

COVID-19: RISK CONTROL FOR EMPLOYERS

Nothing is more important than the health and well-being of our customers, employees/teammates, and the local communities we serve. As the U.S. and many other countries continue to battle the Coronavirus pandemic (COVID-19), we wanted to let you know what we are doing and how we can assist you. We understand how unsettling this time can be, and we are committed to supporting you every step of the way. Here are **Ten Risk Control** procedures to help reduce any potential transmission of COVID-19 in the workplace:

1. Stay home when you are sick.
2. Maintain social distancing protocol of 6 feet in the office, facility, lunchroom, etc.
3. Cover your cough or sneeze with a tissue, then throw the tissue in the trash and immediately wash your hands.
4. Wash your hands regularly with anti-bacterial soap for 20 seconds.
5. Avoid touching your eyes, nose and mouth with unwashed hands.
6. Use alcohol-based hand sanitizer or antiseptic handwash that contains at least 60% alcohol if soap and water are not available.
7. Wipe down frequently touched areas with anti-microbial wipes or spray.
8. Call your supervisor with any of the following symptoms and seek medical advice: Fever, Cough, Shortness of breath. These symptoms may appear **2-14 days after exposure** (based on the incubation period of the COVID-19 virus).
9. Keep abreast of the constant changes provided by the CDC, OSHA, EPA and other state Departments of Health for daily recommendations:
 - [CDC COVID-19 Controls for Businesses;](#)
 - [OSHA COVID-19 Control & Prevention;](#)
 - [EPA List of 200+ Items, Chemicals & Wipes for Use Against COVID-19](#) (This is a long list, but it provides the amount of time it must be applied to be effective – which is a critical detail.)
10. Work from home, if possible. If working at home, follow good ergonomic principles; use a good ergonomic chair, use a detached monitor/keyboard properly adjusted at a workstation and take regular micro-breaks.

Please be advised that any and all information, comments, analysis, and/or recommendations set forth above relative to the possible impact of COVID-19 on potential insurance coverage or other policy implications are intended solely for informational purposes and should not be relied upon as legal or medical advice. As an insurance broker, we have no authority to make coverage decisions as that ability rests solely with the issuing carrier. Therefore, all claims should be submitted to the carrier for evaluation. The positions expressed herein are opinions only and are not to be construed as any form of guarantee or warranty. Finally, given the extremely dynamic and rapidly evolving COVID-19 situation, comments above do not take into account any applicable pending or future legislation introduced with the intent to override, alter or amend current policy language.