



# How to Manage Risk When Reopening Your Business After COVID-19

Now that you have been given the 'okay' to reopen your doors – how do you manage your risk now?

Some helpful tips to minimize risk and the unknown:

- ✓ Follow all government guidelines and requirements regarding the approval to reopen your business.
- ✓ Establish consistent screening standards for employees arriving for work including permissible health questions and temperature.
- ✓ Maintain records regarding employee health along with any details regarding potential infection incidents. If there are any suspected cases, report them to the local health department along with your documentation.
- ✓ Maintain consistent requirements for customers and vendors and be sure to communicate these regularly to promote safety.
- ✓ Use a daily or weekly checklist to maintain a safe and healthy environment for employees, customers and vendors while on premises.



## Post COVID19 Risk Management Tips

As the coronavirus (COVID-19) pandemic continues to have an unprecedented effect on daily life, many business owners are looking forward to the future and a return to normalcy. However, even when stay-at-home orders are lifted and nonessential businesses are allowed to resume operations, there's a lot for organizations to consider before they reopen their doors.

First, in order to protect their customers and employees, it is important for organizations to do their due diligence before opening their business back up to the public following the COVID-19 pandemic. Many of these considerations are workplace-specific and could be more involved depending on the industry you operate in.

Be sure to review guidance from state and local governments as well as understand the risks as you determine how you'll reopen.

Before reopening, it is critical to seek the expertise of legal, insurance and other professionals you rely on. Here are some best practices to keep in mind:

- ✓ **Conduct a Risk Assessment**
  - ID the hazards and how you can control risks
- ✓ **Maintain Workplace Safety Using OSHA and CDC Guidance**
  - Utilize Personal Protective Equipment (PPE)
- ✓ **Encourage Social Distancing**
  - Inform vendors, customers and employees of this
- ✓ **Perform Routine Disinfection**
  - Practice respiratory etiquette and hygiene

# Reopening Your Business FAQ's

- ? Should I clean and disinfect my place of business before employees return?**
  - Yes. Reducing the risk of exposure to COVID-19 by cleaning and disinfecting your business is an important part of reopening public spaces. Properly cleaning and disinfecting your workplace will require you to develop and implement a plan. It will also require you to maintain and revise the plan since guidelines keep changing. Please [refer to the latest CDC guidance](#) for detailed instructions on best practices for cleaning and disinfecting.
- ? Are there any supplies I should have on hand before calling employees back to work?**
  - In order to comply with CDC guidelines, it is important to keep cleaning supplies such as disinfectant sprays and wipes, hand sanitizer and soap for hand washing at your worksite. The CDC recommends that you supply masks or cloth face coverings to employees to be worn at work. However, some state and local authorities might require the wearing of face masks at work. Lastly, if you are going to take the temperatures of your employees, you should have thermometers on hand and be prepared to conduct temperate readings before shifts start in a safe and sanitary way.
- ? What legal risks related to COVID-19 does an employer have once their employees return to work?**
  - The first is the risk of a workers' compensation claim if the employee contracts COVID-19 at work. In most cases, filing a workers' compensation claim is the employee's sole legal remedy against the employer if the employee gets COVID-19 at work. The second is an OSHA complaint made by an employee that the employer is not following CDC, Department of Health, or other applicable government guidelines related to COVID-19. Even though these are guidelines, OSHA can sanction employers for violating the general duty clause if the employer is not taking action to ensure the workplace is safe for its employees. In addition, if the employer takes a disciplinary action against the employee in response to a complaint that the workplace is not safe as it relates to COVID-19, the employer will be at risk for a retaliation claim.
- ? What legal risks does a business owner face from its customers related to COVID-19 when it reopens?**
  - Employers can face third party claims from their customers alleging that they contracted COVID-19 at the employer's place of business because the employer breached its legal duty to exercise reasonable care to protect the customer from getting COVID-19. For those reasons, employers should be sure to follow all guidelines from the CDC, Department of Health, OSHA, and other applicable state and local government authorities.
- ? What if I have more questions on how to safely reopen my business?**
  - The Insurance Geek has access to checklists, guides, and more answers from great resources like [The Risk Management Division of Keystone](#), [the CDC](#) and more!

Have more questions?  
Just ask!



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