

COVID-19 CORONAVIRUS RISK BULLETIN FOR EMPLOYER GUIDANCE

ALLIANZ RISK CONSULTING

With the COVID 19 pandemic, senior management at every organization is responsible for taking the first step in mitigating exposures. Organizing a team that provides the unique set of skills and expertise to formulate and communicate new policies and procedures is critical. They can include: executive management, operations, human resources, risk management / safety, legal and maintenance/engineering.

All of the recommendations are technical advisory in nature from a risk management perspective and may not apply to your specific operations. Please review recommendations carefully and determine how they can best apply to your specific needs prior to implementation. Any queries relating to insurance cover should be made with your local contact in underwriting, agent and/or broker.

Below are some of the key areas that the response team must address as part of the company response to COVID-19.

HUMAN RESOURCES

- Update training and policies for all employees governing the risks and controls for COVID-19. This may include:
 - Work at home policy
 - Employee assistance programs
 - Sick leave/attendance policy
 - General hygiene policy
 - Other pertinent human resource policies as appropriate.

FOCUS ON THREE AREAS OF PREVENTION

Mode of Transmission Controls

- Proactively reduce the risk of exposure by following the Centers for Disease Control and Prevention (CDC) checklist guidelines for the workplace.
- Front door management – Employees with symptoms of illness should be encouraged not to report to work but consult with their primary care physician for method of treatment and release to work
- Encourage employees to work from home, if possible.

Decontamination

- Establish formal policies for cleaning and sanitizing the workplace, including covering all common touch points, reducing the number of touch points, and routine sanitizing as recommended by CDC guidelines.
- Use only approved sanitizers, including bleach, alcohol greater than 60%, and peroxide solutions.
- Avoid mixing incompatible chemicals, such as bleach and ammonia or bleach and vinegar.

General Hygiene Practices

- Encourage personal hygiene practices for frequent and proper hand-washing methods.
- Provide sanitation stations throughout the workplace.
- Ensure workstations maintain social distancing of 6 feet or more.
- Follow World Health Organization (WHO) and CDC recommendations to avoid touching face, mouth, nose and eyes.

RESOURCES:

Occupational Safety and Health Administration (OSHA) COVID-19 homepage
<https://www.osha.gov/SLTC/covid-19/controlprevention.html#health>

OSHA: Factsheet protecting workers during a pandemic
<https://www.osha.gov/Publications/OSHA-FS-3747.pdf>

OSHA: Guidance on preparing workplaces for COVID-19
<https://www.osha.gov/Publications/OSHA3990.pdf>

WHO: Getting your workplace ready for COVID-19
<https://www.who.int/docs/default-source/coronaviruse/getting-workplace-ready-for-covid-19.pdf>

WHO online training courses
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/training/online-training>

WHO videos
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/videos>

CDC COVID-19 info for businesses
<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

CDC: Interim guidance for businesses and employers
<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

CDC Environmental cleaning and disinfection recommendations
<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html>

QUESTIONS OR COMMENTS?

PLEASE CONTACT

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