



Are You Adequately Protecting Your Museum?

Risk management questions every museum should ask!

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for Virginia Association of Museums



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Did you know?

- *There are over 850 million visits to American museums per year—more than attendees of all major sporting events and theme parks combined.*
- *Museums directly contribute more than \$21 billion to the national economy.*
- *400,000 people nationwide are employed by museums.*
- *Museums invest more than \$2 billion a year in education.*
(source: American Alliance of Museums)

Can you see risks lurking behind those numbers? You are busy running your museum so allow us to help by adding risk management as a preserving force for your institution. Are you adequately protecting your museum? Let's see by answering the following:

YES	NO	
___	___	Does your museum hold any large fundraising or special events during the year?
___	___	Do you use volunteers?
___	___	Does anyone drive their vehicle on behalf of your museum? (Either staff or volunteer?)
___	___	Do you use Facebook (or other forms of social media) to promote your museum?
___	___	Do you have any contracts with other organizations?

Did you answer "YES" to any of the above? If so, then are you:

YES	NO	
___	___	Talking to your insurance agent to review each event to make sure you have the right kind of insurance protection?
___	___	Performing background checks on not only your staff but also your volunteers?
___	___	Checking the driving records of everyone that drives for your museum to ensure you use drivers with a good driving history?
___	___	Monitoring the social media posts your museum receives so that your reputation isn't tarnished?
___	___	Double-checking and rereading contracts (what exactly are you agreeing to)?

These are just a few of the many questions you can ask to help you protect your museum. When you engage in this kind of process, you're utilizing risk management. Risk management is much more than just buying insurance and it does not focus on eliminating risks. On the contrary, risk management allows you to "take on" the many desirable risks that your museum must take to accomplish your mission. Risk management is actually a forward-thinking process. It allows you to manage the risks your museum faces by helping you develop a practical plan to identify, manage, and minimize the adverse effects of the unexpected. How do you get started with this forward thinking process? It all starts by asking these five questions:

1. What can go wrong?
2. Why are you concerned about it?
3. What will you do to prevent harm from occurring?
4. What will you do to lessen the worry?
5. How will you finance that?

Making a RM plan for YOUR museum



These questions will help you start thinking about what might go awry with your museum. In order to systematically answer these five questions, you will also need to ask yourself some other questions about the many components that often make up an all-inclusive risk management plan. Many of these components probably already apply to your museum, and a few of them may not. This is a great time for you to take a look at each of these areas and get an idea of how well you are protecting your museum.

To help you examine each one of these areas (ovals), some additional questions you can ask are found below. These won't be all the questions you'll probably ask, but it gives you a healthy place to start. Your answers may provide some insight into how well you're managing your risks and protecting your museum.

1. Are you providing risk management leadership?

- a. Have you helped staff understand risks in a general way?
- b. Do you have policies that evaluate risk exposures?
- c. When a risk is identified, do you develop and implement plans to manage it?
- d. Are staff and volunteers held accountable?
- e. Do employees know their role relative to risk?

2. Did you know that people (both staff and volunteers) are common area of risk for museums?

- a. Have you established clear, concise, and fair hiring practices?
- b. Are the practices in writing? Are they in a staff handbook?
- c. How are these practices communicated?
- d. Have your managers been trained to apply your policies?
- e. Are policies consistently applied?
- f. Is your hiring done according to policies?
- g. Are background checks done on everyone? Screening?
- h. What are your background checking policies?
- i. What are your terminations policies? Are they uniformly applied?
- j. Have all policies and procedures been reviewed by HR / legal counsel?

3. Have you adapted your policies and procedures for volunteers?

- a. Do you have “job descriptions” explaining how volunteers will be used?
 - i. If yes, do you use these to screen, select, orient, train and evaluate your volunteers?
- b. To what degree will volunteers have direct contact with patrons?
- c. What happens if a volunteer is injured?
- d. What rights will volunteers have if they feel they’ve been unfairly treated?
- e. Will volunteers be allowed to drive museum vehicles or be required to drive their own?

4. What backup staffing plans have you made for key positions?

- a. What positions have been “red-flagged” as key to your museum?
- b. How will you back up these positions, if key staff are suddenly unavailable?
- c. Is your staff cross-trained to handle emergencies?
- d. Has your insurance agent reviewed your plans to see if some policies are available to boost your protection?

5. Have you determined safety risks faced by staff, volunteers, participants, visitors, and the community you serve?

- a. Do you know the frequency of past safety incidents?
- b. How has your museum dealt with past incidents? Who was responsible?
- c. What have been the costs (losses and mitigation) associated with these safety incidents?
- d. Do you know what legal regulations apply to your museum?

6. What contracts are 3rd parties asking you to sign?

- a. What are you agreeing to?
- b. If they are asking for “additional insured” status then these 3rd parties have FULL rights to your policy – are you comfortable with this?
- c. Are YOU requiring 3rd parties like caterers to add your museum as “additional insured” on their policy?
- d. Are you sending all contracts to your insurance agent for review?

7. When was the last time you assessed your risks related to your facilities?

- a. Who is (will be) responsible for facility-related issues?
- b. Are your facilities owned or rented?
- c. Are you leasing properties to others?
- d. Do you have an inventory of all of your property assets? Physical and intellectual?
- e. Should you have on- or off-site security? How is security provided?
- f. What facility-related issues have come up in the past related to financial, maintenance, legal, safety, or other matters? How were they handled?

8. Are you managing your workers’ compensation program or is this deferred to your insurance company?

- a. Are your volunteers covered by an Accident Medical Policy?
- b. Have you implemented training and safety programs highlighting your key risks?
- c. Does your museum have claim reporting procedures for all incidents?
- d. Do you have a return to program with light alternative duty?

9. Does your museum have crisis and emergency plans?

- a. To build this plan did you:
 - i. Make a list of (bad) things that could happen?
 - ii. Review past incidents and considered other risk factors?
 - iii. Prioritize your list?
 - iv. Create a plan around each risk? A back up plan?
- b. Have you defined responsibilities of your staff and volunteers?
- c. Have you made provisions for managing the media?

10. Do you have a written plan to manage your driver safety and driving exposures?

- a. Does it include:
 - i. A method to evaluate and select qualified drivers?
 - ii. Policies and procedures that define driver expectations?
 - iii. Training that includes orientation, defensive driving and on-going training?
 - iv. Process for incident reporting
 - v. Protocols for inspections and maintenance
 - vi. A focus on managing driver safety

11. Are you managing your museum’s social media risks?

- a. Do you monitor the feedback you receive?

- b. Does your staff understand “social” etiquette?
- c. Do you have response procedures to address negative comments?

12. What about your insurance company?

- a. Are they helpful/knowledgeable?
- b. Who cares? They just take our money.
- c. Is your insurance agent helpful in finding insurance companies for cultural institutions?
- d. You should view your insurance company as a partner in risk and there are many benefits to that.

The goal behind all of these questions is to help you create a culture of risk management where risks are routinely managed and integrated into your day to day operations. To help you better protect your museum, include risk management as part of your museum business.