



Returning to the Workplace:  
Public Entities  
**Gallagher's Five-Step Process**

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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

All public entities have continued to provide essential services during the COVID-19 pandemic, but as state and local governments begin to loosen restrictions, more municipal services will resume. The resumption of previously suspended municipal operations following a pandemic requires careful planning and consideration. Your risk management, human resources, and operations teams should work together to develop an action plan that will protect employees, property, and the public.

As states and other government authorities lift the restrictions imposed as a result of the COVID-19 pandemic, public entities 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 entity. 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, and may not take into account all of the unique and specific issues that may be involved in opening your organization. If you have questions about this information or your insurance coverages, please contact your Gallagher representative.

Gallagher can help you implement a return-to-workplace plan that utilizes a comprehensive and methodical approach. This will ensure that your organization complies with federal and state directives, creates a safe and realistic plan, and communicates effectively throughout the process. Our five-step strategy integrates Gallagher's expertise in property and casualty insurance, benefits insurance and consulting, claims management and risk management to:

1. Promote the health and safety of your employees and the public you serve
2. Support your entity's revenue streams and budget constraints
3. Monitor and mitigate potential virus resurgence

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. 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 needs of your entity.

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

## Five-Step Process to Returning to the Workplace





# STEP 1

## Key Actions Safety Checklist

**GOAL: Make the best decision possible.**

Consider critical information such as legal obligations; directives from state, local and federal governments and agencies; and credible medical sources. Document the information you're utilizing to develop the policies and procedures to reopen.

## DETERMINING ELIGIBILITY TO REOPEN

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Determining when operations can resume is an important decision. It should be informed by government recommendations as well as the most current medical information (potential sources are listed below). Wise leaders will consult the best available sources and make the reopening determinations and decision-making process clear and transparent.

### Eligibility to reopen resources

#### Critical information

- Your Governor's executive orders
- State health department recommendations
- Orders or recommendations from nearby local governments
- Johns Hopkins Coronavirus Resource Center
- Gallagher Peak Infection Analysis
- Gallagher Forecast

### Navigating potential challenges

In addition to orders by authorities, the Gallagher Forecast real-time analytics platform can help clients see confirmed cases of COVID-19 near critical locations and monitor changes, over time. The system also tracks growth rates of new cases globally to see where the curve is steepening or flattening.

### Additional resources

For more information on how to determine your eligibility to reopen, visit [Gallagher's COVID-19 Return to Workplace page](#).

# STEP 2

## Key Actions Safety Checklist

**GOAL: Keep your employees safe in the workplace.** These are unprecedented times, and entities will need to develop a plan that dictates clear, realistic and meaningful guidance of site-specific protocols and procedures that will protect employees. In addition to the plan, you will need to communicate these processes and policies with employees and share new information as local, state and federal requirements evolve.

# IMPLEMENT EMPLOYEE POLICIES AND PROCEDURES

Public entity employees are your most important asset. Keeping them safe is crucial, whether it's for ongoing services or the transition back into the workplace.

Once you have established a time frame for reoccupying closed facilities, employee-specific policies, procedures and controls need to be implemented to ensure the [safety](#) of your people. These policies and procedures will help you get started.

### Employee safety

#### Prepare to implement basic infection prevention measures (OSHA, 2020)

- Promote frequent and thorough hand-washing.
- Provide adequate or increased availability of sanitation stations in high-traffic areas.\*
- Maintain routine cleaning and disinfection of surfaces, especially high-contact surfaces.
- Encourage sick employees to stay home.
- Identify isolation room for individuals exhibiting signs of the virus or illness (CDC, 2020).

\*PPE, hand-washing and sanitizer should be obtained prior to opening, with adequate levels to support 60 days and replenishment orders submitted every two weeks.

#### Medical monitoring, testing protocols and employee communication

- Implement a communication program to keep employees notified of CDC-communicated symptoms list, guidelines for self-reporting and company policy.
- Engage medical provider resources for available options to provide to employees such as telephonic medical resources and access to testing.

#### Develop an infectious disease preparedness and response plan that establishes protective actions against COVID-19 (OSHA, 2020)

#### 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.
- Establish administrative controls such as alternating work schedules, and discontinuing nonessential travel and replacing with virtual communications.
- Implement safe work practices that promote infection control such as additional signage, hands-free or no-touch operation of devices (facets, trash cans, soap or sanitizer dispensers).
- Personal protective equipment (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.

If your company provides an employee assistance program (EAP) as a benefit, this is an ideal time to emphasize the program and its features to your employees. Gallagher Benefit Services consultants can help you build out an EAP to better provide resources and information to your employees about their wellbeing.

### **Additional resources**

For more information on how to prepare your employees to return to the workplace, visit:

[Symptoms of Coronavirus](#)

[How COVID-19 Spreads](#)

[When and How to Wash Your Hands](#)

# STEP 3

## Key Actions Safety Checklist

**GOAL: Resume operations safely.** Cleaning, safety systems and appropriate policies will enable you to resume operations safely. 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.

# IMPLEMENT FACILITIES SANITIZATION, LIFE SAFETY AND BUILDING SYSTEMS

One more important component of opening safely is to prepare your physical facilities. It's important to follow up-to-date CDC and OSHA recommendations. Document the steps you are taking to prepare your facilities and communicate to employees. Facility design may require adjustments as well as occupancy limitations to maintain compliance with rules and recommendations.

Employees returning to the workplace may be hesitant or have concerns. As an employer, it is imperative that communicate your plans, and then be ready to listen and take appropriate steps to reassure your employees that they are returning to a safe and clean workplace.

### Physical facility preparation

**All life safety systems should be checked to ensure proper operation (NFPA, 2020)**

- Fire alarms
- Emergency lighting systems
- Exit lights
- Fire extinguishers

**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 and fire protection systems
- Communication systems
- Run water to eliminate rusty or stale water

**Check all parking lots and sidewalks for slip, trip and fall hazards**

- Check all lighting to ensure 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

**Employee congregation areas should be secured/managed based 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 together (lunchrooms, cafeterias, large meeting spaces).
- Establish controls to maintain six feet of separation or utilize physical barriers in public spaces and restrooms.

**Navigating potential challenges**

Gallagher's team of experts have an in-depth understanding of the life safety and critical building components that are necessary to have in place before you open. Our Gallagher Bassett Technical Services team can help ensure compliance during the cleaning and disinfecting of your facility to make sure you are comfortable bringing employees back to the workplace.

**Additional resources**

[COVID-19 Resources for Senior Centers](#)

[Path to Recovery](#)

# STEP 4

## Key Actions Safety Checklist

**GOAL: Maintain the supply chain.** Reviewing your systems and processes to ensure vendor compliance will minimize disruption, protect the safety and security of your employees, and reduce uncertainty. It is important to incorporate the potential for increased PPE and sanitizer demands, and evaluate your organization's compliance with pandemic requirements. These prevention efforts will affect both employees and the public.

# ASSESS AND MANAGE SUPPLY CHAIN AND THIRD-PARTY VENDORS

For your entity to continue operations, you need to rely upon critical supplies. Across our nation, we have new awareness of how the supply chain for all organizations is affected by this global pandemic. In response, your entity may need to partner with new or additional vendors. Implementing a supply chain contingency plan will help you prepare for the uncertainties ahead.

Identify your supply chain partners, communicate with them about their supply chain, and establish a backup plan in case there is a breakdown or change. This may involve increasing inventory levels of high-volume products and services. This also includes documenting that your supply chain vendors are in compliance with safety and health protocols.

### Supply chain

#### Assess, budgeting and managing 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).

#### Managing suppliers and contractors (quantities, redundancies, performance and contractual obligations)

- Examine vendor/contractor agreements for:
  - Performance obligations and variations (**CORE360™** resource/support)
  - Insurance requirements like changes in limits and coverage (**CORE360™** resource/support)
  - Modify agreements if necessary
- Establish redundancy vendor/contractor agreements (**CORE360™** resource/support).
- Estimate stock quantities needed and improvement projects planned for upcoming quarter.
- Notify primary vendors/contractors of modifications or deviations from previously agreed upon commitments.
- Audit suppliers vendors/contractors to assess downstream exposures.

#### Vendor and contractor management to mitigate exposure potential

- Review vendor/contractor access to facilities and interaction points with employees to determine that vendor/contractors are following necessary precautions.
- Determine sanitizer needs at each facility based on recommended sanitation schedules (CDC, Cleaning and Disinfecting Your Facility, 2020).



### Continuity planning assistance, testing, and updating (Gallagher resiliency practice)

- Review and update resiliency plan to ensure relevance.
- Test resiliency plan, and develop prioritized corrective action plan.

### Navigating potential challenges

Public entities may be unfamiliar with supply chain risks; it is often considered an exposure more applicable to manufacturing and commercial institutions. However, the broad range of services provided by public entities translates into a broad range of suppliers. Any product or service that a public entity purchases is subject to limitations due to supply chain disruptions.

Gallagher experts can assist with managing these risks through contract review, certificate tracking, the review of continuity plans, and understanding the risks associated with managing supply chains and vendors. Gallagher's National Risk Control team can also provide industry-specific recommendations for supply chain best practices and keep you apprised of emerging trends.

Our capabilities include:

- Contract review to ensure insurance provisions in contracts accurately reflect exposures and that indemnification language is suitable
- Exposure evaluation and guidance on strategic vendor partnerships to help reduce potential operational interruption
- In partnership with the Gallagher Resiliency Team, review, testing and updating of continuity plans to reflect emerging threats and industry trends

# STEP 5

## Key Actions Safety Checklist

**GOAL: Strengthen communication and relationships.** You can strengthen and reaffirm relationships with all stakeholders through ongoing communications. Clarify the policies, procedures and protection methodologies your entity has implemented, and how physical barriers, management controls and procedures will maintain a safe workplace environment.

## RELATIONSHIPS AND COMMUNICATION

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 that your entity is compliant with health and safety mandates and requirements.

Now is the time to evaluate your communications channels. This applies to all stakeholders, including your employees, constituents, vendors and the public. Designate a point of contact or team that can facilitate responses to questions, concerns or responses in a timely way. Transparency and consistency is key to maintaining trust in these relationships.

### Public interaction

#### Conduct exposure assessments to determine contact points (OSHA, 2020)

- Assess scope of public and constituent communication.
- Develop 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.

### Navigating potential challenges

Gallagher has resources to support you during the phase of resuming operations and the means to support you following a claim. Reach out to your National Risk Control consultant or claims advocate to begin the conversation.

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As pandemic conditions change, Gallagher will continue to provide accessible, meaningful guidance that your entity can use to make decisions and manage uncertainty.

Gallagher will continue 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 [Gallagher's COVID-19 Return to Workplace page](#) for the latest information, or contact:

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## Gallagher

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