

Why Risk It?

RISK REDUCTION RECOMMENDATIONS & REVIEWS

The Y in Central Maryland



November 2024

Spotlight: Emergency Preparedness

Emergency preparedness is the process of taking steps to ensure our participants and associates are safe - before, during, and after an emergency. Associates need to know how to respond quickly and appropriately to situations that could happen in their program areas. The actions taken in the initial minutes of an emergency are critical. Prompt action and warnings can save lives and minimize physical damage to structures and property.

Did you know that The Y has important resources available for which every associate should have access?

[Y Emergency Preparedness Plan Template](#) - center directors should copy this template and update the contact & evacuation location details to meet the needs of your specific program/location. Every Y associate in your program/location should review this plan and sign the acknowledgement annually. The [YCM Emergency Preparedness Training Powerpoint](#) is a convenient resource to utilize when presenting the Y Emergency Preparedness Plan to your team.

[Y Local Evacuation Location Agreement](#) - each location should have a designated off-site evacuation location; center directors should copy this agreement and update it annually to identify the local evacuation location/contact information ensuring both parties are informed accordingly.

[Y Emergency Response Plan \(Red Flip Book\)](#) - this plan provides general information for Y associates on responding to a variety of emergency situations; this response plan is also available as a user-friendly app which can be downloaded onto your phone (see [Y Emergency Response Plan \(Red Flip Book\) App](#)).

Are you and your team READY in the event of an emergency?

Have you conducted practice drills to ensure each associate understands their role in ensuring everyone's safety?

[Preparing for an Emergency - Identifying Roles](#) - this template can be used to identify and assign roles to Y associates; note - these roles should be identified and the tasks should be practiced PRIOR to the emergency.

[Fire & Emergency Drill Log](#) - copy and use this resource to document when you and your team have conducted practice drills.

[Y Emergency Alert Codes](#) - use these codes as needed to practice drills and announce instructions in a manner that minimizes panic in the event of a real emergency.

Questions? Please contact riskmanagement@ymaryland.org.

Theft Prevention

With the holiday season, we see an increase in thefts. Remind members to place a lock on their lockers and to avoid leaving valuables in their cars.

COI - What and Why?

What is a COI?

A certificate of liability insurance (COI) is a document proving that a business has general liability insurance or other types of liability coverage. It tells customers and potential business partners that a company is insured against claims of property damage, bodily injury or other harms. Businesses of all sizes, from sole proprietors to corporations, typically need commercial general liability insurance coverage.

Why does a COI matter to me?

When you host special events, trainings, or activities at your location or in your program, the vendors that you invite to provide services or entertain your participants and guests are required to have liability insurance. The Y requires a certificate of liability from vendors and partners we work with to verify their coverage. Furthermore, we require that their coverage matches and/or exceeds the limits of The Y in Central Maryland insurance coverage. This is to protect the Y from potential lawsuits or claims which could have a negative effect on the Y's financial status and reputation.

Our Y partners and landlords often request our COI. If you need a COI, or have any questions, please contact rebeccaangell@ymaryland.org.