

## WHY DOES USA VOLLEYBALL DO BACKGROUND SCREENING?

As most are aware USAV implemented a background screening procedure in 2003. The process for the design and implementation of this program actually began two years earlier. Those individuals involved with this tedious process are very familiar with the reasons background screening was implemented. For others the question might be asked is “why does USAV do background screening in the first place”? There are two primary reasons.

The first is professional and moral responsibility. USAV, its regions and its clubs have a professional and moral responsibility to provide a “safe” environment for its members during sanctioned activities. It is not only a professionally and morally responsibility but also a legal responsibility. As parents we all want to know that when our children are under the supervision of another adult the organization has done everything within its power to insure those individuals are worthy of the responsibility to coach or chaperone our children. It is the legal side that poses the greatest risk to USAV. State and Federal courts have set precedence that the associations, its regions and its clubs can be held legally liable for sexual misconduct or abuse that can be in some way connected to their sanctioned events. In the past, this has not been an issue as USAV has enjoyed “full limits” of sexual abuse and molestation coverage under their insurance policy. Times have changed!

The second reason for background screening is brought on by insurance, or the lack thereof. According to a recent report, sexual abuse claims have increased over 200% in the past seven years. There are many theories as to the reasons but the fact of this increase has caused **all** insurance carriers to **reduce or eliminate sexual abuse/molestation coverage from their policies**, especially the policies where there is close interaction between minors and adults. In an effort to continue to provide this most important coverage, insurance companies turned to the process of background screening as a “risk management tool” to help reduce potential sexual abuse/molestation claims by identifying and eliminating individuals that might pose a threat from the group they are providing coverage. The theory is if they can reduce or eliminate those individuals that provide the most risk, they can continue to provide insurance for the entity even if it is on a reduced basis. In 2003 USAV’s insurance for sexual abuse/molestation was reduced from \$5,000,000 to \$1,000,000. Due almost exclusively to the background screening procedures that were implemented, USAV was able to retain the \$1,000,000 coverage. Without it, the insurance carriers would not offer any coverage to USAV for sexual abuse.

Is this coverage important? USAV incurred a sexual abuse claim in 2005 that exceeded \$1,000,000. Not only is background screening morally, professionally and legally necessary, it is a risk management tool **required** by insurance carriers to help reduce the probability of a sexual abuse claim from occurring.