



**TOYS FOR TOTS**





**Welcome**  
**Coordinators!!!**



**Day 2**

**Marine Toys for Tots**  
**Foundation**

**2025 Annual Training**  
**Conference**

**Hyatt Regency St.**  
**Louis at The Arch –**  
**11–14 Sep 2025**







# **Insurance & Risk Management: Protecting Your Campaign**



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## Today's Agenda

- Why insurance matters
- Foundation liability coverage
- Certificates of Insurance (COIs)
- Hold Harmless Agreements
- Special events & fundraising riders
- Case study: Penske truck accident
- Key lessons for Coordinators





## Why Insurance Matters

- Protects you, your volunteers, and the Foundation
- Accidents can and do happen
- Risk management = credibility of the program
- Prevention is the best protection







## Foundation Liability Coverage

- General liability policy in place
- Covers volunteers, parents, participants
- Examples: warehouse accidents, property damage
- Toys themselves are not covered





## Certificates of Insurance (COIs)

- Proof of Foundation coverage
- Often requested by landlords/venues
- Request via Secure Site (allow 5+ business days)
- Riders may add cost (local campaign expense)





## Hold Harmless Agreements

- Required for all volunteers
- Protects you & the Foundation
- Found in SOP & Secure Site
- Don't skip this step







## Special Events & Fundraising Riders

- Fundraising events not always covered
- General liability policy excludes many activities
- May require additional rider (local expense)
- Best practice: secure a sponsor & make TFT the beneficiary





## Case Study: Penske Truck Accident (Background)

- Incident occurred in 2022
- Penske truck rented for campaign operations
- Volunteer driver behind the wheel
- Fender bender in Baltimore
- Lawsuit filed — alleged personal injury claim





## Case Study Background (Coordinator Impact)

- Volunteer driver not on rental agreement
- Penske follow-up missed/ignored
- Coordinator executed orders, no continuity
- Required insurance not fully taken out







## Case Study Timeline

- Dec 13, 2022 – Fender bender in Baltimore (Tesla involved)
- Oct 19, 2023 – Foundation first aware via Automobile Loss Notice
- Oct 23–24, 2023 – GuideOne contacted Foundation, claim acknowledged
- Nov 8, 2023 – Notice of personal injury claim
- Sept–Oct 2024 – Investigators confirm volunteer was driver
  - No formal report or documentation from Coordinator
- Dec 19, 2024 – GuideOne denies liability to claimant
- Jun 12, 2025 – Foundation notified of trial scheduled for Sept 2025





# Insurance Carrier Involvement

- Foundation carried Hired & Non-Owned Auto coverage
- GuideOne (carrier) assumed case management
- Claims opened Oct 2023 – nearly 10 months after incident
- Carrier defending Foundation in lawsuit





## Lessons Identified

- All drivers must be listed on rental agreement
- Full coverage insurance required by SOP
- Incidents must be reported immediately to RCM
- Documentation (photos, reports, names) is essential







# Lessons for Coordinators

- Follow SOPs exactly – no shortcuts
- Report incidents immediately (don't wait)
- Keep your RCM in the loop
- If unsure, stop & ask before acting





## Key Takaways

- Insurance protects you, your volunteers, and the Foundation
- SOPs exist to keep campaigns safe — follow them
- Report incidents immediately & document everything
- Work with your RCM — you're never on your own





**Questions?**

