



COVID-19: Risk Management Strategies for Reopening

RESOURCES

Tailored resources and trainings that respond to the particular exposures of your operations and help your team develop effective policies and practices

EDUCATION

Helping your leadership and staff understand key areas of exposure and implement impactful methods to reduce and prevent risk

RESULTS

Measuring and monitoring the efficacy of risk management practices over time with a goal of mitigating claims and keeping workers safe

AT YOUR SERVICE

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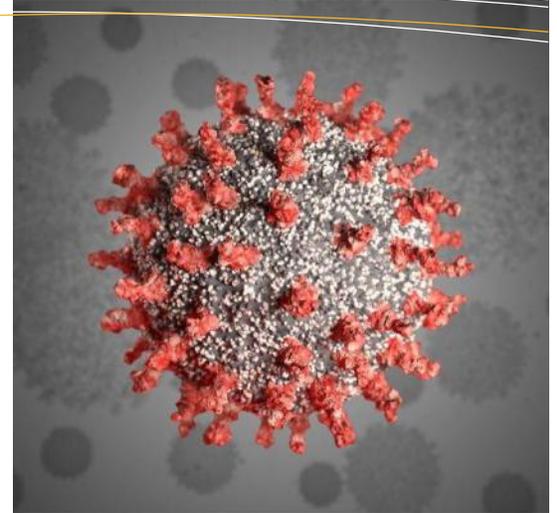
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As businesses throughout the United States continue to reopen, the number of COVID-19 cases are steadily increasing. It is clear that we are still in the midst of this unprecedented pandemic and organizations across all industries must implement an effective reopening plan.

To assist with this endeavor, Tangram's Risk Management Team has compiled a list of strategies that should be considered during the reopening process. This information is intended to complement the guidance that has been disseminated by the CDC, OSHA, state, and local health authorities.

Protect Your Employees

- **Extend telework when possible**, particularly for those that identify themselves as "high risk"
- **If on-site work is critical to business operations**, reduce the total number of employees that are on-site at any given time. This goal may be achieved by requesting employees to work alternating schedules or staggered start and end times.
- **Limit in-person meetings** and hold necessary meetings outside when possible.
- **Reduce or eliminate vendors** on premises, especially inside of your buildings
- **Implement a temperature and symptom screening program**; ensure that these occur prior to an employee entering a building or jobsite. Per OSHA, employers may require temperature screening and the administering of virus testing to employees before allowing them onsite in an effort to control the numbers of infections during a pandemic. The **EEOC has also confirmed** this regulation.
- **Provide hand sanitizers** with at least 60% alcohol and appropriate personal protective equipment (PPE) where applicable.
- **Enhance cleaning procedures**; focusing on high-traffic areas such as public elevators, handrails, restrooms, entrance/ exit doors, faucet handles, desks, etc.
- **Implement a process for employees** to report actual/ potential COVID-19 exposure
- **Install physical barriers** throughout work spaces where it is difficult to maintain physical distancing guidelines





Protect Your Organization

- **Any re-hiring decisions for employees** that were furloughed/ laid off should be based on unbiased factors. Appropriate accommodations should be implemented for staff in protected classes or individuals that identify themselves as “high risk” or vulnerable to COVID-19
- **Create a COVID-19 response plan** which includes an action plan that can be realistically implemented should an individual test positive for COVID-19. This plan should include steps for employees to report a positive test result, as well as protocols for staying at home based on [CDC guidelines for managing symptoms at home](#) and local health guidelines.
- **OSHA has deemed this virus** as a “recognize hazard”, therefore, positive cases should be appropriately reported.
- **Keep screening records/** documentation and ensure they are properly secured.
- **Plan ahead** to ensure adequate processes are in place if another quarantine is issued
- **Allow employees** to stay home to care for sick family members or for children if childcare is otherwise unavailable.
- **Data Privacy consideration:** How is the collection of employee data (i.e. symptoms, temperature reading) being stored? Please note that under the California Consumer Privacy Act (CCPA) employees are entitled to know what data is being collected, the purpose of the collection, and if the data is shared with any third parties. They also have the right to access the collected data which must be delivered in a portable format, and the right to delete the data. Properly vet any third party vendors that are storing data.

Protect Your Customers

- **Communicate with customers** via phone, text, email, teleconferencing, or other electronic methods in lieu of in-person meetings.
- **Face coverings and gloves** should be worn when job duties must be completed within a building.
- **Hands should be sanitized** before and after any job that necessitates the need for in-person interaction
- **Utilize online delivery methods** and electronic invoicing when possible.
- **Communicate COVID-19** safety protocols to all customers to maintain trust and show professionalism
- **Avoid all direct contact** with customers and maintain the maximum distance possible: at least six feet.
- **Prior to meeting with a customer,** verify if anyone has experienced COVID-19 symptoms. If a potential exposure exists, notify your management and reschedule the visit.



Stay Informed

- **Understand compliance obligations** instituted by federal, state, and local authorities
- **Understand laws and regulations** related to sick time and paid family medical leave, and how they apply to essential employees. Contact your state industry association, state labor department, or a qualified legal or HR professional on the latest employee leave requirements
- **Create a COVID-19 team of professionals** that can assess effectiveness of current plans and monitor any changes in symptoms, safety measures, and overall guidance.



Please note that the information outlined above does not encompass all aspects of a reopening plan. Federal, state, and local guidelines should be reviewed regularly since COVID-19 data continues to evolve. Additional guidance can be accessed via the links below:

[EEOC- Pandemic Guidance](#)

[CDC: COVID-19 Guidance](#)

[OSHA: Guidance on Preparing Workplaces for COVID-19](#)

[Nonprofit Risk Management Center- Managing Resumption Risks](#)

[NEFI: Coronavirus-Related Resources for Heating Fuel Dealers](#)

[U.S. Chamber of Commerce: State-Specific Reopening Guidelines](#)

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