



Operations Roundtable How to Protect Your Employees and Your Organization

May 20, 2020

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UPCOMING SESSIONS

Upcoming Sessions

ICA Operations Roundtable – Wednesday, May 27 at 2pm ET
Health and Sanitation Best Practices Across Different Industries

ICA Executive Chef Roundtable – Friday, May 29 at 2pm ET

ICA Sales Mixer – Monday, June 1 at 2pm ET

Register for all upcoming sessions on the ICA homepage.

www.internationalcaterers.org

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WORKPLACES DURING THE COVID-19 PANDEMIC



The purpose of this tool is to assist employers in making (re)opening decisions during the COVID-19 pandemic, especially to protect vulnerable workers. It is important to check with state and local health officials and other partners to determine the most appropriate actions while adjusting to meet the unique needs and circumstances of the local community.

Should you consider opening?

- ✓ Will reopening be consistent with applicable state and local orders?
- ✓ Are you ready to protect employees at higher risk for severe illness?

ANY
NO



ALL
YES

Are recommended health and safety actions in place?

- ✓ Promote healthy hygiene practices such as hand washing and employees wearing a cloth face covering, as feasible
- ✓ Intensify cleaning, disinfection, and ventilation
- ✓ Encourage social distancing and enhance spacing between employees, including through physical barriers, changing layout of workspaces, encouraging telework, closing or limiting access to communal spaces, staggering shifts and breaks, and limiting large events, when and where feasible
- ✓ Consider modifying travel and commuting practices. Promote telework for employees who do not live in the local area, if feasible.
- ✓ Train all employees on health and safety protocols

ANY
NO



ALL
YES

Is ongoing monitoring in place?

- ✓ Develop and implement procedures to check for signs and symptoms of employees daily upon arrival, as feasible
- ✓ Encourage anyone who is sick to stay home
- ✓ Plan for if an employee gets sick
- ✓ Regularly communicate and monitor developments with local authorities and employees
- ✓ Monitor employee absences and have flexible leave policies and practices
- ✓ Be ready to consult with the local health authorities if there are cases in the facility or an increase in cases in the local area

ANY
NO



ALL
YES



cdc.gov/coronavirus

SURVEY RESULT –
TOP QUESTIONS/CONCERNS

Topics to Cover Today

1. Insurance Concerns to Reopen
2. How to Protect Your Company & Staff Once Reopened
3. Future Insurance Coverage to Consider

QUESTION #1

What Insurance
Concerns Should I
Focus on to Reopen?

Step #1


Locate your General Liability, Workers Compensation, Umbrella and identify exclusions.

- General Liability
 - ✓ CG 21 32 – Communicable Disease Exclusion
- Umbrella
 - ✓ CU 88 00 – Exclusion – Communicable Disease
- Excess Liability
 - ✓ CE 88 02 – Exclusion – Communicable Disease
- Business Owner's Policy
 - ✓ BP 14 86 – Communicable Disease Exclusion


Step #2

- Workers Compensation Review

Step #3

- Update Your New Hire Kit and Employee Handbook. Consult a labor attorney to ensure compliance.
 - Worker's Compensation is now asking to see your updated materials upon renewal.
- 

Step #4

- Establish Screening & Documenting Protocol for New Hires and Returning Employees.
 - Outsourced services can help document your process and assist with compliance of State and Federal CDC Guidelines.
- 

QUESTION #2

How to Protect your Company & Employees Once Reopened

About Company Nurse

- Boutique specialty provider of nurse triage for workers' compensation
 - Founded by Paul Binsfeld in 1997
 - 60,000+ client locations
 - More than 1,000,000 employees assisted in seeking the right care at time of injury.
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COVID-19: What Can You Do, or Ask Employees to Do?*

- You may ask employees if they are experiencing symptoms including: fever, chills, cough, shortness of breath, or a sore throat.
- You may measure employees' body temperature. However, note that they can be COVID positive and not have a fever.
- Require they stay home if they have COVID symptoms.
- You may require a doctors note to certify fitness for duty.
- Screen job applicants for symptoms.
- Delay or withdraw job offers.

* Please note this does not constitute legal advice and we recommend that you contact your lawyer and human resource departments to further discuss.

The information and advice we are providing for this matter relates to COVID-19 legislative relief measures. Because legislative efforts are still ongoing, we expect that there may be additional guidance and clarification from regulators that could modify some of the advice and information provided to you, after the conclusion of our engagement. We therefore make no warranties, expressed or implied, on the services provided hereunder.





CN Screen: Protect Your Employees and Your Organization

- Easy to implement!
- No in-person contact.
- Screening process is continuously updated, based upon CDC guidelines.
- Employees are protected from workplace exposures and confident in the safety of the workplace.
- HR receives immediate notification of screenings.
- Safeguard your company from exposure to litigation.
- Secure and private.

For More Information About Our Digital Screening:


- Email screen@companynurse.com to learn more.
 - Or visit <https://www.companynurse.com/covid-19-digital-screening-and-triage-guidance/>.
 - Or directly: hsvendblad@companynurse.com
-



QUESTION #3

Future Insurance Coverage to Consider...


Other Policies

- Employment Practice Liability Policy
 - Cyber Policy
- 

ICA Roundtable Questions

1. If a staff member is working for me and contracts COVID-19 – can they receive WC or have a liability claim against me?
2. If I am the Caterer for an event and guests contract COVID-19 from a staff member – am I liable – for anything?
 - Coverage is determined on an individual case by the adjuster and whether or not your General Liability and Umbrella policies contain a “Communicable Disease Exclusion”.

ICA Roundtable Questions

3. OSHA Regulations are not clear – at least I don't know of any – what are my responsibilities for COVID-19 for my staff?
 4. Should I be checking employee temperatures? Monitoring their health? Is this a HIPAA issue?
 5. Where would I keep such data and who should collect it?
 6. What is the responsibility of the employee for managing their health and reporting to their employer?
 7. How do I manage staff illness, potential guest illness during my events and after?
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ICA Roundtable Questions

8. How will COVID-19 impact my WC and Liability premiums? Opt in or out?

If you have a W2 employee(s) they must have worker compensation they're is no "Opt in or Out". Upon renewal of your workers compensation policy the owner/offers may "opt in or out".

9. Social distancing requirements will be hard for me to enforce with guests – who is responsible and what are my liability obligations?

10. What types of questions can I legally ask staff? Clients? Guests?

This is a labor attorney question

ICA Roundtable Questions

12. What should I be asking my insurance agent about amending any policies?

If you have an Employment Practice Liability policy that is coming up for renewal, watch for the new “Layoff or Downsizing Exclusion”.

Important links for updated guidance

COVID-19 Resources

International Caterers Association | www.internationalcaterers.org

- Ecolab
<https://ecolab.widencollective.com/portals/fbqbtovd/FoodserviceCOVID-19ResourceLibrary>
- CDC
<https://www.cdc.gov/coronavirus/2019-ncov/communication/guidance-list.html?Sort=Date%3A%3Adesc>
- OSHA guidance and risk assessment
<https://www.osha.gov/SLTC/covid-19/hazardrecognition.html>
<https://www.osha.gov/SLTC/covid-19/controlprevention.html>
- EPA Approved Cleaning Agents
<https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2>
- National Restaurant Association
<https://restaurant.org/covid19#info>
<https://www.servsafe.com/Landing-Pages/Free-Courses?fbclid=IwAR1Mf8Pljcd89Y7R88kX5puDmBbulaBEGIXkFpa1F87Yhp7QChTPxawBakE>
<https://restaurant.org/Downloads/PDFs/business/COVID19-Reopen-Guidance.pdf>
- Contact Tracing Apps
<https://www.businessinsider.com/coronavirus-contact-tracing-government-apps-vs-apple-google-covid-19-2020-4>
- <https://www.cdc.gov/coronavirus/2019-ncov/php/contact-tracing/index.html>

POST COVID RESOURCES

The Event Safety Alliance Reopening Guide



**For Event Professionals During the COVID-19
Pandemic**

Edited by Steven A. Adelman

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Please share this Guide – We all want to reopen safely

https://www.eventsafetyalliance.org/esa-reopening-guide?fbclid=IwAR0KpGb6Z27zSSXrRqgWUkef_6d7QE DmvY5A8Hs3ffJXQ0pFH--nyGLAqjA



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