

COVID-19: STRATEGIES FOR RESTARTING YOUR BUSINESS

Loss Control Services – Technical Bulletin

COVID-19 has significantly impacted people and businesses worldwide. While we do not know exactly what getting back to normal will look like, people and businesses are beginning to prepare. Please consider this business restart guidance – broken into digestible segments on operations, property, fleet, workers' compensation, liability and product liability – as you create your own written start-up plan.

Operations:

- Assemble a team to review property, fleet, workers' compensation, liability and product liability standings for risk management and safety concerns. Team members can include senior management, operations or production management, fleet and employee safety specialists, risk managers and human resources personnel – importantly, choose team members who are responsible for managing an area of risk for your organization. Then, prior to restarting operations, conduct a pre-opening meeting to assure each area of risk has been addressed.
- Determine the demand for your company's products or services by contacting your customers. Based on potential demand, evaluate your current inventory and resources. If additional materials or supplies are needed, contact your suppliers to discuss their ability to provide goods. Research alternatives where there may be shortages.

Property:

- Make sure all fire protection systems are up to date for inspection, testing and maintenance.
- Ensure that special hazard controls, such as commercial cooking fire protection and spray areas, are addressed and active.
- Evaluate inventory and supplies to ensure there is not a surplus that could compromise suppression systems.
- Use the time before restart to clean the premises and evaluate overall housekeeping.

Fleet:

- Ensure vehicles are ready for business: complete inspections and perform needed maintenance and repairs.
- Evaluate current hiring, training and driver monitoring practices, especially if you'll need to hire additional drivers. Adjust practices as necessary.
- Consider the addition of telematics, in-cab cameras or other fleet safety and management systems.



Everything Insurance Should Be®

- Ensure that your fleet operations are compliant with state and federal regulations.

Workers' Compensation:

- Remain in contact with idled employees and determine who will be coming back. Consider temporary agencies, if necessary, for staffing.
- Reevaluate recruiting, screening, hiring and orientation practices if new employees will be hired. Adjust as necessary.
- Review safety and health policies and procedures to ensure programs are up to date and include communication and training.
- Evaluate start-up procedures to ensure equipment is ready to go and safety features are in place and functioning.
- Follow all federal, local and state requirements for preventing the future spread of COVID in the workplace. Develop a plan to meet social distancing requirements, personal protective equipment needs and sanitation before staff returns.

Liability:

- Conduct walk-throughs of buildings and grounds to ensure satisfactory and defect-free conditions. Make repairs as necessary to ensure public safety.
- Consider standards for social distancing for customers and employees. Provide and require personal protective equipment as necessary, including gloves, masks and hand sanitizer.
- Incorporate the latest standards for disinfection and sanitization of the work environment and customer accessible areas to ensure employee and customer safety.
- Bring employees back in a non-discriminatory manner. For example, use seniority or job-specific criteria, not age, sex or race.
- Get contractual agreements from any new relationships reviewed by your legal counsel.

Product Liability:

- Talk to your independent insurance agent if you are considering any change in operations – before changing operations – to ensure proper coverages are put in place before beginning new operations.
- Evaluate any changes in products or services and the need for modifications to design processes and quality assurance.
- Provide complete recordkeeping for suppliers, materials, product identification and tracing for new products.
- Ensure any new product labels, warnings and instructions comply with American National Standards Institute standards.

Lastly, with so much information and so many changes occurring, it's important to stay in tune with current recommended and reasonable best practices. Recognize that what was reasonable and appropriate pre-COVID-19 may no longer apply. Check with your industry association or trade group for their advice. Also, comply with federal, state and local laws. Resources such as CDC, NIH and Department of Health and others should be continuously reviewed and followed.

Please contact your local independent agent or Cincinnati Insurance Loss Control representative if you have other questions, concerns or would like to discuss restart procedures that are specific to your business.



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