

**RETIRED AND SENIOR VOLUNTEER PROGRAM  
OF DURHAM COUNTY**

**VOLUNTEER HANDBOOK**



**WELCOME TO RSVP!**

**RSVP of Durham County  
Durham Technical Community College  
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# *Retired and Senior Volunteer Program*

*Sponsored by Durham Technical Community College and the Corporation for National and Community Service*

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**Dear RSVP Volunteer,**

**Welcome to the Retired and Senior Volunteer Program (RSVP) of Durham County. We are delighted that you have decided to join us. You are joining more than 550,000 volunteers across the nation including Hawaii and Alaska who believe in giving back to their community. We hope you will find your volunteer service rewarding and enjoyable. We will contact you periodically to follow up and be sure that everything is going well, and your suggestions for improvement to our program are always welcome. Please contact us if you have any questions, if we can be of further assistance, or if you would like to volunteer for one of our other opportunities as well.**

**We are very proud of our association with RSVP Volunteers. If at any time you are given the opportunity to talk or write about your volunteer experiences, we will appreciate your mentioning RSVP of Durham County.**

**Thank you for becoming an RSVP of Durham County Volunteer.**

**Sincerely,**

**Linda Crawford**

**Linda Crawford, Director  
RSVP of Durham County  
[crawfordl@durhamtech.edu](mailto:crawfordl@durhamtech.edu)**



# *Retired and Senior Volunteer Program (RSVP)*

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## **What is RSVP?**

### **The Retired and Senior Volunteer Program**

RSVP was created to provide a variety of opportunities for persons 55 years and older to participate more fully in the life of their community through significant volunteer services.

RSVP is an outgrowth of efforts by private groups, gerontologists, and government agencies over the past decades to address the needs of seniors and retired persons in America. RSVP functions under the auspices of an established community service organization with funding support and technical assistance provided.

Locally, RSVP was established in 1974 under the sponsorship of the Volunteer Services Bureau, which was discontinued in 1975. In 1976, a new organization, Durham Technical Institute (now Durham Technical Community College) became the local sponsor. Currently, RSVP is sponsored locally by Durham Technical Community College and federally by The Corporation for National and Community Service. The RSVP office is located at 807 Bacon Street on Durham Technical Community College's main campus. Hours of operation are 8 a.m. to 5 p.m.

Volunteers are placed with non-profit, public, and licensed proprietary health care agencies. Volunteers serve as clerical support personnel, tax preparers, meal deliverers, reading buddies, counselors, and homebuilders for low-income families. RSVP's partnering agency's mission must meet a defined community need (for example, the need in Durham County to help the homeless help themselves); therefore, RSVP of Durham County has partnered with an agency that serves the homeless through providing meals, clothing, education, and help finding employment.

RSVP of Durham County is a program that could not exist without the efforts and dedication of its many volunteers. We are very proud and appreciative of your service!

## **TIME SHEETS**

- 1. As a federally funded program, we are required to maintain records of the hours of service given by RSVP volunteers. Tracking volunteer hours also helps us to tell the story of how important volunteers are and how our society thrives on the knowledge and experience of persons age 55 and older. Your hours give a description of where you, the volunteer, are being most helpful in strengthening our local community.**
- 2. Time sheets are provided to volunteers by our RSVP office. Your volunteer site supervisor's signature is optional; however, you must sign and date all of your time sheets and may send them directly to us. We ask that you return your completed time sheets to us by the fifth of each month.**

## **TRAVEL REIMBURSEMENT**

**Although many of our volunteers opt not to accept it, as an RSVP Volunteer you are eligible for a mileage reimbursement at the rate of \$0.20 cents per mile (up to \$40 in any one month) when you drive your own automobile. If you decide to accept this benefit, please call the RSVP office, and we will send you the form to use for reporting mileage. In order to receive mileage reimbursement, you must provide your social security number and current driver's license information.**

- 1. Mileage claims are only for your trips from your home to your volunteer agency and back to your home. Mileage driven for the volunteer agency is **NOT** eligible for reimbursement from RSVP of Durham County, as per federal compliance regulations. This reimbursement is a benefit for RSVP volunteers and not for our partnering agencies. Any volunteer receiving mileage reimbursement from RSVP for a partnering agency will no longer be eligible for mileage reimbursement.**
- 2. Mileage is reimbursed monthly. Mileage reimbursement checks may take up to six weeks to process and will be mailed to your home address.**
- 3. Mileage reimbursement policies are subject to change due to a change in funding or administrative decisions concerning this policy.**

**RSVP of Durham County does not report your mileage to the Internal Revenue Service.**

## **VOLUNTEER GRIEVANCE AND APPEAL PROCEDURES**

**The staff of RSVP of Durham County expects all volunteer placements to be a good experience for both the volunteer and the partnering agency. We are, however, aware that occasional disagreements may arise between volunteers and partnering agencies' staff members. In such instances, the following steps should be followed:**

- 1. The volunteer should first attempt to resolve the matter by communicating with the volunteer agency's site supervisor. If the disagreement is with the site supervisor, then the matter should be referred to another member of senior management at the agency.**
- 2. If no acceptable resolution is reached by communicating with the volunteer agency's site supervisor, then the volunteer should present the grievance in writing to the volunteer agency's site supervisor stating the nature of the grievance and the relief the volunteer is seeking. The written grievance should be signed and dated by the volunteer and the agency's representative and a copy given to each.**
- 3. If no acceptable resolution is reached after the written grievance has been presented to the agency, the volunteer should present the written grievance to the RSVP Director.**
- 4. If no resolution is reached, the RSVP Director may choose to reassign, suspend, or separate the volunteer from the current agency. Any adverse action (reprimand, suspension, or separation) affecting an RSVP volunteer must be in writing. A copy should be forwarded to the affected volunteer and the RSVP Advisory Board.**

## **INSURANCE COVERAGE**

**As an RSVP volunteer, you are covered with excess automobile liability insurance as you travel to and from your volunteer agency. This insurance is "excess" because it will pay in addition to your regular automobile liability insurance. You are also covered by secondary coverage for accident insurance personal liability insurance, and accident insurance. Please see the description of coverage on the next page.**

## **THE CIMA COMPANIES, INC.**

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### **VOLUNTEERS INSURANCE SERVICE (VIS®) INSURANCE PROGRAM**

It doesn't happen often, but when it does, the results can be serious...a volunteer is injured, or injures someone else, while performing his or her volunteer duties. One of the benefits of volunteering for this organization is that you are provided insurance protection in case these things happen to you. There are three kinds of coverage; check with your volunteer coordinator to see which coverage your organization has chosen to provide to you.

#### **SUMMARY OF COVERAGES**

##### **I. Excess Accident Medical Coverage**

This coverage is in excess of Medicare, Medicaid, and any other insurance that you have in place. The excess accident medical coverage will pay up to \$25,000 for medical treatment, hospitalization and licensed nursing care required as the result of a covered accident. The insurance applies while you are traveling directly to and from, and while you are participating in, volunteer-related activities.

**Initial medical expenses must be incurred within 60 days of the accident. Expenses are then covered for a one-year period following the accident.**

Other than X-rays, dental care is covered up to \$500 per tooth for accidental injury to teeth and repair of dentures. Maximum benefit is \$900 per accident. This coverage also provides up to \$50 for repair or replacement of eyeglass frames and up to \$50 for repair or replacement of eyeglass prescription lenses damaged as a result of a covered accident. The maximum payment under this coverage, including dental and eyeglass expenses, is \$25,000.

**This insurance does not duplicate benefits payable under Medicare or any other valid and collectible insurance coverage.**

Accidental Death and Dismemberment Coverage In addition to the accident medical coverage, the underwriter will pay the following benefits for death or loss of limb or sight, occurring within one year as a result of a covered accident. See coverage details at [www.cimaworld.com](http://www.cimaworld.com). Exclusions to Accident Insurance A complete listing of the exclusions is detailed in the insurance policy. Please go to [www.cimaworld.com](http://www.cimaworld.com) for details.

##### **II. Excess Volunteer Liability Insurance**

All registered volunteers (collectively) of an organization are provided with excess volunteer liability insurance at a limit of \$1,000,000 per occurrence (subject to an annual aggregate for each named organization). This policy provides protection if you are liable for bodily injury or property damage arising out of the performance of your duties. **This coverage is in excess of and noncontributing with any other valid and collectible insurance you may have.**

##### **Exclusions to Volunteer Liability Insurance**

A complete listing of the exclusions is included in the insurance policy details, which are available at [www.cimaworld.com](http://www.cimaworld.com).

##### **III. Excess Automobile Liability Insurance**

This coverage provides an extra layer of protection for you as a registered volunteer driver while performing your duties. This insurance applies only after your own insurance is exhausted, or the policy's retention has been exceeded. You are protected for bodily injury or property damage claims arising out of

your activities, (including driving directly between your home and your workstation.) The liability policy is written at a combined single limit (including both bodily injury and property damage) of \$500,000 each accident. This insurance is in excess of the greater of:

- A. \$50,000 each accident
- B. an amount equal to the applicable limits of liability of any other collectible insurance; or
- C. an amount equal to the minimum limit of liability required under the motor vehicle financial responsibilities laws of the state in which the accident occurs.

**It is important to remember that you must maintain your own auto liability coverage at least equal to the state-required minimums. Also, please remember that this coverage does not apply to any damage to your vehicle.**

Exclusions to Excess Automobile Liability Insurance A complete listing of the exclusions is in the policy details at [www.cimaworld.com](http://www.cimaworld.com).

#### **IV. Commonly asked questions**

- My car was damaged in an accident while I was volunteering; will you cover my deductible for the repairs?

No. The coverage is for liability claims only. There is no coverage for damage to your car.

- Medicare says that your insurance should pay first. What should I do?

We can help! Our coverage is specifically excess over Medicare. Call us at 800.468.4200 and we will assist you.

- I see that the policy provides excess protection if I cause bodily injury or property damage. What if there is an allegation of sexual misconduct or sexual abuse?

The policy does not provide protection in the event of a criminal proceeding, but it may provide protection in the event of a civil proceeding. You would be entitled to a defense against an allegation of sexual abuse or sexual misconduct under the personal liability contract.

**However, the policy would not defend or indemnify you if you admitted wrongdoing, or if the allegations against you proved true.**

- How do I file a claim?

For any type of claim, you first need to see your volunteer coordinator. If you have an accident claim, you will need a "proof of loss" form (available at our Web site [www.cimaworld.com](http://www.cimaworld.com)) Both you and the coordinator must complete the form and mail it to CIMA. Keep a copy for your records. Submit your bills to Medicare or any other existing insurance first. Once you have their "explanation of benefits" form(s), send those to CIMA at the address shown on this brochure, along with a copy of your "proof of loss" form.

For a claim against you alleging that you caused bodily injury or property damage while volunteering, contact your volunteer coordinator immediately. Provide as much detail as possible about the incident, and obtain any police reports. Your coordinator will then pass this information to CIMA, along with a statement that you were volunteering at the time of the incident.

#### **Further questions?**

Visit our Web site, [www.cimaworld.com](http://www.cimaworld.com). We have copies of the policies along with additional information concerning the extent and the limitations of these policies.

About Volunteers Insurance Service: This insurance program is provided by Volunteers Insurance Service Association, Inc. a risk purchasing group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.).

**On behalf of your community and RSVP of Durham County,**

**thank you**

**for your time, talent, energy, and great contribution everyday  
to your community!**