

The Value of Volunteers

According to the Independent Sector, a leadership network for nonprofits, foundations, and corporate giving programs, the estimated value of volunteer time in 2010 was \$21.36 per hour. That's slightly more than the average hourly wage of a carpenter, nearly 30% more than the average hourly wage of a paramedic and nearly three times the hourly minimum wage in the United States. This estimate helps acknowledge in real terms the work of millions of individuals who dedicate their time, talents, and energy to make a difference.

Moreover, as the labor pool grows alongside a tightening job market and nonprofit organizations expand their volunteer opportunities to actively seek out skilled labor, employers are placing increasing value on volunteer work which not only offers quality experience but also helps differentiate job candidates from the crowd.

Your organization competes for skilled volunteers in your community on a variety of levels, including the degree to which you acknowledge the work they do and are able to support their needs. Fear of incurring personal liability for volunteer service is not uncommon among the estimated 90 million Americans who actively volunteer each year. As organizations compete for volunteers, the savvy individual will select the nonprofit that offers the most professional, comprehensive package, including benefits such as insurance.

Since the safety of all employees is both a concern and responsibility, organizations should plan for the safety of their volunteers just as they would regular status employees. Tasks requiring special training, certification, or equipment should only be conducted by volunteers who are appropriately qualified and your organization should prepare for the worst through volunteer insurance coverage.

By taking out a Volunteer Insurance Policy you can ensure your volunteers receive the best coverage possible should an accident occur while working for your organization. The PetPoint Commercial Insurance, Volunteer Insurance Program provides comprehensive coverage for volunteer accidents occurring both on and off your premises, including traveling to and from organizational activities. In addition, it also covers foster volunteers, for which there is no coverage through general liability or commercial insurance. There is no age limit and no deductible meaning neither you nor your volunteers are responsible for any initial payout for approved claims.

In addition to better coverage, another key advantage of having Volunteer Insurance is that you can avoid filing volunteer accident and injury claims through General Liability Insurance thereby protecting your loss history and the negative impact on premiums, including loss of premium discounts and credits, incurred by these claims. Considering loss history is reviewed over the previous four years or more, maintaining a good history can save your organization a substantial sum in general liability premium payments.

However, the value of the PetPoint Commercial Insurance, Volunteer Insurance Program can best be demonstrated in the words of a real volunteer who suffered an accident and gained firsthand experience of just how important comprehensive coverage is:

Three months after signing up with the PetPoint Volunteer Insurance Program I got caught in the middle of two large dogs fighting. My arm was in a Mastiff's mouth on lock down, breaking my ulna in half with free-floating bone fragments that had to be removed. I had surgery the same day, feeling torn, hurt, afraid and devastated.

Six weeks after the accident and surgery, the bones in my arm still would not heal back together so I went in for a second surgery including a bone graft. The doctor's used bone from my knee to help heal the bones in my arm. Six weeks after that, I began physical therapy.

Although my arm does not function the way it once did, I am well and continue to work in animal rescue. Having PetPoint Volunteer Insurance was comforting in my time of desperation when I was completely overwhelmed with

emotions. The customer service is excellent; it's wonderful to dial a number and actually speak to a live person. The statements came weekly so I was able to keep track of the hospital visits and billing. I never paid a single dime out of pocket and I am beyond thankful this insurance was available to help me when I needed it the most. The price is more than reasonable for the coverage. Were it not for the insurance, I would be paying off those medical bills for the next 10 years or more. Thank you PetPoint Volunteer Insurance Program!

Did you know?

PetPoint Volunteer Insurance programs provides accidental injury coverage for volunteers engaged in volunteer activities both on and of your premises with a \$0 deductible, and with no age limit ensuring even your younger volunteers are protected.

For more information on the PetPoint Volunteer Insurance program, or the PetPoint Commercial Insurance program designed to address your Property, General Liability, Business Auto, Umbrella, Directors & Officers, Workers Compensation and Flood insurance needs please [click here](#), or call 1-866-600-3354.

Sincerely,

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