

Risk A/T[®] Work

"An ounce of prevention is worth a pound of cure." Benjamin Franklin 1736



We are pleased to introduce the next edition of **Risk A/T[®] Work**, a forum dedicated to sharing safety and loss control tips with our brokers and insureds.

Risk A/T[®] is our proprietary risk management approach which promotes informed risk analysis based on two behavioral factors — **Aptitude** and **Tolerance**.

ABOUT US

Sompo International Insurance works through a global distribution network of retail and wholesale brokers and MGUs to provide high-quality and responsive services to a broad range of clients from large multinationals to small businesses. We offer diverse specialty capabilities across a broad range of products and industry verticals.

If you would like to subscribe to **Risk A/T[®] Work**, please contact Victor Sordillo at vsordillo@sompo-intl.com

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Reopening Hotels and Occupancy Rate Improvement

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As COVID-19 cases decline on an overall international average and vaccination distribution efforts rise, we expect business and leisure travel to improve and the Hospitality industry to reopen at increased occupancy rates. While this is welcomed news, it should be tempered with thoughtful caution.

For almost a year, many hotels operated with minimal staff, limited occupancy and in some cases, full closures. As hotels work to fully reopen, this reduced work environment may have created new loss exposures. Whether protecting staff or guests from injury or reducing the likelihood for building mechanical system failure or issues, it's important to be aware of these new risks and respond accordingly.

Preparing for a Successful Reopening

Is our hotel ready to reopen in this "post-pandemic" environment? How do we ensure the safety of our guests and staff? These questions and many more are front and center for hotel executives around the world. While we can't fully anticipate the unknown, we do know that COVID-19 has left us with some new risks and potential loss exposures that we can get ahead of. Minimizing workers compensation claims should be a priority and considerations should include the following:

- **Room Attendant Training:** As room attendants tend to experience a higher rate of injury, returning to strenuous job tasks at full workload will likely contribute to an uptick in these worker comp claims. To minimize this potential, returning and new housekeeping staff should be trained on job task best practices PRIOR to engaging in their work activities and such training should focus not just on quality, but safety. Where possible, consider mentoring/job sharing for the first 2-3 weeks, to bring inexperienced staff up to speed while lightening the overall workload. Another consideration may include temporarily modifying room credits as staff reacclimates to previous standards.
- **New cleaning products and training?** All hotel staff should be trained/familiarized with new sanitization procedures that are in compliance with local, state and federal regulations. Whether it be wiping down the front desk or luggage carts, cleaning public space including restrooms or when a valet returns a car, new safety protocols should be written down and posted in common areas. When available, an email or hard copy should be given directly to all employees.
- **Other Staff:** Whether engineering, banquet, food and beverage, front desk, valet or security, each should be required to attend specific training sessions to ensure a safe return to work, recognizing the unique exposures each group may face.
- **OSHA program compliance:** As hotels reopen and grow staff, applicable OSHA training including and where needed, Hazard Communication GHS, Bloodborne Pathogens, Lock-out/Tag-out or confined space training should be provided prior to re-engaging with work activities¹.
- **De-escalation techniques:** Throughout the pandemic many hotels experienced an increase in assault type claims, attributed to heightened levels of anxiety and stress along with a decrease in patience and common sense. We expect there to be a continued sensitivity to social distancing and mask requirements and as daily occupancy rates increase, the typical hotel clientele will change too. These dynamics may contribute to potential confrontations or worse. It is crucial that employees understand how to diffuse a potentially volatile situation. While de-escalation techniques cannot prevent an individual who is determined to start trouble, providing front desk, concierge and other staff with training will help reduce these incidents. We would encourage you to view and also share with staff, the Sompo GRS hosted webinar "[Conflict De-Escalation Best Practices](#)", presented by Dan Fuentes, CEO, DeFendi International, LLC. and DeFendi Investigations, LLC on de-escalation techniques.

¹ <https://www.osha.gov/hazcom>



- **General Liability/Property:** Most hotels conduct some type of safety self-inspection on a regular basis and during the pandemic, this may have gone by the way-side due to limited and improperly trained staff. The following should be inspected, and corrected, to ensure the property is safe for increased occupancy:
- **Self-Inspect:** Inspect lobbies, stairwells and onsite gym and pools for slip, trip and fall hazards and the hotels interior and exterior lighting, especially in parking lots and garages.
- **Water Intrusion:** All on-site facilities should be inspected to ensure that water intrusion has not occurred. This could include checking window, air/heat units, mini-fridges and bathrooms. Further check for mold or any type of infestation if rooms have been closed.
- **Building Systems Preventive Maintenance:** Inspect HVAC, PTACS, generators, fire protections systems² kitchen cooking fire suppressant systems, sprinkler systems and water systems³ to ensure that they are up to code and in working order as per any required standard.

It goes without saying that any unsafe conditions should be documented, reported to management and addressed immediately by appropriate on-site staff or contractors. A proactive approach is critical to keeping employees and guests safe. Please reach out to your Sompo International Risk Control Specialist or GRSRiskControlQuestions@sompo-intl.com for more information on how safely reopen your hotel and reacclimate employees.

² <https://www.nfpa.org>

³ <https://www.ashrae.org>