

NAVIGATING UNCHARTED WATERS: COVID-19 COVERAGE & RISK IMPLICATIONS

WHITE PAPER
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DISCLAIMER: The information contained herein is not intended to constitute legal or other professional advice and should not be relied upon in lieu of consultation with your legal advisor. Insurance carriers make coverage determinations on the unique facts of the claims presented under the applicable policy language.

THIS IS NOT A LEGAL OPINION; please consult your attorney if you have any questions regarding your legal obligations. This White Paper intends to cite the information and guidelines as issued by the CDC and the WHO. Staying alert and informed is your best defense, see our list of additional resources for additional information.

EXECUTIVE SUMMARY

Dear valued clients and partners:

Venbrook Group and its Companies are continually adapting to maintain a safe and healthy workplace for our employees, their families, our clients, and our communities. During these unprecedented times caused by the global coronavirus (COVID-19) outbreak, let us navigate these “uncharted waters” together.

Insurance should be only a piece of a recovery strategy in combination with local, state, federal, and other resources to bridge the COVID-19 event. We continue to monitor the ongoing COVID-19 global public health emergency according to the guidelines and recommendations of the CDC (Centers for Disease Control and Prevention) and the WHO (World Health Organization), and the impact COVID-19 has to our policyholders.

Policyholders need to consider all policies when evaluating coverage for COVID-19 risk implications. Notice for claims under all policies should be provided to the carriers directly. We will work to assist you through the claims process and outline the submission and any supporting documentation. This process will ensure the most expedient and streamlined process. Working with us puts you in the strongest position to maximize your insurance recovery related to claims and losses.

More importantly, Commercial policyholders should file Business Interruption and Workers’ Compensation claims for coronavirus-related losses immediately, regardless of concerns over policy exclusions or questions on coverage. The claims sector is in “uncharted waters” regarding COVID-19 claims. Policyholders should not assume that their claims will be denied.

We appreciate the trust you place in us. We remain focused on the direct impact this event has on our industry and businesses while continuing to provide insurance solutions, risk management, and risk services to you. We will continue to monitor and share relevant updates as needed.

Stay safe and healthy,



Jason D. Turner
Chief Executive Officer
Venbrook Group, LLC

It is important to document and maintain detailed records in the event there is a potential recoverable claim. Work with your Risk Manager to assess loss exposures and potentially appropriate coverages. Keep extensive documentation of expenses, impacts, interruptions to include the dates, descriptions, and photographs when possible. Contact us at **877.467.4288** for additional information.

AVIATION

COVID-19 has global implications, impacting all industries including the business travel and aviation industries. Aviation is in a unique situation in which restrictions and interruptions are primarily impacting businesses financially.

Lockdowns, quarantines, and closures on businesses and travel restrictions add to the negative impact of flights, the tourism market, and travelers across the country. The next three months will determine how quickly the industry will recover. Projections of the economic repercussions of COVID-19 are fragile, with nervous shareholders monitoring the ongoing pandemic closely and making unprecedented cuts to capacity and flights to preserve cash.

Current aviation policies are not designed to protect against business interruption or financial losses. Most policies will cover direct property damage to aircraft, related equipment, and/or facilities. COVID-19 itself does not constitute physical damage to airlines or properties.

COVID-19 has the potential to be even more disruptive in the aviation industry. It has never been more critical than now to work with your Risk Manager to make a proper determination of the impact of the COVID-19 virus. Discuss anticipated loss exposures and potential indirect coverages to review the potential for coverage or claim.

BUSINESS INTERRUPTION & CONTINGENT BUSINESS INTERRUPTION

Most claims will likely be tied to income losses from either a direct or more likely an indirect exposure predicated on your specific income sources, such as supply chain disruption, loss of rents, or contingent interruptions. Most of these are being triggered by civil authority-related actions, but not resulting from the actual confirmed existence of the COVID-19 virus at a specific insured location.

The applicability of Business Interruption coverage will often turn on whether the loss of income resulted from a physical loss or damage. Here lies what might be a very important deciding factor to clear the physical damage “hurdle.” Is or was the COVID-19 virus present at the insured location at the time of loss or shut down? How can an insured prove this at that point or in the weeks following the event? Does COVID-19 leave a “footprint” to point to a specific time of the presence of the virus? Lastly, there is the issue of this event being one occurrence or several, which might have an impact on the application of single or multiple deductibles.

Some property policies may also provide Contingent Business Interruption coverage, triggered by damage to or disruption of a business’s suppliers, customers, or other key partners. For this to apply, however, the policyholder does need to have coverage for the type of damage that affected its suppliers, business partners, or customers, and the interruption at the suppliers’ place of business may have to be a result of an insured peril.

A proactive approach to risk mitigation and documentation of the costs, providing records of the loss and all business impacts of the COVID-19 outbreak is **A MUST**.

COMMERCIAL AUTO

The U.S. economy could shrink between 5% and 10% in the second quarter; it is difficult to pinpoint the economic conditions given the rapid spread of COVID-19. The Commercial/Business Auto industry is being viewed as a first responder with home delivery becoming an emerging trend as a result of the COVID-19 outbreak.

As of this notice, 21 states (California, Colorado, Connecticut, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Vermont, and Washington) have shut down restaurants and bars to in-house dining. Restaurants in these states are limited to take out or delivery. Since an employer can have vicarious liability for the actions of their employees when allowing them to drive their personally owned autos on their behalf, depending on the carrier, the Business Auto policy may need to be endorsed to provide additional coverage or a separate policy may be required.

On a positive note, the impact of COVID-19 may result in fewer claims. With the trend of working-from-home arrangements, especially in the hotspot cities, there should be fewer accidents due to fewer workers driving. This may simulate the trend observed during the global financial crisis of 2007-2008 and result in auto pricing stability compared to other lines of coverage directly impacted by the COVID-19 virus.

COMMERCIAL PROPERTY

With numerous states of emergency/emergencies being issued and declared across the U.S., many organizations are facing closures and mandates to remain closed with some exceptions for essential businesses as defined by executive order. The impact is unprecedented with “social distancing” impacting businesses and commercial and non-commercial properties across the country.

Property policies are primarily meant to cover direct physical loss or damage to policyholder’s insured property, caused by a covered peril. Although a virus such as COVID-19 might meet the test of peril, the social and economic impacts of the COVID-19 virus may not technically constitute “direct physical damage” to insured property, unless the virus were proven to exist at an insured location. However, it may ultimately be determined that the general effects of the COVID-19 virus does constitute “direct physical damage” as a matter of law or other public policy.

However, with the vast number of both carrier and manuscript policy forms, your specific policy wording will have to be reviewed to make a proper determination. As with all policies, specific exclusions may apply that would prevent a coverage trigger altogether. The strong recommendation is to file a claim for coronavirus-related losses immediately.

CYBER

Cyber threat and security issues are rising during the COVID-19 outbreak. Cyberattacks and hackers are preying and targeting work from home employees and organizations that have increased their dependence on digital tools. Organizations are offering and, in many cases enforcing work from home policies and social distancing. Digital communication is a mean for companies and employees to transact and prevent business disruption. Essential service organizations are reliant on clients to communicate via apps, social networks, and chat programs to maintain business continuity.

Organizations that have prepared for this contingency will be ready to maintain network integrity. Organizations should maintain cybersecurity, step up cyber-hygiene standards, install verification apps and programs, follow official updates for system software and applications regularly, and brace themselves for disruption. Endpoint detection and response (EDT) software can be used to monitor workstations remotely, and virtual private networks (VPNs) should be patched regularly and load-tested for increased traffic.

A robust Cyber Liability policy and continuously testing your business continuity plan and preparedness are an organization's best safeguard against the increased risks and digital disruption.

D&O

Organizations are at risk of D&O claims; due to disclosures, many organizations have made claims that the COVID-19 virus/outbreak has created disruptions in production, workforce, and operations. In particular, the U.S. Securities and Exchange Commission directed organizations to disclose information related to COVID-19, which could have implications for D&O. Claims will be dependent on the success of organizations' willingness to disclose D&O liability-related risks fully. Most D&O claims and litigation are "event-driven," focusing on events affecting the organization's operations. The extent by which an organization manages the business operation or the Directors and Officers' management of the situation can impact an organization's bottom line.

If shareholders believe that an organization did not fully inform them about supply chain, distribution, or operations vulnerabilities, they may file lawsuits. There are many unknowns in the COVID-19 global pandemic. The success of these lawsuits depends on the organization's accurate disclosures, compliance with government recommendations, and assurance they have risk mitigation and emergency plans in place.

Risk mitigation is essential to avoid losses under D&O policies. Policyholders should also include some form of bodily injury exclusion that does not apply to securities claims and does not preclude coverage for claims against directors and officers or otherwise limit coverage for these types of risks.

EMPLOYEE BENEFITS

There has never been a more confusing time than now for employers and their employees. In the face of COVID-19, the priority is to keep employees, employers, families, and their communities safe. What organizations and their employees are entitled to and what is covered may be confusing as we “navigate unprecedented uncharted waters” in Employee Benefits and Healthcare.

Employee Benefit claims related to COVID-19 may include health insurance, leaves of absence, or paid leave:

- Benefits for workers may include coverage under Disability Insurance if employees are unable to work due to medical quarantine;
- or illness related to COVID-19 or Paid Family Leave due to caring for an ill or quarantined family member with the COVID-19 virus;
- or Unemployment Insurance if the worker has lost a job or has had a reduction of hours due to reasons related to COVID-19;
- or Paid Sick Leave due to the worker or family member being sick; or for preventative care when government authorities recommend quarantine.

More than ever, employers must keep up-to-date on health carrier announcements and responses, and updates related to COVID-19 testing and recommended protection for treatment. Employers will need to review how and if employees are impacted and how state laws and policies determine COVID-19 symptoms or exposure, or how sick family members qualify for care or leave. Whether an employee is eligible will depend on the Employee Benefits plan and the applicable laws and government mandates applied by the U.S. Department of Labor.

EMPLOYMENT PRACTICES LIABILITY (EPLI)

Employment Liability raises several legal questions and creates workplace challenges. Do organizations require their employees to travel to affected areas for work? Can organizations terminate employees who refuse to come to work or insist on working from home? Is the COVID-19 virus considered a workplace injury?

The more hazardous the working environment, such as requiring travel to a highly infected area or requiring healthcare workers to work with inadequate protection, the more likely organizations may face claims. Most EPLI policies contain specific exclusions for OSHA violation claims and provide a “retaliation” carveback to OSHA exclusions. Policyholders should review if their policies provide for carveback to those exclusions.

COVID-19 can also give rise to Fair Labor Standard Act (FLSA) violations. There is quite a bit of uncertainty surrounding compensation around unique work arrangements, telecommuting, and tracking hours worked. Policy terms can range from coverage to no coverage at all for such arrangements. The same coverage determination applies to FLSA as it does to OSHA violations, including carveback exclusions.

Business losses could, in turn, lead to layoffs and/or facility closures. Organizations will need to ensure it is acting in compliance with the WARN Act and additional state laws. The WARN Act requires organizations with 100+ employees to receive 60 days of advanced notice. Failure to provide the required notices can result in WARN Act violations, which are excluded by EPL insurance policies. The WARN Act does not specifically address pandemic or potential pandemics. Even if exceptions apply to the COVID-19 outbreak, the employer is required to provide as much advance notice as possible.

We are “navigating in uncharted waters,” and organizations need to stay vigilant and work with their Risk Managers to review the language provided in their EPLI policies.

ENVIRONMENTAL LIABILITY

In addition to the Property policy, consideration should be given to the Environmental Liability policy. Currently, Environmental Liability policy forms do not identify COVID-19 as a pollutant and do not specifically exclude it by name. Some policies, however, do contain communicable disease exclusions that preclude coverage when a disease is transmitted by personal contact. However, policies do not exclude the transmission of the disease caused by the environment within the insured site.

If a “Pollution Event” has taken place, or a “Pollution Condition” exists, coverage may apply in cases of negligence or strict liability. In turn, negligence can be the failure to prevent the spread of the disease on your premises, or the coverage may be triggered by strict liability as to the result of a “Pollution Event” that has taken place, or a “Pollution Condition” under environmental laws.

A proactive approach to risk mitigation and documentation of all environmental impacts to include the costs and impact and providing records of the COVID-19 outbreak is **A MUST**.

E&O

Many organizations have Errors and Omissions (E&O) coverage or some form of Professional Liability coverage that protects their organizations and employees against claims of negligence arising out of the rendering or failure to render professional services. E&O policies typically exclude coverage for bodily injury to employees occurring during their employment. Hospital Professional Liability policies may respond with coverage for COVID-19-related bodily injury claims of non-employees. However, bodily injury to employees may be covered under Workers’ Compensation insurance policies.

Organizations should review all management liability policies to understand their risk exposure and coverage. Clients should work closely with HR, Legal, Communications, and their Risk Managers to communicate changes in company policies and plans to stakeholders – both internal and external.

An employer’s enforcement of specific corporate and human resources policies during an outbreak could give rise to claims of discrimination against protected classes that could trigger coverage under an EPLI policy. Litigation alleging a lack of preparedness for the potential effect on corporate operations and earnings might be covered under a D&O policy – but many policies exclude coverage for certain misconduct by the insured, which can include deliberate fraud, dishonesty, and willful violations of the law.

3/30/20 UPDATE: The U.S. Securities and Exchange Commission (SEC) issued a Conditional Regulatory Relief and Assistance for Companies Affected by the Coronavirus Disease 2019 (COVID-19) providing relief to public companies and boards.

GENERAL LIABILITY

General Liability policies provide coverage for bodily injury to persons (other than your employees) and third-party property damage, reputational harm, and the costs of defending a lawsuit seeking to recover damages for such claims. Liability for claims of injury or damage involving the COVID-19 virus or a similar pandemic and/or health emergency will arise chiefly out of a failure to protect others and their property against exposure to infection.

Many general liability policies have exclusions that could preclude coverage for injury or damage arising from the COVID-19 virus. Close examination of the General Liability policy's coverage terms, conditions, and exclusions are necessary to determine if a liability claim is covered or an exclusion applies.

OIL & ENERGY

COVID-19 is having a detrimental effect on the U.S. oil and gas industries. The oil and energy industries have been pressuring China to buy more U.S. produced fossil fuels. China is the second-biggest economy, and it accounts for 16% of the global domestic product; it currently imports 10.4% of the world's goods. As a result, both oil and gas prices are under severe pressure, with supply chain demand set to remain weak due to the decrease in travel and global markets remaining under COVID-19 quarantine.

Any organizations facing COVID-19 will see an increase in Workers' Compensation claims. Coverage could be triggered if an employee can prove that they were infected during the course of their employment. In the case of petroleum, besides the given office workers, C-Store employees could be infected by a customer. In addition, a driver could claim they were infected by anyone while at a customer's location or filling up at the terminal.

Now is the time for companies operating in these industries to develop and execute effective response plans to the COVID-19 outbreak to mitigate risk and prepare for any operational interruptions:

- Organizations should communicate with critical suppliers to determine the level of inventories they are carrying.
- Monitor demands to ensure they are continuing to comply with contractual obligations and review payment terms.
- Review allocations requirements that could continue to disrupt the supply chain and manufacturing operations and review reporting requirements in the event business operations are impacted.
- Review all insurance policies to determine coverage such as the ones mentioned above in the case of business disruption and ensure all applicable notice requirements are being met.

Careful documentation of the costs, including all instances and exposures should be provided to prove the exposure exists. A proactive approach to risk mitigation and documentation of all business impacts of the COVID-19 outbreak is **A MUST**.

SURETY

Supply chain disruptions are being hit hard by COVID-19. The construction industry by large is insulated due to a 0.2% import of building materials and supplies. Businesses with exposure to overseas suppliers with compromised supply chains are at a higher risk by the Surety markets. Sourcing local suppliers and manufacturers for materials will avoid supply disruptions. Luckily, there is no shortage of U.S.-based suppliers for construction.

The Surety market will most likely see a reduction in support for companies that are unable to sustain themselves through this period of Business Interruption. The longer normal economic activity is delayed, the harder the implications for Small Businesses.

Workers' Compensation is the wildcard with organizations. The U.S. labor market was already in short supply prior to COVID-19. Travel restrictions and limiting flight schedules for cargo due to COVID-19 will limit availability to bring in outside labor.

Review all major contracts for Force Majeure (Act of God) language. Depending on the language, it can provide relief due to shortages in labor and supplies. Most policies do not specifically include pandemic and epidemic clauses. Encourage project managers to add the COVID-19 virus into their risk mitigation strategies. Prepare and over plan for contingencies and seek out strategies for schedule delays.

TRANSPORTATION

Market declines in manufacturing, exports, and overall global commerce are being heavily tested in the Transportation and Logistics industries due to the COVID-19 outbreak. The government is looking to stabilize the economy and secure the global supply chain. We are following the regulatory and industry developments, and we see legislative action in the form of relief bills and stimulus packages. Transportation industries have been advocating for direct government intervention, and the government has been responding in the areas of domestic airlines, cruise lines, aircraft manufacturing, public transit, and the travel industry.

Included is the national emergency declaration issued by the Federal Motor Carrier Safety Administration (FMCSA) to provide regulatory relief to commercial vehicle drivers transporting emergency relief in response to COVID-19. The American Trucking Association have called on the Department of Transportation (DOT) to issue guidance to states to keep them open for commercial drivers during the pandemic and to find alternatives for drivers who need to renew or obtain commercial driver's licensing credentials.

3/13/20 UPDATE: The Federal Motor Carrier Safety Administration (FMCSA) has issued a 50-state waiver to the Hours of Service Rule for commercial vehicle drivers transporting goods related to the COVID-19 outbreak. There are several waivers and exemptions based on equipment and supplies of food for the "emergency restocking of stores."

WAREHOUSE & LOGISTICS

The Warehouse and Logistics industries are in a unique situation when it comes to the effects of the COVID-19 outbreak. Some warehouses that specialize in food and consumer items such as paper goods are experiencing a surge in business, some even scrambling to open up temporary overflow locations. While others that focus on industries like automotive, consumer discretionary products, solar panels, etc., are finding that inventory is not moving, and new shipments are far from the horizon. This dichotomy of effect may be causing organizations to rethink their business model and consider diversifying into other product lines.

From a risk management standpoint, that would be considered a prudent approach. Not only with this historical event, but also in future more cyclical economic downturns as well. However, this is easier said than done, and now that the genie is out of this bottle, everyone will be scrambling to put it back in.

A few items to think about when Monday morning quarterbacking with your organizations, is deciding if diversification is best over the long term. Specialization has its merits in terms of operational efficiency, profitability, and growth potential. Remote global events might not be worth changing your entire business model over, instead of a financial risk mitigation strategy (with insurance, sinking funds, captives, etc.), maybe a better option. Another possible solution is partnerships with other 3PL's that are in contrast to yours. If you're in consumer goods and are experiencing a surge in demand, consider partnering with a 3PL that may be experiencing a decline and can temporarily tank on some capacity for you. Depending on the circumstances, an event could trigger the exact opposite effect and they may need your capacity. The 3PL industry is a tight niche community and with so many different approaches that can be taken, be sure to ask around with fellow 3PL's and your other financial advisors (CPA's, bankers, insurance agents, etc.), to see if they have any suggestions as well.

The reality is many 3PL's do not have a plan in place for such a wide- scale event impacting their organizations. Most companies with multiple locations assume that only one or two locations may be impacted in an event, and due to geographic spread, their risk of a complete shutdown is low. COVID-19 has proven that it is indeed possible to have your facilities impacted at the same time on a national and global scale.

Organizations should ask themselves what their action plan is in case an employee tests positive for coronavirus? What is the plan to diversify if the government locks down their facility? Are there cleaning regimens in place to disinfect any potentially contaminated pallets? Do boxes and shrink-wrap easily transfer viruses in the first place? How can you scale up if several employees are out sick or choose not to show up to work because of the virus?

Business continuity planning now needs to take into consideration such extreme happenings. After the dust settles and business returns to normal, this event will have provided many new lessons for 3PL's. Those who do learn these lessons and prepare accordingly for the future are going to be well-positioned to survive, or possibly even thrive the next time an inevitable global event occurs again.

UMBRELLA INSURANCE

Umbrella Insurance policies are form-following; they follow or respond in addition to other specific liability policies in place. An Umbrella policy follows a General Liability policy and provides additional coverage when the limits of the General Liability policy have been reached.

The Umbrella policy will follow the General Liability policy and would include the same exclusions and require the same close examination of the General Liability coverage terms and conditions to determine if it meets the threshold for coverage caused by a loss or if such a limitation applies to you.

WORKERS' COMPENSATION

Claims related to pandemic outbreaks are not generally the intent of Workers' Compensation coverage. Exceptions may occur depending on how the COVID-19 virus is contracted. Extending to injuries "arising out of or in the course of employment," this coverage applies to claims for alleged work-related losses. "Work-related" is based on the time, the place the loss occurred, and the specific activity the claimant was engaged in when the loss took place and the nature of the loss.

Coverage could be applied to healthcare workers or Federal employees who become infected because of COVID-19 exposure. The U.S. Department of Labor has established that Federal employees who contract the Coronavirus, while in the performance of their job duties, would be covered for related medical treatment and for wage loss or disability related to that condition or associated complications. Moreover, Washington state recently changed their workers' compensation laws to include coverage for healthcare workers and first responders. As more states are severely impacted, they are also revising their laws to guarantee coverage for healthcare workers and first responders as seen in Kentucky and Michigan.

COVID-19 exposures might stem from injury or damages from an employer's failure to provide mandated personal protective equipment, exposure to other employees, or allegations from an employee's family members who claim they were exposed to COVID-19 from the employee that contracted the virus while on the company's premises. As the virus continues to spread, determining compensability will become more challenging due to increased risk of exposure by the general public rather than conditions particular to a place of employment. Still the fact remains, if you have employees with suspected work-related COVID-19, then you should report the claim immediately to your carrier.

Risk mitigation and taking proactive measures for business continuity and employee well-being are critical BEFORE exposures happen. Review and execute workplace policy changes, implement work-from-home policies, apply sick leave, stagger work shifts, and apply the CDC guidelines for the COVID-19 virus.

MITIGATING RISKS

Organizations should proactively identify the concerns of their clients by developing protocols so that the organization can ensure effective communication regarding the safety of their employees, clients and consistent delivery of products or services they need and expect.

Organizations should consider the following best practices to help mitigate risk exposures and impact to business operations with the spread of the COVID-19 virus.

Create a Checklist

Review your business continuity plan.

1. Your plan should include measures if an employee is impacted, alternative accommodations for employees who don't feel safe working from home, or whose home lives are impacted by schools and childcare center closures.
2. Identify critical personnel, operational processes, and technologies that may be negatively impacted and develop contingencies that minimize disruption.
3. Work with your supply chain partners and vendors to form a back-up plan should there be a lockdown or delays in deliverables and transportation. Increase inventory of high demand products, supplies, equipment, and services.

Review safety programs and emergency action plans.

1. Include a communications plan that identifies key personnel as the points of contact within the organization for related questions.
2. Share official updates from organizations like the CDC and the WHO. Encourage employees to self-quarantine and to self-report safely.
3. Develop FAQs that employees may ask and update frequently and quickly.
4. Provide online resources for client and employee information and updates.
5. Contact local resources and Emergency Preparedness Coordinators at local hospitals and healthcare centers to discuss a plan in case of emergencies.

Develop and implement telecommuting policies.

1. Consider employee work from home guidelines that include best practices for establishing a designated work area, communications, office ergonomics, and cyber security to minimize related risk factors.
2. Implement revised travel policies and/or limitations based upon CDC guidelines.
3. Issue travel advisories and make sure employees understand the resources available to protect them.

Educate your employees.

1. Be transparent about how you are handling the pandemic at your organization.
2. Educate your employees on your continuity plans and procedures, so they know what to expect if your organization is impacted.
3. Communicate often and consider building a community for communications where employees can collaborate and ask questions.

Prepare your office locations and employee physical workspace.

1. Review physical workplaces for potential areas of transmission: shared desks, equipment, telephones, conference rooms, and common areas.
2. Increase the frequency of office cleanings and post educational signs on how employees can maintain safe and healthy work environments around the office.
3. Provide personal hygiene products to include hand sanitizers and/or masks for employees. Include hand sanitizers in common areas and around the office.

ADDITIONAL RESOURCES

Akin Gump – Novel Coronavirus (COVID-19): Employer FAQs

<https://www.akingump.com/en/news-insights/novel-coronavirus-covid-19-employer-faqs.html>

Business Insurance – Risk Managers Advised to Prepare for Coronavirus D&O Claims

<https://www.businessinsurance.com/article/20200310/NEWS06/912333449/Risk-managers-advised-to-prepare-for-coronavirus-D&O-claims>

Business Pandemic Influenza Planning Checklist from the CDC and Department of Health and Human Services (HHS)

<https://www.cdc.gov/flu/pandemic-resources/pdf/businesschecklist.pdf>

Centers for Disease Control and Prevention – The CDC issues regular situation updates, and you can sign up for a weekly newsletter.

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

The Economist – Coronavirus is Grounding the World's Airlines

<https://www.economist.com/business/2020/03/15/coronavirus-is-grounding-the-worlds-air-lines>

Federal Motor Carrier Safety Administration (FMCSA) – U.S. Department of Transportation Issues National Emergency Declaration for Commercial Vehicles Delivering Relief in Response to the Coronavirus Outbreak

<https://www.fmcsa.dot.gov>

Federal Motor Carrier Safety Administration (FMCSA) Emergency Declaration Under 49 CFR § 390.23 No. 2020-002

<https://www.fmcsa.dot.gov/emergency/emergency-declaration-under-49-cfr-ss-39023-no-2020-002>

Federal Motor Carrier Safety Administration (FMCSA) 49 CFR Parts 300-399

<https://www.fmcsa.dot.gov/regulations/title49/b/5/3>

Health Alert Network (HAN) – Emergency preparedness and response information for public health practitioners, clinicians, and laboratories.

<https://emergency.cdc.gov/HAN/>

Insurance Insider – Aviation Insurers Face Sharp Premium Decline as Coronavirus Hits

<https://insuranceinsider.com/articles/132102/aviation-insurers-face-sharp-premium-decline-as-coronavirus-hits>

Insurance Journal - Insurance Coverage for Losses Stemming from the Coronavirus

<https://www.insurancejournal.com/news/national/2020/02/26/559383.htm>

JDSupra – COVID-19 Impacts to Transportation & Logistics

<https://www.jdsupra.com/legalnews/covid-19-impacts-to-transportation-12356/>

Labor & Workforce Development Agency – Coronavirus 2019 (COVID-19) Resources for Employers and Workers

<https://www.labor.ca.gov/coronavirus2019/>

Pandemic Influenza – General guidance and resources you can share include community mitigation guidelines and allocating and targeting pandemic influenza.

<https://www.cdc.gov/flu/pandemic-resources/index.htm>

Society for Human Resource Management (SHRM) – Health, Wellness and Leave Benefits Help

<https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/health-wellness-leave-benefits-help-employees-with-coronavirus.aspx>

ThinkHR – Tools and Guidance for Businesses

<https://www.thinkhr.com>

Travel Guidelines and FAQs for International Travelers and Health Notices

<https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html>

Risk Assessment and Management – Recommendations and guidance on exposure and reporting.

<https://www.cdc.gov/coronavirus/2019-ncov/php/risk-assessment.html>

U.S. Bureau of Labor Statistics

<https://www.bls.gov>

U.S. Department of Labor – Coronavirus Resources and Workplace Safety

<https://www.dol.gov/coronavirus>

U.S. Department of Labor – Occupational Safety and Health Administration (OSHA)

<https://www.osha.gov/SLTC/covid-19/>

U.S. Department of Transportation

<https://www.transportation.gov>

U.S. Securities and Exchange Commission – SEC Provides Conditional Relief and Assistance for Companies Affected by the Coronavirus Disease 2019 (COVID-19)

<https://www.sec.gov/news/press-release/2020-53>

World Health Organization – WHO offers some excellent media resources, including articles that can be distributed to the public, and several educational flyers you can download online.

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>



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