



# Non-Profit Risk Management

Florida Library Association  
&

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Dolly & Homer Hand Law Library

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# Consider & Plan

- What can go wrong in our organization?
- How can we prevent these things?
- What is our damage control if they still happen?
- If we are sued how will we pay
  - Lawyers
  - Court judgments (if we lose)
  - Out-of-Court settlements

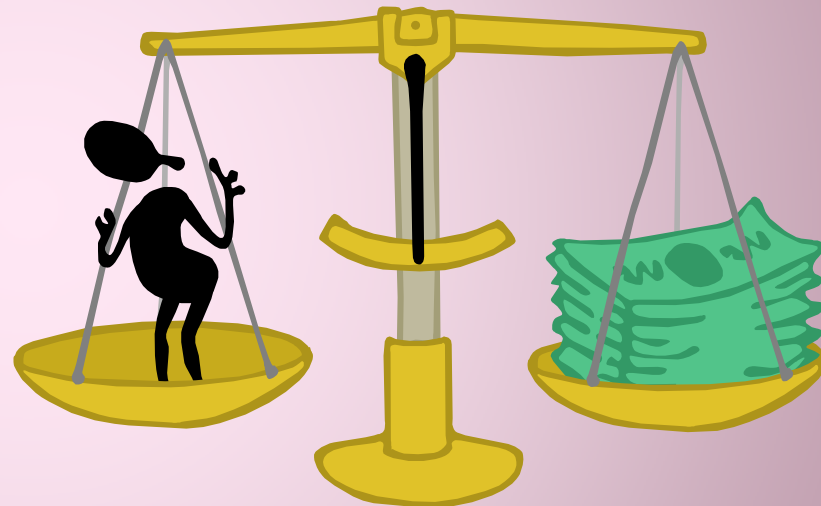
# Questions

- Do we have an office?
  - Does the office keep cash?
- Is our office open to the public?
- Do we have employees?
- Do we have volunteers?
- Do we hold events?
  - Do we handle cash?
- Any driving as part of their non-profit activities?



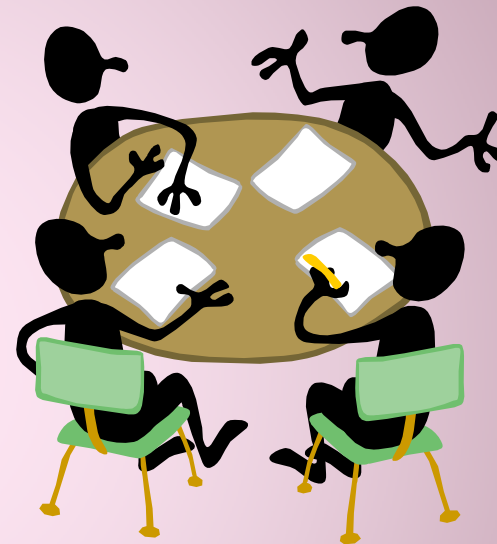
# Consider

- Common types of litigation
  - Contract disputes
  - Employment claims
  - Personal injury
- Who can be liable
  - Non-profit employees
  - Non-profit volunteers
  - Non-profit board
  - Non-profit entity



# Focus on Prevention

- Establish written workplace policies
  - Sexual harassment
  - Antidiscrimination
  - Workplace Safety
  - Inform everyone
- Provide ongoing training
- Maintain a safe working environment
- Review policies & procedures & update regularly



# Insurance

- Employment Insurance
  - Workers Compensation
  - Unemployment Insurance
- General Liability Insurance
- Property Insurance (owners & renters)
  - Property & Assets
- Auto Insurance
- Directors & Officers Insurance
- Professional Liability Insurance

# More About Insurance

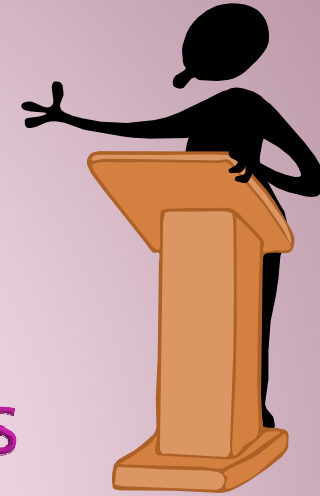
- Understand what's covered & what's not
- Review your coverage regularly
- Comparison shop
- Consider a broker
- Talk to other non-profits

# Other Topics in this Series

- Non-Profit Basics
- Tax Exempt Status
- Donations & Fundraising
- Non-Profit Board Members & Officers
- Non-Profit Employees & Volunteers
- ~~Non-Profit Risk Management~~
- Non-Profit Income & Records
- Useful Non-Profit Resources



# Remember



This presentation provides  
information, not legal advice.

*Always consult an attorney for legal advice.*