where trustees have a power to take out insurance against loss or liability, and unreasonably refuse to exercise it, or have a duty to take out such insurance, and fail to discharge the duty, they may become personally responsible for any loss or liability which results.

Annex C: Special types of volunteers

As volunteering becomes more varied in the forms it takes, it raises particular risk issues. This annex looks at volunteers in eight situations where special attention may need to be paid to managing risk.

Short-term and episodic volunteers

This type of volunteering, particularly popular with young people, involves joining for a particular project, perhaps over the summer holiday or to sample a career or gain experience over a short period.

- Screen as much as is reasonable and cost-effective, check more references than usual, take time in interview to assess the applicant.
- Buddy the recruit with an experienced screened volunteer, organise volunteer teams, or step up supervision and reporting in.
- Try to offer roles which involve less risk but still enable a sense of accomplishment and provide useful experience.
- If the roles require CRB checks (and a four-to-eight-week wait) try to develop initial low risk roles with the incentive of progressing to more challenging work in future.
- Be conscious of safeguarding information, money or other valuables.
- Check insurance coverage to verify age restrictions in policies.

One-off or special events volunteers

Activities such as special events or team challenges may involve people on a one-off basis. If they involve children or vulnerable adults, CRB rules still apply and organisations may want to involve people who already have clearance in another role (paid or voluntary).

However, the Criminal Records Bureau makes it clear that it does not endorse 'portable' checks and that organisations use clearances obtained in another setting at their own risk.

- Screen as much as is possible and practical.
- Design roles with varying degrees of risk and place new volunteers in roles of least risk.
- Arrange buddying, pairs or teams of volunteers, with team leaders who are thoroughly screened and trained as needed.
- Create role descriptions, setting out dos and don'ts, and have the volunteers read and sign them to show compliance.
- Ensure every volunteer knows who is supervising them and who to contact if there is a problem.
- Ensure food preparation and handling is supervised by trained people.
- Safeguard money and valuables, with arrangements for periodic collection and safe storage of cash raised during the event.

Third party, loaned and employee volunteers
These may be volunteers on placement or loan from another voluntary or community organisation or a company's employee volunteering scheme. The important thing is to establish which organisation is doing what so no-one unsuitable slips through the net. Once placed, the volunteer should be subject to all the policies and procedures of the organisation providing the placement.

Corporate volunteers are usually screened by the company but the receiving organisation should determine that screening levels are adequate. Training may be shared between the company and the receiving organisation, or is often handled by a broker organisation such as BiTC, Education Business Partnerships, CSV and the Prince's Trust. Most companies also cover employee volunteers under their corporate insurance, but one or two don't, so again checking this is vital. Specific advice on setting up and administering employer supported volunteering is given on Volunteering England's website.

- Be absolutely clear on responsibilities for screening and training, and who has authority over the volunteers.
- Establish responsibility for, and extent of, insurance coverage.
- Have a written agreement with the partner setting out the parameters.
- Ensure the volunteers know the parameters and lines of communication and supervision when they are volunteering with you.
- Maintain communication with partners to ensure people who no longer volunteer or work for them are not continuing to show up at your place.
- Monitor partners' compliance with risk management, and withdraw from the arrangement if there are concerns.

Branches, members and affiliated groups
Maintaining control over arm's-length groups which are connected to, members of or affiliated to an organisation can be particularly difficult. Large umbrella or parent bodies have to tackle this situation, and even some smaller organisations – like volunteer centres supporting community help groups or a local organisation with satellite support or fundraising groups – have to consider risk factors. A particular issue can arise where a group has been going for a long time and has a founder, leader or core of volunteers who prefer to do things as they have always done them.

- Make it a priority to communicate the reasons for risk management, making personal contact with objectors and providing reassurance.
- Give plenty of help in making risk management accessible, through providing training, templates, advice and, if possible, some funding.
- Don't assume volunteer-run groups are sloppy in managing risk; engage in a two-way exchange of information, acknowledge their good practice and consult them in developing or implementing risk

management standards and frameworks.
- Have a system of visits by staff for support and inspection.
- Establish policies and procedures to remove a volunteer or disaffiliate a group if they become a liability to your organisation.

Online volunteers

The growth of virtual volunteering or e-volunteering has enabled volunteering by people for whom transportation or mobility may be a barrier, or those who simply prefer to contribute in this way through online mentoring, research, information or communication activities. While this may appear to open up risks associated with the internet, the screening and risk management procedures should be the same as those applied to other volunteers.

- Consider the responsibilities and risks of the role, for example whether there is any access to confidential information or vulnerable clients.
- Screen applicants, using application forms, interviews, references, qualifications checks and CRB checks depending on the role.
- Have the same systems of supervision and performance evaluation as for all volunteers.
- Ensure client feedback mechanisms and complaints procedures.
- Investigate monitoring of exchanges electronically if feasible (ensure that you comply with legislation on monitoring of electronic communications).

Paid volunteers and volunteers on benefit

It is becoming increasingly common for organisations to make token payments for major voluntary input, and some have paid honoraria to treasurers for years. Organisations that pay volunteers need to be aware of the potential impact on benefits entitlement, tax rules and employment law. If an organisation does anything that could be construed as a contract with a volunteer, including making payments, this could put the volunteer on a par with employees and subject to rights under employment law.

Reimbursement of expenses or fees could be interpreted as earnings for those receiving most kinds of state benefit. Benefits rules can also affect the number of hours that can be volunteered per week and the amount of notice required to take up a paid job. Being aware of these, and ensuring compliance, can protect volunteers and the organisation. Ensure you are not putting volunteers at risk of benefits withdrawal or tax liability, nor creating liability for the organisation under employment law.

Disaster response volunteers

Disasters can elicit a rush of people wanting to help but unskilled or shocked volunteers may increase the risks of injury, trauma and damage, and interfere with the rescue effort. It is important to have: a crisis plan that includes volunteer management and supervision; a plan of likely volunteer roles and their requirements; a communication plan and media bulletins for would-be helpers. Partnership arrangements can be set up with other organisations to loan qualified volunteers. If volunteers are retained between crises, keep them interested and active through communication, other tasks, preparedness training and mobilisation exercises.

International volunteers

Organisations that operate internationally have 'internationally complex risks to personnel and property to consider', in the words of the Charity Commission. Standards of safety and protection may vary between volunteers at home and abroad, although screening, risk assessment and risk management should be carried out as much as is possible. Screening overseas volunteers may pose problems in obtaining or verifying documentation, for example for CRB checks. Advice on international volunteers is given on the websites of the Charity Commission and People In Aid, a network of humanitarian assistance agencies.

Adapted and expanded from LL Graff (2003) pp 143-156.

Annex D: Identifying Risks

Example of Premises Safety Checklist

Source: Girlguiding UK, *What you need to know about SAFETY*

Girlguiding UK has an excellent reputation for providing its members with a safe environment.
Use this checklist to do your safety check.

Venue .... Date ....

Entrance
- Is it accessible to everyone?
- Does it need to be locked during meetings?
- Who has the key during meetings?
- Is there a security light? Where is it?
- Where do parents wait to collect their daughters?

Exits
- Where are the fire exits?
- Are the fire exits unlocked and clear of obstructions?
- Where can girls wait to be collected?

Fire
- Is there a fire alarm?
- Where are the fire extinguishers? Do you know the difference between fire extinguishers for different types of fire? Do you know how to use an extinguisher?
- Where is the assembly point?

Kitchen
- How is the water heated?
- How hot is the tap water?
- Are there any hazards to girls of the age range in your unit or to other members of your unit?

Hall
- How many people will the hall hold comfortably?
- Are there any danger areas? For example:
  radiators
  low windows
  stages
  stairs/steps
- Can the chairs and tables be stacked out of the way?

Open spaces
- Where are the boundaries?
- Are there any no-go areas?
- Are there any major roads near the meeting place?

If, after you have carried out the safety check, you have concerns about the building or the area, contact the appropriate person, for example the caretaker or keyholder, the management committee or your District Commissioner, to discuss where improvements can be made.

Risk identification template

Risk or hazard	Who or what is at risk?										Goodwill	Liability
	People				Property				Income			
	Clients	Volunteers	Staffing	Public	Premises	Equipment	Vehicles	Finances	Current	Future		

Annex E: Risk assessment

Classification of chances of happening and severity of impact

'Chances are' gradings – 3- and 5-point scale

LOW	MEDIUM	HIGH		
Rare	Occasional	Frequent		
Score = 1	Score = 2	Score = 3		
VERY LOW	LOW	MEDIUM	HIGH	VERY HIGH
Rare	Unlikely	Moderate	Likely	Almost certain
Impossible	Remote	Possible	Probable	Likely
Score = 1	Score = 2	Score = 3	Score = 4	Score = 5

'Ouch factor' gradings – 3- and 5-point scale

LOW	MEDIUM	HIGH		
Small	Moderate	Large		
Score = 1	Score = 2	Score = 3		
VERY LOW	LOW	MEDIUM	HIGH	VERY HIGH
Trivial	Minor	Moderate	Substantial	Intolerable
Insignificant	Minor	Moderate	Major	Catastrophic
Score = 1	Score = 2	Score = 3	Score = 4	Score = 5

Risk matrix

The matrix shows the pattern of scores if you give the risk a score between 1 and 5 and multiply the two scores together.

Chances are (probability of happening)

	V. LOW	LOW	MEDIUM	HIGH	V. HIGH
VERY HIGH	5	10	15	20	25
HIGH	4	8	12	16	20
MEDIUM	3	6	9	12	15
LOW	2	4	6	8	10
VERY LOW	1	2	3	4	5

The ouch factor (impact if it does happen)

Those that appear in the bottom left corner of the risk matrix are clearly much less of a concern than those in the top right corner. The matrix can incorporate a risk tolerance line which will depend on your organisation and the risks you feel you can or can't live with. It may be an approximate diagonal which includes things that are unlikely to happen but would be catastrophic if they did and things that will almost certainly happen but will have only a minor impact. Reducing the risk in each case will probably involve different strategies or sometimes none at all.

Risk control options worksheet

Risk	Reduce/remove the risk	Minimise the harm	Share the liability

Risk assessment template

Risk	Likelihood low/medium/ high	Impact low/medium/ high	Can this level of risk be tolerated? yes/no	Action needed

Adapted from LL Graff (2003), pp 56 & 61

Example of a risk assessment form

Nature of risks and risk grades

1 = no risk
2 = low risk
3 = medium risk
4 = high risk
5 = complete risk

If something is HIGH RISK please get it authorised by your line manager to ensure all health and safety precautions have taken place before a decision can be made to authorise the activity. If any part of any activity is a COMPLETE RISK you cannot proceed unless that part of the activity can be removed.

Nature of risk	Action taken to minimise risk	Risk grading

Persons at risk	
Employees	
Participants	
Contractors	
Others	

Degree of risk	
Likely	
Probable	
Possible	
Remote	
Impossible	

Injury type	
Fatal	
Major injury	
Multiple injury	
Minor injury	

Assessed by: Date: Signature:

Remember if HIGH RISK you must get consent from your line manager

Line manager: Date: Signature:

Risk register template

Risk	Rating	Controls in place	Residual risk	Who's responsible	Monitoring	Action needed

Adapted from LL Graff (2003), p 95

Annex F: Implementing risk management

Development of policies, systems, forms and tools

This is the hardware for your risk management and may consist of one risk assessment form or a range of tools which are necessary to implement your risk management plan. They could include:

- a risk assessment form or forms; for example, for volunteer opportunities/placements; volunteer roles/programmes; client referrals; regular activities; special activities or events
- recruitment policies and screening procedures and forms
- revised role descriptions or performance management systems
- volunteer handbook, induction and training programme
- volunteer supervision and support systems
- systems and forms for reporting incidents or accidents
- systems and forms for checking and maintaining equipment

A communication strategy

This should inform everyone in the organisation, paid and unpaid, about the plan and why it is important. A communication strategy could involve one information session with staff and volunteers in a small organisation, or a range of approaches in a large one, such as:

- newsletter articles and e-news circulations
- directives, memos or bulletins regarding new policies and procedures
- meetings and briefings to review the changes and new procedures
- letters to volunteers
- special sections on the website or in the staff/volunteer magazine

NCVO suggests that, as well as an internal communication strategy for staff and volunteers, organisations should if appropriate inform: current members and users and potential future members and users; funders and contracting agencies; regulatory bodies; and the local community and general public.

A training strategy

This is designed to ensure that everyone is equipped with the knowledge to support and implement the risk management procedures. It may involve:

- upgrading the volunteer training programme
- instituting new training sessions for paid staff
- enabling paid staff and volunteers to attend external courses on risk assessment, health and safety, manual lifting, food hygiene, etc.
- producing or updating guides for managers, supervisors and project leaders
- producing or updating the volunteer handbook
- updating the trustee handbook or trustee training

Annex G: Reviewing and documenting risk management

Internal review checklist

- Regularly review policies and procedures to make sure they are transparent and as simple yet effective as possible.
- Build risk management review into existing systems such as annual programme evaluation, personnel appraisal and trustee or management committee meeting cycles.
- Examine any areas of your risk management which seem to have caused problems in implementation.
- Check that new or changed programmes, projects or services have not introduced new areas of risk.
- Check that changes in client groups, referrals or facilities have not exposed new risk areas.
- Review volunteer roles and the sites and locations of volunteer activities to spot any new risks or changes in risk levels.
- Review the level of compliance across the organisation.
- Note little gaps or loopholes that have emerged or may potentially cause problems.
- Get feedback from staff and volunteers on how well things are working.
- Record and assess any system failures.
- Ensure your reporting system for incidents, accidents or near-misses is efficient.
- Periodically analyse the results of these reporting systems.

- Monitor and analyse any insurance claims you have made.
- Make sure all equipment is checked regularly and maintenance, repair or replacement schedules are strictly enforced.
- Monitor changes in technology that may introduce or increase risks, such as access to your computer records or the internet, or the use of mobile phone cameras in sensitive situations.

External review checklist

- Monitor new legislation or regulations that affect your work.
- Monitor advice from local infrastructure bodies or the websites of bodies like Volunteering England, NCVO and the Charity Commission.
- Review partnership arrangements and assess the evidence that they are continuing to work as specified.
- Monitor legal cases which may have a bearing on your work.
- Review requirements from funders, local authorities, insurers, quality standards schemes or parent bodies to make sure you are still in line.
- Network locally to place your risk management approaches in context and see if there's anything you could do better, or need to introduce.

Record-keeping checklist

Risk management hardware
Keep all the materials you've developed for managing risk, such as a risk policy, risk register, risk management plan or manuals, bulletins and directives. It's also a good idea to retain a record of the process, for example minutes of meetings during which your systems were developed or reviewed.

Written policies and procedures
These needn't be lengthy complicated documents, just an account of what you (and relevant others) should be doing and how it's being done. These could cover screening of volunteers, training, supervision and performance management, and complaints and disciplinary procedures.

Volunteer data
These are the results of your procedures: volunteer application forms, CRB returns, copies or details of licences, qualifications, drivers' insurance policies kept on file, signed volunteer agreements, completed supervision or appraisal forms. Keep files confidential and updated.

Incident records
These should be carefully kept (with notes on action taken if appropriate). It's also a good idea to have a system for recording near-misses, volunteers' concerns and queries, together with the response given.

Service contracts and partnership agreements
You will probably keep these anyway. But all the more important to do so if they outline volunteer tasks and boundaries, and set out what you and the other agency have committed to in terms of health and safety and managing risk.

Insurance policies and related insurance information
Keeping a file of your policies and correspondence with the insurer, including any requirements they had of your organisation, and materials you supplied to them, is important. Because future claims can relate to past events, keep copies of policies for some years after they have expired.

Risk assessment forms
It's essential to keep all completed risk assessment forms for volunteer roles and tasks, volunteers, clients, activities, events, premises and sites, etc.

Equipment and facility maintenance
Keep records of maintenance systems and their results.

Project monitoring and evaluation data
These may be useful in identifying a risk which should be taken into account in future planning, or in demonstrating your awareness of an emerging problem and the steps you took to deal with it.

Annex H: Types of insurance policy

Policies that may be needed by an organisation involving volunteers include:

Buildings insurance
Loss or damage in relation to buildings. Either the party owning the property or the party leasing it can be responsible for this insurance and the lease should clearly establish this. A landlord should ensure the cover is adequate if the lessee is responsible.

Contents insurance
Loss or damage of contents of the building. The extent of cover should be verified; for example, loss from theft or accidental damage, and whether the policy is new for old.

Employer's liability (EL) insurance
Employers' liability insurance is compulsory by law for employers. All employers must have a minimum insurance cover of £5 million for injury or disease suffered or contracted by employees whilst carrying out their duties. Most organisations that involve volunteers have EL as they may be regarded as employees for insurance purposes.

Public liability (PL) insurance
Public liability insurance is a very common policy taken out by most volunteer-involving organisations. It provides cover for injuries to the public or damage to or loss of their property caused by the negligence of the organisation.

Motor insurance
Where an organisation owns or operates motor vehicles, it is compulsory to have insurance against third party injury and property damage. If employees or volunteers are using their own vehicles in the course of their work, the organisation must ensure that the owner's insurance extends to such use. Special requirements apply in respect of minibuses used to transport people on a hire or reward basis and insurers will advise on these requirements.

Fidelity insurance

This type of cover, also known as 'theft by employee insurance' makes good the loss to the organisation arising from fraud or dishonesty on the part of any of its employees where they are handling cash or other valuables. It may be possible to extend this cover to include also fraud or dishonesty on the part of any of the trustees and/or volunteers. If charity trustees are advised that fidelity insurance is necessary or desirable for the protection of assets, and act contrary to this advice, any financial loss suffered may well be recoverable from the trustees personally.

Personal accident insurance

This provides financial cover in the event of death, dismemberment or disablement through accidents to employees or volunteers.

Insurance for fundraising events

Fundraising events such as fêtes or shows can take out cover against losses arising from cancellation of the event due to bad weather, commonly referred to as 'pluvius insurance'. There are usually strict time limits and conditions. Insurance can also cover the cost of establishing and administering a fundraising appeal when the response does not match up to expectations, and loss of cash raised at an event when being carried or kept overnight at the private dwelling of a nominated senior individual.

Legal expenses insurance

This indemnifies the cost of certain legal expenses which may arise if the organisation has to bring or defend legal proceedings and would otherwise be payable out of its own assets, unless recoverable from the opponent. In an employment dispute, it can cover the organisation's liability for compensation.

Loss of revenue/increased cost of working

Consequential loss insurance (also called 'business continuity insurance') covers reductions in business income and/or increases in overheads if the business is disrupted as a result of a fire or other event causing damage to its premises and/or equipment.

Professional indemnity insurance

If an organisation is providing, with or without payment, a professional service, such as counselling, or any form of advice or information, it may be liable if this is provided negligently. Professional indemnity insurance provides cover against claims that the organisation is legally liable for loss, injury or damage sustained as a result of following the advice or using the information.

Trustee indemnity insurance

Trustee indemnity insurance indemnifies trustees against the risk of personal liability arising from their breach of trust. There are some circumstances in which it is not applicable; and it may overlap with fidelity insurance in some areas. Both of these situations should be reviewed with the broker or insurer. Trustees may purchase their own trustee indemnity insurance privately, if they wish. But a charity's assets can be used to pay for this insurance only if the charity's governing document explicitly allows it, or the Charity Commission authorises it. Trustee reimbursement insurance differs by covering liability for a claim which ought to have been met out of the charity's assets but wasn't because these were insufficient.

Directors and Officers (D & O) insurance

This covers claims against an individual in a company – a company director or other officer with management responsibility, including management committee members – who can be held personally liable for lack of care and skill in carrying out their duties.

Product liability insurance

This covers personal injury and property damage caused by a fault in the design or production of a product.

Further sources

Risk management

Overseas guides contain a lot of useful material but be aware law and regulations may be country-specific.

Adirondack S and Taylor JS (2001) Voluntary Sector Legal Handbook, 2nd edition, London: Directory of Social Change.

Adirondack S (2005) Updated Information for Chapter 35: Voluntary Sector Legal Handbook, **www.sandy-a.co.uk/vslh/35vols.htm**.

Alliance for Nonprofit Management (2004) Developing a risk management program. Plus further guidance on the website **www.allianceonline.org/faqs.html**.

Association of Personal Injury Lawyers (2006) Accident or Negligence? A guide on how to avoid preventable injury, London: APIL, **www.apil.com**.

Bowgett K (2003) Selecting Volunteers, Volunteering England miniguide.

Charity Commission (2005) Charities and Risk Management. Plus further guidance on its website, **www.charity-commission. gov.uk/investigations/charrisk.asp**.

Department of Health (2006) Reward and Recognition: Principles and practice of service user payment and reimbursement in health and social care, London: DH. Includes guidance on payments to volunteers on benefits, **www.dh.gov.uk/assetRoot/04/12/68/65/04126865.pdf**.

Dickie K (2003) Risk Management, Volunteering England miniguide.

Energize (2006) The Virtual Volunteering Handbook, **www.energize.com**.

Graff LL (1999) Beyond Police Checks: The Definitive Volunteer and Employee Screening Guidebook, Ontario: Linda Graff and Associates.

Graff LL (2003) Better Safe… Risk Management in Volunteer Programs and Community Service, Ontario: Linda Graff and Associates.

Health and Safety Executive (2006) Five Steps to Risk Management, London: HSE. Plus further advice and guidance on its website, **www.hse.gov.uk**.

Herman ML and Jackson PM (2004) No Surprises: Harmonizing Risk and Reward in Volunteer Management, Washington DC: Nonprofit Risk Management Center.

Hine A and Kavanagh C The Health and Safety Handbook for Voluntary and Community Organisations, 2nd edition, London: Directory for Social Change.

National Council for Voluntary Organisations (2001) Managing Risk: Guidelines for medium-sized voluntary organisations, London: NCVO. Plus further guidance on its website, **www.ncvo-vol.org.uk**.

Nonprofit Risk Management Center (2004), Managing Risk in Nonprofit Organizations, John Wiley, http://nonprofitrisk.org/pubs/mngrisk.htm.

PKF (2004) Reaping the rewards – is risk management proving its worth? 2003 survey results, London: PKF/CFDG.

Restall M (2003) Safe Involvement of Volunteers with Vulnerable Clients, Volunteering England miniguide.

Restall M (2005) Volunteers and the Law, London: Volunteering England. Street L (1996) The Screening Handbook: Protecting Clients, Staff, and the Community, Ottawa: Volunteer Canada.

People in Aid, Advice on international volunteers, **www.peopleinaid.org**.

United Nations Volunteers (2006) **www.onlinevolunteering.org**.

Volunteering Australia (2003) Running the Risk: a Risk Management Tool for Volunteer Involving Organisations, Volunteering Australia, **www.volunteeringaustralia.org**.

Volunteering Australia (2005) Screening and the Volunteer Recruitment Process, Information Sheet, February, **www.volunteeringaustralia.org**.

Volunteering Australia (2005) Police Checks and Volunteers, Information Sheet, April, **www.volunteeringaustralia.org**.

Volunteering Australia (2005) 100 Point Identification Check, Information Sheet, January, **www.volunteeringaustralia.org**.

Volunteering England Good Practice Bank on Recruitment, Support/ Supervision, Induction/Training, Working with Vulnerable Clients, etc. **www.volunteering.org.uk**.

Volunteering England Health and Safety of Volunteers Overview, **www.volunteering.org.uk**.

Volunteering England (2001) Safe & Alert: Good Practice Advice on Working in Vulnerable Situations, London: Volunteering England.

Other sources on risk and its management

British Safety Council, **www.britishsafetycouncil.co.uk**.

Control of Substances Hazardous to Health (COSHH), **www.caradon.gov.uk/media/adobe/o/7/COSSH_Regulations.pdf**.

Institution of Occupational Safety and Health (IOSH), **www.iosh.co.uk**.

Institute of Risk Management, **www.theirm.org**.

Local Councils for Voluntary Service and Volunteer Centres, **www.volunteering.org.uk**.

Millennium Volunteers Government Offices or local programmes,

www.millenniumvolunteers.gov.uk.

National Examination Board on Occupational Health and Safety (NEBOSH), **www.nebosh.org.uk**.

Nonprofit Risk Management Center, **www.nonprofitrisk.org**.

Royal Society for the Prevention of Accidents, **www.rospa.org.uk**.

In addition, most umbrella and governing bodies produce their own guides, packs and templates, specific to the field in which they operate.

Insurance

Association of British Insurers (2005) Living with Risk: Risk Management and Insurance Advice for the Voluntary and Community Sector, London: ABI.

British Insurance Brokers' Association, **www.biba.org.uk**. Tel: **020 7623 9043**

CCPR Are you covered? A guide to insurance for CCPR member organisations, **www.ccpr.org.uk**.

Charity Commission Booklet CC49 Charities and Insurance, **www.charity-commision.gov.uk**.

Health and Safety Executive (2006) Guidance on Employers Liability Insurance, **www.hse.gov.uk/pubns/hse40.pdf**.

NCVO (2006) Insurance for Volunteers and What insurance does the organisation need? **www.ncvo-vol.org.uk**. NCVO Helpdesk: **0800 2798 798**.

NICVA (2004) Advice Note 12: Insurance Information, **www.nicva.org/uploads/docs/r_insurance_010704.pdf**.

Volunteering England information sheets on insurance and health and safety: **http://www.volunteering.org.uk/managingvolunteers/ goodpracticebank/healthsafety/insuranceinformation.htm**.

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