



Construction: COVID-19 Return-to-Work Considerations

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Gallagher

Insurance | Risk Management | Consulting

Gallagher's expertise can help your:

PEOPLE by supporting the health, safety and wellbeing of your workforce

PROPERTY by monitoring and mitigating potential virus rebounds or outbreaks

FINANCIAL STABILITY by reducing your risk and supporting your revenue streams

The reopening of previously closed facilities, job sites and office buildings following a pandemic requires careful planning and consideration. It won't be as simple as announcing a reopening and assuming business as usual. Workplaces will look different. The way we work has changed, and people have changed. Some changes may be short term, some will be long term. It's never been more important to focus on creating a culture that nurtures physical, emotional, financial, and career wellbeing and resiliency.

As state and federal authorities evaluate and begin to loosen shelter-in-place orders and other restrictions, your risk management, human resources and operations teams should work together to develop an action plan that addresses potential challenges to protect your people, your property and your business.

Gallagher understands the issues that you're likely concerned about, and some that you may not have considered. We can help you design an effective return-to-workplace plan through a methodical approach that helps ensure your organization complies with federal and state directives. Our five-step strategy integrates Gallagher's property and casualty, benefits and claims insurance, human resources, and risk management expertise to manage your risk from every perspective.

Gallagher's five-step strategy is intended to guide your return to the workplace, but you should recognize that it may not be a linear journey for every organization or institution. Your unique situation may demand that you revisit a step several times before moving to the next phase as you balance the human, regulatory and operational aspects of your business.

As always, we encourage you to consult with your Gallagher representative and insurance carriers when making critical decisions about your business.

As states and other governmental authorities lift the restrictions imposed around the COVID-19 pandemic, businesses are starting to prepare for reopening. The decision to reopen is a complex issue. We cannot advise you whether you should or should not reopen your business. If you decide to do so, we have generated this information for your review and consideration. It includes some high-level ideas that you may want to consider as you move through the process of opening your business. This generalized information does not take into account all of the unique and specific issues that may be involved in opening your business. If you have questions about this information or your insurance coverages, please contact your Gallagher representative.

FIVE-STEP PROCESS TO RETURNING TO THE WORKPLACE



STEP
1

Key Actions Safety Checklist

GOAL: Monitor and assess the legal obligations your organization may face when reopening based on state, local and federal government directives. Document the information you're tracking to help inform the development of policies and procedures to reopen. At this time, your employees haven't returned to the workplace and should maintain their current work status.

ELIGIBILITY TO REOPEN

Determining when to reopen your business or modify your current operations is an important decision. Understanding your eligibility to reopen is a critical first step that should be informed by credible resources from the White House, CDC, OSHA, and directives by state and local entities.

Eligibility to Reopen

- Review current guidance and statistical data.**
 - [White House "Guidelines: Opening Up America Again"](#)
 - Review state health department and governor's executive orders
 - [Johns Hopkins Coronavirus Resource Center](#)
 - Review city and county guidelines

Additional Considerations

- Are there other data elements that can be used to estimate a date for safe reopening?
- Review city and county guidelines.

In addition to the regulatory directives that need to be followed to reopen your workplace, other data elements may be helpful.

Tool	How can it help?	How can we get started?
Gallagher Peak Infection Analysis	It estimates a target date range to reopen business safely based on the number of days elapsed since peak infections, which can be especially helpful for organizations with geographically dispersed populations.	A census data file for all employees, including a 5 digit ZIP code for their home address and work address is needed.
Gallagher Forecast	This real-time analytics platform can help select clients monitor confirmed cases of COVID-19 near critical locations and track growth rates of new cases globally to see where the curve is steepening or flattening.	Connect with your Gallagher account team for more information.

Key Actions Safety Checklist

GOAL: Develop a plan that dictates clear, realistic, and meaningful guidance of site-specific protocols and procedures that protect your employees. Make sure you have a plan and structure in place to communicate these processes and policies with employees, and share new information as local, state and federal guidance evolves.

EMPLOYEES: IMPLEMENTATION OF EMPLOYEE POLICIES AND PROCEDURES BY ROLE AND FUNCTION

Employees are a critical part of your organization’s success. Keeping them safe and ensuring their wellbeing is critical throughout any transition back into the workplace. Once you have established a time frame for reoccupying your facilities and job sites, employee-specific policies, procedures and controls need to be implemented to ensure the safety of your people.

Potential policies include:

- Proper implementation of social distancing in the workplace
- Understanding of local, state and federal guidelines (CDC, OSHA), and how they apply to your operation
- Monitoring and assessment of potential employee exposure potential
- Selection and distribution of compliant protective measures and proper types of PPE
- Compliance policies as mandated by OSHA, state and federal authorities
- Proper employee health screening procedures and isolation of employees who may be infected
- Additional considerations related to human resources policies
- Discussion of COVID-19 in job hazard analysis

Pursuant to Executive Order 2020-32 (Stay at Home Order), employers must comply with social distancing requirements to the greatest extent feasible.

PREPARE TO IMPLEMENT BASIC INFECTION PREVENTION MEASURES (OSHA, 2020)

Promote frequent and thorough hand-washing	Encourage sick employees to stay home.
Provide adequate or increased availability of sanitation stations in high-traffic areas.	Identify isolation room for individuals exhibiting signs of the virus or illness (CDC, 2020).
Maintain routine cleaning and disinfection of surfaces, especially high-contact surfaces (CDC, 2020).	Any equipment utilized on job site should be cleaned prior to each use.
PPE, hand soap, sanitizer and hand towels should be obtained prior to opening with adequate amounts to support 60 days, and replenishment orders submitted every two weeks.	

STEP 2

PRACTICE SOCIAL DISTANCING

Make sure that you can maintain at least six feet of physical separation between yourself and others around you, including your coworkers and customers.	Some contractors are staggering shifts and lunch breaks, and adding a second/third shift when feasible to assist with the social distancing requirement.
Mark six-foot spacing with signage or tape for employees and customers to maintain appropriate distance from one another.	Regularly clean high-touch surfaces including doorknobs, light switches, shared equipment, toilet handles, sink faucets and clock-in/-out areas.
Provide face coverings to employees, especially when it is not possible to maintain at least six feet of space between coworkers.	Provide hand sanitizer (with at least 60% alcohol) and sanitizing products for employees and customers.
Provide hand-washing stations with soap, clean water and single-use paper towels. Encourage frequent hand-washing for 20 seconds or longer.	

ESTABLISH MEDICAL MONITORING, TESTING PROTOCOLS AND EMPLOYEE COMMUNICATIONS

Implement a communication program to keep employees notified of CDC-communicated symptoms list and guidelines for self-reporting.	Engage medical provider resources for available options to provide to employees such as telephonic medical resources and access to testing.
Evaluate and understand processes for screening/symptom checking versus testing then developing policy.	

IMPLEMENT WORKPLACE CONTROLS USING THE HIERARCHY OF CONTROLS (OSHA, 2020)

Consider engineering controls such as physical barriers, increased ventilation and altering job tasks to reduce exposure.	Assign a COVID-19 safety officer for your project.
Implement safe work practices that promote infection control such as additional signage and hands-free or no-touch operation of devices (facets, trash cans, soap or sanitizer dispensers).	Establish administrative controls such as alternating work schedules, and discontinuing nonessential travel and replacing it with virtual communications.
Sanitizing protocols should be maintained for tools, trailers, equipment, vehicles, etc.	Complete a job hazard analysis for any roles that may have changed.
Consider OSHA regulations that may apply for written certification of workplace hazard assessment under the PPE standards (https://www.osha.gov/SLTC/covid-19/standards.html).	PPE must be provided to workers with the potential to be exposed as part of their normal assigned job duties. Consider making PPE available to employees who may come in close contact with customers, vendors or the general public.

STEP 2

Each organization has unique scenarios to consider when returning employees to the workplace as the COVID-19 pandemic unfolds. It is the job of human resources and departmental leaders to remain diligent in their vocation of employee and consumer health considerations. Although clear operational challenges are present, the most taxing step lies in managing the human condition. Simply stated, it is not enough to establish physical safety measures but we must also ensure employees themselves feel safe.

What human resources policies should be evaluated?

Area	Issue/Concern	Considerations
Absence and Leave	Do you intend to limit paid time off (PTO) requests as you are ramping back up to normal operations?	<ul style="list-style-type: none"> • Employees may lose or forfeit PTO due to policy maximums/carryover provisions. • Change PTO maximum/carryover policy provisions. • Allow cash out of PTO to allow employees to reduce bank amounts rather than lose or forfeit PTO.
	How will you handle leave requests specific to COVID-19?	<ul style="list-style-type: none"> • Establish emergency leave form to be used for COVID-19-related leave.
	Do you need updates to your bereavement leave?	<ul style="list-style-type: none"> • Revise bereavement leave policies.
Staffing Waves	Do you have a plan to manage through expected waves of the pandemic?	<ul style="list-style-type: none"> • If your organization is impacted by COVID-19, you may need to go through several waves of layoff/furloughs/schedule changes to ensure safety of workforce and clients.
		<ul style="list-style-type: none"> • Consider various staffing strategies including shift staggering and cross-training, and working with your business continuity and crisis response team to prepare to operate in phased waves as/if needed.
Recruiting	Job postings, supporting technology and training for managers	<ul style="list-style-type: none"> • Have job postings been updated to reflect changes to job duties or expectations? • Have you considered the use of bots or AI to assist in vetting candidate experience? • Do you have a process and platform to enable remote/video interviews? • Do you have a process to ensure that technology accessibility does not create issues with parity/discrimination? • Have your hiring managers been trained to conduct interviews remotely/via video, and on company expectations for professionalism and brand?

Area	Issue/Concern	Considerations
Furlough Recall	Recall or return-to-workplace letter/communication	<ul style="list-style-type: none"> • Provide employees with recall or offer letters that clearly articulate dates of furlough and dates of return, confirmation of compensation and benefits eligibility, and instructions on how to confirm intention to return and related processes.
	Recall or return-to-workplace equality/adverse action/parity	<ul style="list-style-type: none"> • To ensure that all employees are treated fairly during the recall process, you should discuss your return-to-work/furlough recall plan with your corporate counsel to ensure no adverse or negative impact against protected groups.
	Shifts/staffing	<ul style="list-style-type: none"> • As you begin to return employees to a physical workspace, consider options for staggering shifts to help mitigate density of employees in common workspaces at any given time.
	Benefits	<ul style="list-style-type: none"> • Review rehire/reinstate provisions for your benefit policies (eligibility/waiting periods).
	Refusal to return to work	<ul style="list-style-type: none"> • Do you have a process in place to communicate termination of employment to employees who refuse or are unable to return to work upon notice of a recall?
Re-Onboarding	Leadership training	<ul style="list-style-type: none"> • Ensure managers are trained to recognize and help employees that may face increased personal challenges during this time (bereavement and loss, child care and school cancellation, financial stress, etc.).
	Respect in the workplace	<ul style="list-style-type: none"> • When bringing employees back, consider the opportunity to reinforce expectations regarding respect in the workplace, and remind employees about policies related to discrimination and confidentiality.
	Employee resources	<ul style="list-style-type: none"> • Be sure to promote and highlight your EAP and other wellness programs available to employees. If you don't have these programs, consider adding them.
	Employee communications	<ul style="list-style-type: none"> • Ensure that employees have a way to communicate their concerns quickly and confidentially.
Leadership and Succession Planning	Do you have the right leaders in place to navigate through crisis and change?	<ul style="list-style-type: none"> • Consider whether changes to executive leadership are needed to help stabilize the business and navigate a path forward.

Area	Issue/Concern	Considerations
Role Evaluation and Job Fit	Do job descriptions need to be updated?	<ul style="list-style-type: none"> Think about whether jobs have changed since the COVID-19 crisis and how (e.g., remote working, new technologies being utilized, new standard operating procedures being performed).
	Do job changes impact qualification, experience and eligibility for roles?	<ul style="list-style-type: none"> If there have been changes in how and where jobs are being performed, determine if the people currently in the jobs are still qualified and able to do the work as expected.
Work From Home	Do your current policies reflect new business environment?	<ul style="list-style-type: none"> Review and revise work from home and child care policies as needed. Respond to employee requests to continue to work from home, including long-term arrangements. Update technology to support virtual workers. Consider long-term cost savings or impact of offering permanent remote work.
Performance Management	How does COVID-19 impact your 2020 performance management process?	<ul style="list-style-type: none"> Do you have enough data to fairly evaluate employees for the year? If the job has changed as a result of COVID-19, are employees clear on what the new expectations are? Do they need a grace period during which to learn new processes or skills? In instances of significant change related to COVID-19, should you consider hitting pause on your performance management process in 2020?
	Is your management team prepared to manage remotely?	<ul style="list-style-type: none"> Do managers understand how to measure performance and success with changes to roles or with remote workers?
Transition and Employee Exits	Do job changes impact employment?	<ul style="list-style-type: none"> If employees are not able or willing to meet requirements of jobs that have changed, do you have a process in place to consider them for other internal opportunities? Do you have a strategy and program in place to manage termination of employment and related support programs?

During these trying times, employee considerations and claims are top of mind for many organizations. The key approach to returning to work is to remember to connect and communicate consistently with your employees. Many will reenter the workforce with fear and hesitancy, and it is the role of HR to ensure that all necessary considerations have been taken care of on their behalf so that they can perform their duties without fear. HR must anticipate and stay ahead of the curve.

What should we be thinking about related to communications and employee engagement?

Area	Issue/Concern	Considerations
Communications	Overall plan	<ul style="list-style-type: none"> A clear communication plan will allow employees to understand how the organization plans to reopen or reestablish business processes.
	Policy communication	<ul style="list-style-type: none"> Make sure that employees clearly understand all leave or other Families First Coronavirus Response Act-related policies and/or policy updates that have been implemented in response to COVID-19.
	Workplace social distancing	<ul style="list-style-type: none"> In partnership with your facilities and risk management team, determine the appropriate social distancing and sanitation protocols for your organization and ensure they are clearly communicated via signage or audio announcements to both employees and visitors.
	HR policy	<ul style="list-style-type: none"> Have communications ready for all new or revised HR policies to establish clear guidance, enhance employee confidence and reduce fear.
	Media inquiries	<ul style="list-style-type: none"> Prepare to respond to the media surrounding workplace policies and in the event of workplace exposures.
Employee Engagement	Impact of pandemic	<ul style="list-style-type: none"> Implement a full engagement survey or pulse survey to get a baseline evaluation for current levels of employee engagement, resiliency, burnout and overall commitment to the organization.

STEP
2

Practical guidance is needed now more than ever, but especially when it comes to how employees are paid. Business operations, including compensation planning, requires a personalized response. Now is the opportunity to reevaluate your current expense structure and consider what approach could be recommended to alleviate any financial burden.

What areas of compensation should be reviewed?

Area	Issue/Concern	Considerations
Compensation	Are you planning to continue or expand work-from-home policies as part of normal operations?	<ul style="list-style-type: none"> • Fair Labor Standards Act compliance (meal periods and overtime for nonexempt employees) • Lives in or works in city/county/state: <ul style="list-style-type: none"> » Ordinances for leave laws, mainly paid sick leave » Appropriate taxation, both local and state • Technology (telecommunications, devices, security, access) • Ability to check in on employees (IP address, productivity, instant messaging) • Maintaining staffing to ensure seamless business operations • Determining which jobs are appropriate and balancing internal equity • Engaging employees to ensure a team culture
	Do you have a formal plan in place to handle surge pay?	<ul style="list-style-type: none"> • Create clear guidelines that identify when a unit is in surge capacity (vacancy and occupancy). • Outline standard pay criteria to ensure internal equity (eligible jobs and amounts). • If surge volumes are anticipated, consider early staffing commitments with surge values to ensure adequate coverage.
	How will you compensate employees if your workplace is temporarily closed due to COVID-19?	<ul style="list-style-type: none"> • Create a policy that outlines how you will provide pay for that day and until business resumes for employees that cannot work from home. Be clear on expectations for reporting back to work, and ensure that managers have up-to-date contact lists and protocols. • Identify means of compensation in sequential order, so managers and employees can react according to their individual circumstances and provide how-to guides.
	Do you have pay programs coming up that you will be able to execute (e.g., merit, management incentive, gain share bonus)?	<ul style="list-style-type: none"> • Determine your ability to execute vs. temporarily suspend programs. • Create cascading communications to outline the rationale and impact to employees. Communications should identify when you will reassess and provide an organizational update.

Area	Issue/Concern	Considerations
Compensation	Do changes in job impact compensation?	<ul style="list-style-type: none"> • If there have been changes in how and where jobs are being performed, does the compensation need to be reviewed and updated to reflect those changes? Is incentive compensation still driving the desired behaviors?
	Unions	<ul style="list-style-type: none"> • Check union laws on expectations.
Compliance	Families First Coronavirus Response Act (FFCRA)	<ul style="list-style-type: none"> • Thoroughly review your corporate policies, and understand how they intersect and relate to FFCRA.
	Posting FFCRA	<ul style="list-style-type: none"> • Federal regulations require post of FFCRA guidelines in a place visible to all employees. • Employees working remotely would not be able to see signage that is only posted at a physical workspace. To ensure that all employees are aware of the FFCRA, consider providing the posting via email and corporate intranet sites in addition to posting in centrally visible areas at physical workplaces.
Benefits	How will group health insurance be impacted?	<ul style="list-style-type: none"> • Redetermine waiting period issues due to leave or reinstatement. • Review any revised eligibility requirements during the layoff or furlough, and determine if those changes will be revoked and when. • Ensure coverage changes, such as adding telehealth benefits and services now not subject to deductibles, have been incorporated into the plan. • If employee premiums were paid during leave, determine how or if the employer will recover those costs from employees. • Revisit contract terms with all vendors/carriers to understand employee and business impact. • Review dependent care assistance program election changes with employees to ensure their new or revised elections are correct. • Review new over-the-counter medical products that are now allowed under flexible medical accounts on a permanent basis, and that should be included in plan documents and communications.



STEP
3

Key Actions Safety Checklist

GOAL: Ensure your facilities can safely resume operations. This could include third-party cleaning and disinfection, facility safety checks, assessment of technology security, and the potential design and installation of new technologies intended to eliminate virus exposures from HVAC systems, etc.

FACILITIES: SANITIZATION, LIFE SAFETY, BUILDING SYSTEM AND SOCIAL DISTANCING

Once you have decided to reopen, physical facility and equipment preparation will need to begin. It's important to follow current and future CDC; NFPA; ASHRAE; OSHA; and local, federal and state guidelines. Documentation of the steps you are taking to prepare your facilities and communication to employees continue to be critical parts of the process. Facility design may require adjustments as well as occupancy limitations to maintain compliance with guidelines and best practices.

Physical Facility Preparation

- All life safety systems should be checked to ensure proper operations (NFPA, 2020).**
 - Fire alarm
 - Emergency lighting systems
 - Exit lights
 - Fire extinguishers
 - Check all parking lots and sidewalks for slip, trip and fall hazards
 - Check all lighting to ensure a proper operation
 - All buildings should be properly cleaned and disinfected prior to reopening (CDC, 2020)
 - CDC guidelines should be followed for cleaning
 - Replace HVAC filters (ASHRAE, 2020)
 - Specific cleaning guidelines should be developed for various locations and surfaces
- All critical building systems should be checked for proper operation.**
 - HVAC systems; increase air exchanges in the building if possible (ASHRAE, 2020)
 - Power systems
 - Security, fire protection and communication systems
 - Water should be run to eliminate rusty or stale water
- Employee congregation areas should be secured/managed based on current social distancing guidance (CDC, Social Distancing, Quarantine, and Isolation, 2020).**
 - Post infection control and social distancing guidelines throughout the facility
 - Prohibit access to areas where employees can congregate (lunchrooms, cafeterias, large meeting spaces)
 - Establish controls to maintain six feet of separation, or utilize physical barriers in public spaces and restrooms

STEP 4

Key Actions Safety Checklist

GOAL: A review of your systems and processes to ensure vendor compliance, identification of supply chain needs for increased PPE and sanitizer demands, and evaluation of how your organization's compliance with current pandemic requirements can impact downstream customers and the public.

SUPPLY CHAIN AND THIRD-PARTY VENDORS

For your business to function properly, new considerations must be made for the globally impacted supply chain. The marketplace has changed, and may necessitate the need to partner with new or additional vendors and implement contingency plans should a vendor be impacted during recovery.

Continue to communicate with your supply chain partners to ensure you have a backup plan should there be a breakdown along the line. This may involve increasing inventory levels of high-volume products/services. This also includes making sure your supply chain and vendors are in compliance with protocols, and provide proper documentation to indicate ongoing safety checks and operational continuity.

Supply Chain Checklist

- Assess, budget and manage use of PPE and sanitizers.**
 - Determine PPE needs at each facility.
 - Determine sanitizer needs at each facility based on recommended sanitation schedules (CDC, Cleaning, and Disinfecting Your Facility, 2020).
- Manage vendors and contracts to mitigate exposure potential.**
 - Review vendor/contractor access to facilities and interaction with employees.
 - Determine sanitizer needs at each facility or job site based on recommended sanitation schedules (CDC, Cleaning and Disinfecting Your Facility, 2020).
- Manage suppliers and contractors (quantities, redundancies, performance and contractual obligations).**
 - Examine vendor/contractor agreements for:
 - Performance obligations and variations
 - Insurance requirements like changes in limits and coverage
 - Modify agreements if necessary
 - Establish redundancy vendor/contractor agreements.
 - Notify primary vendors/contractors of modifications or deviations from previously agreed-upon commitments.
 - Audit suppliers vendors/contractors to assess upstream exposures.
- Assist with business continuity planning, testing and updating (Gallagher Resiliency Practice).**
 - Review and update business resiliency plan to ensure relevance.
 - Test business resiliency plan, and develop prioritized corrective plan.



STEP
5

Key Actions Safety Checklist

GOAL: Reaffirm your relationships with clients, customers and the general public with ongoing communication. Make it clear what policies, procedures and protection methodologies you've implemented, and how you're properly using physical barriers, management controls, and procedures to maintain safety and an optimal workplace environment.

CUSTOMER, CLIENT AND PUBLIC RELATIONSHIPS

Customers, clients and the public should be aware of the safeguards you have put in place to ensure their safety. Actively monitoring feedback from these stakeholders will help validate the safety measures put in place. A regular review of the changing safety recommendations from the CDC; OSHA; local, state and federal authorities; and other governing bodies within your jurisdiction will help ensure your organization's compliance with health and safety mandates and requirements.

Now is the time to evaluate your communication channels with your customers and the public. Designate a point of contact or team to facilitate responses to questions, concerns or responses in a timely manner.

Client/Customer/Public Relationship Checklist

- Conduct exposure assessments to determine contact points (OSHA, 2020).**
 - Assess scope of client/customer/public communication.
 - Develop customer waivers and notices.
 - Consider building occupancy limitations.
 - Consider facility layout/design modification to facilitate social distancing.
 - Review claims mitigation procedures and policies.
 - Actively monitor the interaction process to validate implemented safeguards.
 - Prepare to respond to the media surrounding workplace policies, especially in the event of workplace exposures.
 - Create visitor policy to safely allow vendors, customers and all visitors access to the workplace.
 - Work with third-party contractor partners to ensure alignment and compliance with your policies,

Additional Resources

For more information on how to maintain relationships with customers and the public, visit [Gallagher's COVID-19: Return to Workplace Guidance resource page](#).

Gallagher will continue to provide easy to understand, meaningful guidance you can use today and in the future as pandemic conditions change. If you are reopening your operation after being closed for an extended period, modifying your current workplace strategy or having to conduct temporary closures in the future, Gallagher is here to provide guidance to assist you in making critical business decisions.

Gallagher continues to monitor the potential risks related to returning to the workplace through OSHA, the CDC, the WHO, and state and federal regulatory authorities. Please visit ajg.com/us/pandemic-preparedness for the latest information.

Gallagher is committed to supporting the health, safety, and wellbeing of your employees and your organization. Our team of property and casualty, claims, and technical services experts help ensure compliance during the cleaning and disinfecting of your facility to make sure you are comfortable bringing employees back to the workplace.

Our human resources, compliance, benefits and communications experts are here to help you support your people, navigate new or revised policies, address benefits needs, and help ensure your communication efforts build trust at your organization.



We run to problems –
not away from them.

The Gallagher Way. Since 1927.

SOURCES:

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