

VOLUNTEERS

In many situations, volunteers are a valuable resource for the church. The supply of eager, well-intentioned volunteers is usually quite plentiful. However, experience shows that use of volunteers can create additional risks and liability exposures for the church.

Due to the inherent injury and liability exposure, we do not recommend using volunteers for projects that require heavy lifting or working from heights (i.e. ladders, scaffolds, roofing projects). **We also do not recommend using volunteers for overhead painting or putting up Christmas lights if it involves climbing on ladders or scissor lifts, etc.**

Good judgment should be exercised when deciding whether or not to utilize volunteers. Parishes commonly use volunteers because of the prospective financial savings. In reality, the use of volunteers may cost more in the long run due to the cost incurred from the significant number of accidents and injuries that can take place. Additionally, significant expenses can be incurred from improperly completed construction or repair work.

Problems with volunteers include:

- Usually not as qualified or experienced as general contractors or service contractors
- Normally do not have liability coverage to pay for mistakes made or damage caused
- Usually have no warranty on their work

In situations involving extensive plant and equipment repair or renovation, it is extremely important to hire qualified contractors and obtain Certificates of Insurance from them as part of the agreement or scope of work. This certification ensures that individuals working on buildings are covered under the contractor's insurance and protects you from risk of loss if an accident occurs as a result of their negligence.

If volunteers are used, it is essential that they be thoroughly trained in the areas necessary to complete the tasks in a safe fashion. Training should include how to safely operate equipment (i.e. lawn mowers, power equipment); what personal protective equipment is appropriate to wear for the job being completed (i.e. steel-toed shoes, safety glasses); and how to check and maintain equipment in order to ensure proper operation.

Reminder that individuals under the age of 18 should not operate power equipment such as tractors, plows or snow blowers.

Catholic Mutual encourages all parishes and institutions to take an active role in evaluating whether or not to utilize volunteers. Please remember that volunteers can be a valuable resource when used wisely, but can also be very costly when they are improperly trained or utilized to perform tasks that may be beyond their capabilities or inherently dangerous. Volunteers are not covered by the Diocese of La Crosse's worker's compensation policy. The protection afforded to volunteers under the Medical Payment coverage is limited to \$5,000.00 and is excess to the individuals own personal health insurance. Also, there are no benefits through the Diocesan insurance program to assist an injured volunteer with lost wages. Accordingly, volunteers should be informed that there are no direct benefits in the event of injury. Therefore, the Diocese is exposed to a potential General Liability claim as a volunteer may sue you for negligence if they are injured while volunteering. Significant damages can arise both financially and emotionally, including pain and suffering, when a severe injury has occurred.

IMPORTANT: Volunteers are **required** to sign the Adult Hold Harmless/Indemnity Agreement Form (*Parish Finance Manual* page Fin.VII.H.3.page 1). This form is used to reduce the potential liability exposure to the Diocese of La Crosse. When volunteers sign the Adult Hold Harmless/Indemnity Agreement Form, they are then acknowledging that they understand that they are assuming all risks inherent to this activity and will not hold the parish and the Diocese responsible for any injury or property damage, which they as individuals may experience. Should any of these individuals choose not to sign the waiver, we would suggest that these individuals **not be allowed** to participate as volunteers.

Also, please remember that volunteers **CANNOT** be paid wages.