COVID-19

Real Estate & Hospitality Five-Step Reopening Guide

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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.

ELIGIBILITY TO REOPEN

When considering your eligibility to reopen, it is important to first identify what the federal, state and local governing bodies are requiring for business operations. Many group organizations such as the National Restaurant Association, American Hotel and Lodging Association, and the National Association of Realtors have put out their own guides for reopening your real estate or hospitality business. It is crucial that you start at the top with the federal guidelines and work down to your local ordinances to ensure that you are in compliance with the governing powers above.

The lists below identify some key websites to view and consider while determining whether or not it is safe and acceptable to reopen your business.

Review current government guidance and statistical data

- ☐ The White House's Guidelines: Opening Up America Again
- ☐ State health department and governors' executive orders, along with county and city ordinances
- ☐ Johns Hopkins Coronavirus Resource Center
- ☐ Centers for Disease Control reopening guidance

Additional considerations

- ☐ Gallagher Peak Infection Analysis
- ☐ Gallagher Forecast
- ☐ Corporate or franchise initiatives and guidelines on reopening
- ☐ National Restaurant Association reopening guidance
- ☐ American Hotel and Lodging Association
- ☐ National Association of Realtors

IMPLEMENTATION OF EMPLOYEE POLICIES AND PROCEDURES BY ROLE AND FUNCTION

Once you have established a time frame for reopening your facility, take time to access your safety program, including employee-specific policies, procedures and controls that need to be implemented to ensure the safety of your people. If you have decided to implement any new work or safety rules, update your employee handbooks and communicate the changes with your workforce. Also, check regulatory agencies for changes in compliance or recommendations for personnel policies.

Key action checklist

GOAL: Develop a plan that provides 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 requirements evolve.

Employee safety

PREPARE TO IMPLEMENT BASIC INFECTION PREVENTION MEASURES (OSHA, 2020)	
Promote frequent and thorough hand-washing.	Require employees to stay home and self-isolate if they: 1. Have been tested for COVID-19 and are awaiting results 2. Have tested positive for COVID-19 3. Were exposed to COVID-19 and are experiencing symptoms 4. Are symptomatic but with no known exposure 5. Are caring for a sick family member with COVID-19 6. Traveled from places at high risk for exposure
Provide adequate or increased availability of sanitation stations in high-traffic areas.*	
Maintain increased routine cleaning and disinfection of surfaces, especially high-contact surfaces.	

* 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.

IMPLEMENTATION OF EMPLOYEE POLICIES AND PROCEDURES BY ROLE AND FUNCTION

IMPLEMENT MEDICAL MONITORING, TESTING PROTOCOLS AND EMPLOYEE COMMUNICATION

Implement a communication program to keep employees notified of the CDC's 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.
If you will be screening employees and taking temperature checks at the start of each workday, be sure to follow manufacturer's guidelines, CDC guidance and have a written procedure.	Perform wellness checks with employees daily with using preestablished questionnaire, and document results. (e.g.: https://www.youtube.com/watch?v=9a4ubmsfWbU).

DEVELOP AN INFECTIOUS DISEASE PREPAREDNESS AND RESPONSE PLAN

Develop an infectious disease preparedness and response plan that establishes protective actions against COVID-19 (OSHA, 2020). OSHA's guidance on preparing workplaces for COVID-19 can be found here, and the CDC's guidance for businesses and employers responding to COVID-19 can be found here.

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

Engineering controls: • Physical barriers (e.g., sneeze guards) • Increased ventilation (see ASHRAE's guidance) • Visible markings on floors six feet apart where people form lines (e.g., elevators, front desks, counters, restrooms) to ensure people are social distancing • Options for customers to prepay online, or use tap and pay to limit staff's handling of credit cards and cash • Altering job tasks to reduce exposure	Safe work practices that promote infection control such as posting educational signage and installing hands-free or no-touch operation devices (faucets, trash cans, soap or sanitizer dispensers)
Administrative controls, such as: • Alternating work schedules, • Discontinuing non-essential travel, • Replacing in-person meetings with virtual communications	Personal protective equipment (PPE) for workers with the potential to be exposed as part of their normal assigned job duties (e.g., customers, residents, visitors, vendors, etc.)

IMPLEMENT AN INCIDENT LOG

Implement an incident log to document all employee exposure incidents in relation to COVID-19. OSHA's guidance on workplace record keeping for COVID-19 can be found here: https://www.osha.gov/news/newsreleases/national/04102020

IMPLEMENTATION OF EMPLOYEE POLICIES AND PROCEDURES BY ROLE AND FUNCTION

Each organization is unique and should take its individual circumstances into account when developing a return to the workplace plan. Leaders within the organization must remain focused on their employees' physical and emotional wellbeing. It is not enough to establish physical safety measures—employers must also ensure employees feel safe. Consider establishing a COVID-19 team to help with developing and enforcing guidelines. Here are some additional suggestions for preventative measures that can be taken to reduce employees' potential exposure that are specific to the real estate and hospitality industries.

Multifamily residential

- Consider offering applicants self-guided, self-show, virtual or live video call unit viewings.
- Encourage residents to use online features or call, in lieu of coming into the office, if available (e.g., paying rent online, submitting maintenance requests).
- Visitors should be limited or prohibited, and lobby security measures should be enhanced.
- Defer all unit maintenance except for emergencies when stay-at-home orders are in effect. In preparation for orders being lifted, strategize and develop a plan on how to handle the backed-up maintenance workload, and clearly communicate to maintenance staff what type of requests/work orders should be prioritized.
- Emergency-service personnel/maintenance must wear appropriate PPE when entering units and maintain social distancing.

Food service establishments

- Discontinue buffets/have staff wearing proper PPE dispense food.
- Limit customers to drive-through only (if possible).
- Have customers pay ahead of time and call upon arrival so staff wearing PPE can deliver food to customers in bags on trays (no-touch delivery).
- Set up pick-up station at entry if car delivery option not possible, and restrict customer access to interior.

Commercial office buildings

- Discontinue communal food/beverages including coffee/water.
- Eliminate staff sharing of pens/pencils and other office items.
- Invitees should be prohibited or limited to isolated areas.
- Enhance lobby security, measures and limit visitors to single entrance and elevator.
- Discourage gathering/waiting/congregating—consider removing seating areas or spreading them out.
- Have visitors call into to office prior to building entry to limit waiting inside.
- Require face masks for all public spaces.
- Temporarily close fitness centers.
- Install Plexiglass shields for reception/security desks.

IMPLEMENTATION OF EMPLOYEE POLICIES AND PROCEDURES BY ROLE AND FUNCTION

Hotels, pools, spas, health clubs and gyms

- Ensure social distancing requirements at check-in/-out—use floor markings and barriers as needed.
- Furniture and exercise equipment must be cleaned and disinfected after each use.
- Do not mix clean and dirty towels, and attendants should wear gloves when handling.
- Discontinue communal drinking fountains/water dispensers, communal food.
- Verify chlorination levels and disinfect all water features daily.
- Limit number of swimmers to maintain social distancing.
- Consider temporarily closing fitness center or limit number of users.

Navigating potential challenges

Working with our claims team, Gallagher can help educate and prepare you and your staff on best practices for claims reporting and recommendations for the evolution of your claims handling process. Our claims team has also developed a COVID-19 Claim Reporting Guide, and answers claims-related questions on our COVID-19 FAQ page.

If your institution 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.

Training resources

For more information and tools to prepare your employees to safely return to the workplace, visit:

- http://gbriskcontrol.com/
- Pandemic preparedness module
- CDC Learning Connection
- Safety Source Productions
- TRAIN Learning Network

IMPLEMENTATION OF FACILITIES SANITIZATION, LIFE SAFETY, BUILDING SYSTEM AND SOCIAL DISTANCING POLICIES

Once you have decided to reopen, you will need to first prepare your physical facility. You must review the steps provided in your written pandemic plan, disinfect the entire facility, address all life safety concerns and building systems, and determine how to best practice social distancing. Additional proactive measures would address facility design, occupancy limitations, contact tracing efforts and safe procedures for hiring contractors/vendors. And remember, documentation of the steps you are taking to prepare your facilities is a critical part of the process adjustments.

Sanitation/disinfecting the facility

- Research and achieve accreditation through a performance-based cleaning, disinfection and infectious disease prevention program that will focus on establishing environments that are sanitary, safe and healthy.
- Enhance and record cleaning and disinfection frequency for all areas, with hospital-grade disinfectants on all high-touch surfaces and areas such as lobbies, guest rooms, restaurants, meeting and event spaces, recreational areas, public restrooms, fitness centers, elevator buttons, and all employee areas.
- Routinely use electrostatic sprayers, which spray a mist of hospital-quality disinfectant, in public and private spaces.
- Install stations with alcohol-based hand sanitizer and gloves at the front entrance and all public areas. Consider touchless hand sanitizer stations.
- Disinfect all room keys after each use or use new keys for every guest, and present keys to guests safely (e.g., in key card holder on a tray for no-touch delivery) upon check-in.
- Display cleaning and disinfection procedures in each room, or instruct housekeeping staff to place door seals on sanitized guest rooms so that patrons can feel assured they are the first to enter a hygienic environment.
- Linens may become contaminated with the virus. It is also important to add disinfectant when washing laundry, and launder items at the safest hot water temperature. Bed scarves and bedspreads should be washed after every checkout.
- Put alcohol-based hand sanitizer in every restroom (ideally both inside and outside of the room), and in the fitness center at each end of each row of exercise machines and at least one in the free-weight area, should you choose to open your fitness center.
- Develop a log to document cleaning and sanitizing of your facility.
- Remove self-serve drink stations.
- Remove all guest room collateral.
- Check public restrooms on a regularly scheduled basis, and clean and sanitize them based upon frequency of use.
- Follow CDC guidelines to clean and disinfect facilities: https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html

STEP 3

IMPLEMENTATION OF FACILITIES SANITIZATION, LIFE SAFETY, BUILDING SYSTEM AND SOCIAL DISTANCING POLICIES

Life safety and critical building systems

It is important to conduct a physical assessment for all buildings/facilities to cover the basic life safety of employees and patrons (Reference: NFPA 101—Life Safety Code), The physical assessment should include checks of site security measures and premises protection devices such as all alarm systems, closed circuit television systems, sprinkler systems, flushing potable water supply, lighting and emergency exits. You should also check all walking and working surfaces to eliminate any slip, trip or fall hazards.

The building heating, ventilation, and air conditioning systems are vital to ensure a safe, healthy, and comfortable environment for employees and customers. Due to the risk of mold and biological hazards, including COVID-19, in HVAC systems, filters should be changed according to manufacturers recommendations. Also, it is a good idea to research purification and sanitization device installation, which may be used in an effort to ensure safe air quality. The American Society of Heating, Refrigerating and Air Conditioning Engineers (ASHRAE) provides information on reducing airborne exposures of COVID-19 as related to HVAC components (https://www.ashrae.org/about/news/2020/ashrae-issues-statements-on-relationship-between-covid-19-and-hvac-in-buildings).

Social distancing

Assess facilities to determine how social distancing will be incorporated into the work area to help protect employees and customers. Plans should include physical work area modifications, reducing/limiting in-person interactions, employee training on new social distancing protocols, scheduling changes and physical barriers such as Plexiglass or partitions. Many facilities have incorporated practices such as restricting the number of customers allowed in the building, modifying customer traffic flow for one-way travel and posting signage for customer awareness. If customers have an appointment or reservation, consider asking them to wait in their vehicle until their appointment/reservation time, or until they receive a text or other notification that they can enter the facility.

Utilize technology to further incorporate social distancing. You may want to consider offering the following:
- Mobile check-ins and checkouts
- Express checkout process available for guests to minimize contact
- Cash-free methods of payment available and encouraged
- Contactless payment via smartphones
- Ordering via mobile app
- Restaurant menu boards or tablets, or disposable paper menus
- Follow CDC guidelines for social distancing: https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/social-distancing.html

IMPLEMENTATION OF FACILITIES SANITIZATION, LIFE SAFETY, BUILDING SYSTEM AND SOCIAL DISTANCING POLICIES

Contact tracing

Maintain records that will help trace who has been in contact with any infected individuals that have been to your property. Review and implement a recordkeeping process to track the movement of visitors, guests and staff. These records should be kept for a minimum of 90 days. This includes maintaining visitor sign-in sheets, guest registration records, employee work assignments and security camera closed circuit tapes, as well as documentation of key control procedures including electronic lock records. This is especially important if someone in your facility has been confirmed to have the virus.

https://www.cdc.gov/coronavirus/2019-ncov/php/contact-tracing/contact-tracing-plan/contact-tracing.html

Technical services

Technical Services can deliver turnkey industrial hygiene and professional biohazard decontamination services for all building and facility types of all sizes.

https://cdn2.hubspot.net/hubfs/2822081/GB%20Technical%20Services%20-%20COVID-19.pdf

ASSESS AND MANAGE OPERATIONS SUPPLY CHAIN AND THIRD-PARTY VENDORS

As you focus on reopening, it is important to consider policies and procedures with your supply chain and third-party vendors. Continue to communicate with your supply chain and service vendor partners to ensure you have a backup plan should there be a break down along the line. This may involve increasing inventory levels of high-volume products/services. Keep in mind that the vendor 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.

If third-party vendors are entering the premises and interacting with employees/visitors, policies and procedures should be established to minimize exposure risks. Make sure your supply chain and vendors are in compliance with your organization's protocols.

Vendors and contractors

- Review vendor/contractor access to facilities and interaction with employees, and implement controls to mitigate exposure where needed.
- Audit vendors/contractors to assess upstream exposures.
- Review vendor/contractor agreements for obligations and requirements.
- When entering into a new agreement, ensure the contract contains the proper verbiage related to their responsibility to follow all COVID-19 guidelines and protocol.
- Verify that the contractor/vendor certificate of insurance is current with adequate coverage limits. Consult with your **Gallagher agent or liability insurance carrier** on requirements.

PPE

- Determine the need for PPE (e.g., face coverings, gloves, goggles).
- Budget and manage PPE—estimate stock quantities needed, and have a plan to ensure adequate amounts are in stock and/or preordered.
  - » Cost
  - » Quality
  - » Accessibility

Sanitation products

- Determine the need for sanitation products based on CDC guidelines, and ensure you have adequate amounts in stock and/or preordered.
- Check with the Environmental Protection Agency (EPA) for approved cleaning chemicals and disinfectants.
- Ensure that supplies like hand soap or hand sanitizers containing at least 60% alcohol and disposable towels are in stock.
- Consider employing on-premises designated hygiene officers.

Business continuity

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

MAINTAINING CUSTOMER AND PUBLIC RELATIONSHIPS

To ensure a successful reopening of your property, it is paramount that the public be comfortable with your infection response protocols and work practices. Effective communication is vital in maintaining your relationships with customers and clients, and bringing your properties back to profitability. Communication strategies must be developed to list your response protocols, publish new sanitation procedures and develop a sense of comfort for your guests.

Infection response protocols

- On your website, email blasts, social media accounts, guest room collateral and lobby signage, list your new cleaning and sanitizing procedures (per the CDC and brand standard). Include information on your enhanced testing and infection control protocols for your employees.

- Require face covers and proper social distancing in all public spaces.

- As part of the process for confirmation of appointments, reservations, etc., have a prepared list of customer-centric information to prepare them for their visit. Examples are a revised cancellation policy due to illness, face covering requirements and sanitation protocols.

- Prepare a list of local healthcare facilities visitors can go for testing/treatment (no medical advice, reference only).

- Provide visual cues such as floor decals, colored tape or signs where customers should stand to maintain six feet of separation in public spaces. Consider assigning dedicated entrances and exits to direct flow of foot traffic.

- Provide adequate personal hygiene stations for hand-washing or hand-sanitizing stations throughout the facility. Post reminders to wash hands for at least 20 seconds.

- Inform guests that you have implemented a comprehensive cleaning schedule of public spaces with an emphasis on disinfecting high-touch items such as the front desk, door knobs/handles, elevator buttons, etc.

- Set rules on the movement of visitors and vendors, and clearly communicate them to visitors and vendors.

- Close or limit occupancy of pools and gyms, and place signage in conspicuous areas indicating the new capacity limits or closures.

- Communicate revised shuttle protocols to guests (e.g., limited availability, no availability, etc.).

- Prepare a list of frequently asked questions that address pandemic-related issues for guests, such as sanitizing and social distancing guidelines, and what guests can expect when they come to the facility.

- If you are considering taking customers' temperatures, check with legal counsel and follow CDC guidance.

- Establish a review process for customer interactions to ensure protocols are being followed. Document these reviews to show active monitoring.

MAINTAINING CUSTOMER AND PUBLIC RELATIONSHIPS

Company image and reputation considerations

- Prepare a formal media relations communication.
- 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.
- Communicate the safety measures being taken at your company to the public.
- Regularly engage with employees to remind them about the importance of following established protocols, especially when interacting with customers.
- Review state and local guidance for establishment occupancy limitations. If limitations are in place, consider appointment scheduling to reduce the potential for exceeding those limits.

For more information on how to maintain relationships with customers and the public via social media, visit https://www.cdc.gov/coronavirus/2019-ncov/communication/social-media-toolkit.html.

Additional resources

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 your own critical business decisions.

Regularly check Gallagher's resource pages for new information, and consider registering with Gallagher's subscription center to get regular email notifications of new content and resources.

For helpful and up-to-date information regarding COVID-19, please visit our Pandemic Information Hub at https://www.ajg.com/us/coronavirus-covid-19-pandemic/.

For CDC guidelines on cleaning and disinfecting your facility, please visit https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html.

Additional information and resources from health and government agencies:

- COVID-19 overview
- Guidance on Preparing Workplaces for COVID-19 (also available in Spanish)
- OSHA Alert: Prevent Worker Exposure to Coronavirus (COVID-19) (also available in Spanish)

National Institute for Occupational Safety and Heath, Centers for Disease Control and Prevention

- Coronavirus Disease-2019

Centers for Disease Control and Prevention

- Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19), May 2020
- How to Protect Yourself & Others
- Caring for Someone Sick at Home
- How to Protect Yourself/What to Do if You Are Sick
- Cough and Sneezing
- Cover Your Cough
- Healthy Habits to Help Prevent Flu
- Keeping Hands Clean
- Travel: Frequently Asked Questions and Answers
- Travel Health Notices

No matter where your organization stands in the COVID-19 pandemic, Gallagher has the insurance, risk management and consulting resources to help protect your people, your property and your profits.

Call your Gallagher consultant today to get the conversation started.

Gallagher

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