



✓ Cyber Liability Coverage
✓ Professional Liability/Technology Coverage
✓ Directors and Officer's Coverage | EPLI
✓ Workers Compensation Coverage | BOP/GL

Stacey Gilbert 303-471-9424 stacey@denvertechinsurance.com



# Symptoms of COVID-19 (Coronavirus)

Symptoms of COVID-19 can include fever, cough and/or shortness of breath. An infection can result in death, but that is a rare outcome. This virus is spread in large droplets by coughing and sneezing. This means that the air will not infect you! BUT all the surfaces where these droplets land are infectious for about a week on average - everything that is associated with infected people will be contaminated and potentially infectious. The virus is on surfaces and you will not be infected unless your unprotected face is directly coughed or sneezed upon. This virus only has cell receptors for lung cells (it only infects your lungs) The only way for the virus to infect you is through your nose or mouth via your hands or an infected cough or sneeze onto or into your nose or mouth. **Don't touch your eyes, nose or mouth!** 

#### Prevention

You should go about your daily life, but take the same precautions that you would during cold and flu season:

- Get your <u>flu shot</u> it's not too late. Although the flu shot will not protect you from COVID-19, it will help prevent the flu which has similar symptoms to this coronavirus.
- Cover your nose and mouth with a tissue or sleeve when sneezing or coughing do not use your hands.
- Wash your hands often with soap and water for at least 20 seconds, or use an alcohol-based hand sanitizer.
- Do not touch your face with unwashed hands.
- Stay home if you are not feeling well.

### Stay Healthy: Educate Employees on Flu Prevention Outside of Work

- Carry sanitizing wipes and hand sanitizing gel with you at all times in your bag, briefcase, purse and vehicle. If stores are out of sanitizing wipes, carry one in with you (put some in a zip lock bag so you have them just in case so you can clean the handle/areas near the handle of your cart. Do not put the child seat down for your purse. It's full of germs.
- Pump gas with a disposable glove or a paper towel around the handle to prevent the spread of germs.
- Open doors by pushing in with your elbow, closed fist, hip or use the sleeve of your jacket or carry a glove to open door knobs. If a faucet has a handle or knob, turn it off with a paper towel and use it to open the bathroom door in public facilities. Use your knuckle or an elbow to push elevator buttons
- Visit with the manager of your gym/workout facility to make sure they are hosing down mats with disinfectant, spraying the locker room floors with bleach, wiping down counters at the front and in the bathrooms multiple times a day and disinfecting handles and anywhere skin touches weight lifting equipment, the dashboard and handles on treadmills, bikes and ellipticals. Always clean equipment and mats yourself even if they clean it before using it. Use workout gloves as this keeps you from touching your face after touching equipment. Do not walk around barefoot outside your home. Use flip flops at the gym

- Travel: Employees who must travel should carry sanitizing wipes and immediately wipe down the top and bottom of the tray table, knob and screen along with the arms to the chair and the headrest on planes, trains and buses.
- Visit with your child's school or daycare center about their methods of disinfection
- Shower daily when you get home to get rid of any germs you may have collected during the day. Use a nail brush to get to the dirt and germs under your nails. Disinfect counters, tables, knobs, bathrooms. Clean linens weekly or more
- Places of Worship: Visit with your church, synagogue or mosque about COVID 19/Flu7 preparedness: NO HANDSHAKING! Give the gift of peace, welcome or meeting someone new with a "Nice to Meet You", steeple hands with a slight bow forward or fist bump. Do not do a hand holding chain through the facility to pray. Just bow heads in prayer. No hand holding or handshaking. Disinfecting should be no different than a workplace for all seating, classrooms, hand railing and bathrooms. The community "cup" must stop for now. All communion servers must handle only after washing hands and hand sanitizer, they must wear gloves to hand out any pieces of bread. Juice or wine must go in the thumb sized cups. If you are sick or are immune compromised do not go. Stay at home and worship online and make sure you don't forget to tithe online or by mail.
- Busy Fast Food locations, Starbucks and Food Courts-Use handwipes on the table where you sit. Ask for straws or bring your own for all restaurants using non disposable cups/glasses.
- Credit card purchases and signing with electronic pens- Anything you touch, use hand sanitizer immediately after.
- Home Preparedness-PREPARE NOW. There is already a run on supplies. It's estimated that 40-70% of the population may be exposed to the coronavirus in the next year. If you are diagnosed, you will immediately be told to self-quarantine. This means you go directly home and no shopping, so you don't infect someone else. It's important to start buying supplies in advance of things you will need in case you are quarantined for two to three weeks. If you are a family, the whole family may be sick. Purchase enough toilet paper, Kleenex, latex gloves, disinfectant, rice, beans, oatmeal, crackers, dry mixes, canned goods, canned soups, bottled water, bottled juice, Gatorade, etc. so you have a supply on hand.

**Medications:** Make sure you have a 2-3 week supply of cold medicines (the heavy duty stuff behind the pharmacists counter), Mucinex, zinc lozenges and a large bottle of Acetaminophen. If you have health conditions, make sure you have an additional 2 week to one month supply of whatever you need in case you are quarantined along with Listerine, toothbrushes (to replace the infected ones) Purchase hand sanitizer, sanitizing wipes and face masks as you find them in the store.

<u>Telemedicine:</u> If your health plan has telemedicine, make sure to add the app to your phone and set it up with your member ID so it's ready to go when you feel sick. Many plans offer **FREE or low copay visit 24/7/365** and you should do this FIRST before going to your PCP if you think you have coronavirus or flu so you don't infect folks in your PCP's office. Rx can be called in your pharmacy with pick up by a friend or relative and dropped on your front porch.

If you are a "cash" person, now is the time to get a credit card and paypal account set up so you can order items online including groceries for pickup. Some groceries are now allowing you to order and the can load the back of your vehicle.

# **Workplace Preparedness**

### No Handshaking!

Do not shake other people's hands and try to avoid contact with doorknobs/handles, elevator buttons as well as pens and other belongings from other people. Switch your greeting to a big smile, fist bumps, elbow bumps, hat tips and simple nods. Use hand gel immediately after touching anything used by others including the serving utensils in a cafeteria or conference buffet. Touch buttons with elbow or knuckle. Anything you touch, use hand sanitizer immediately after.

**Simple ways to prevent the spread of COVID-19 in your workplace** The low-cost measures below will help prevent the spread of infections in your workplace, such as colds, flu and stomach bugs, and protect your customers, contractors and

employees. Employers should start doing these things now, even if COVID-19 has not arrived in the communities where they operate. They can already reduce working days lost due to illness and stop or slow the spread of COVID-19 if it arrives at one of your workplaces.

# Make sure your workplaces are clean and hygienic

- o Surfaces (e.g. desks, counters and tables) and objects (e.g. telephones, keyboards, door handles, knobs, etc) need to be wiped with disinfectant regularly
- o Why? Because contamination on surfaces touched by employees and customers is one of the main ways that COVID-19 spreads 27 February 2020, Version 1.4
- · Promote regular and thorough hand-washing by employees, contractors and customers
- o Put sanitizing hand rub dispensers in prominent places around the workplace. Make sure these dispensers are regularly refilled o Display posters promoting hand-washing
- o Display posters promoting hand-washing ask your local public health authority for these or look on www.WHO.int.
- o Combine this with other communication measures such as offering guidance from occupational health and safety officers, briefings at meetings and information on the intranet to promote hand-washing, use of hand sanitizer and no handshaking
- o Make sure that staff, contractors and customers have access to places where they can wash their hands with soap and water
  - o Why? Because washing kills the virus on your hands and prevents the spread of COVID19
- Brief your employees, contractors and customers that if COVID-19 starts spreading in your community anyone with even a mild cough or low-grade fever (37.3 C/99.1F or more) needs to stay at home. They should also stay home (or work from home) if they have had to take simple medications, such acetaminophen, ibuprofen or aspirin, which may mask symptoms of infection
- o Keep communicating and promoting the message that people need to stay at home even if they have just mild symptoms of COVID-19.
- o Display posters with this message in your workplaces. Combine this with other communication channels commonly used in your organization or business.
  - o Your occupational health services, local public health authority or other partners may have developed
  - o Make clear to employees that they will be able to count this time off as sick leave

Review and prepare a work from home strategy for those areas of your business that can telecommute. This includes access to essential technology components and communications among employees.

- Review and prepare a work-transfer strategy for functions and processes that can be transferred to other office locations or external entities outside the geographical region.
- Review technology, including bandwidth, security and connectivity, needed to support increased traffic associated with telecommuting and work from home strategies.
- Review business continuity plans for process and functional priorities, recovery time objectives, work instructions and resource requirements.
- Review current insurance coverages with brokers and carriers to insure adequate coverage along with what may or may not be covered.
- Reach out to your supply chain (critical vendors and suppliers) to understand their preparedness Monitor current staff absenteeism levels and provide regular reporting to management and executive teams.

Develop a plan for the continuity of leadership in the event of absence of key decision makers and executives.

Consider flexible work arrangements (FWAs) for the high-risk employees, as well as employees who need to stay at home due to other reasons relating to the novel coronavirus (nCoV), e.g. to take care of family members who have travelled to known affected countries or regions.

Review employee management policies such as absenteeism, sick leave, overseas travel, workplace closure and recall of non-critical employees and their families from affected countries.

Here are some resources that may be helpful:

- Colorado Department of Public Health and Environment
- COVID-19 Resource Page
- Information for Travelers
- Key Facts about COVID-19
- **Community Preparation Tips**
- CDC Preparation Flowchart