

# Risk A/T<sup>®</sup> 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<sup>®</sup> Work**, a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T<sup>®</sup>** 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<sup>®</sup> Work**, please contact Victor Sordillo at [vsordillo@sompo-intl.com](mailto:vsordillo@sompo-intl.com)

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## When Shelter-In-Place Is Put In Place

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To decrease the spread of COVID-19 within our communities and workplaces, some state officials are requiring or requesting individuals to “shelter-in-place.” This term is loosely defined as staying where you are, and includes both staying and working at home. With regards to the COVID-19 pandemic, sheltering in place has been one of the most stringent preventive measures utilized to-date. So far, several states have been ordered to shelter-in-place for the near-term; perhaps other largely impacted areas will be next.

Sompo International’s Risk Control team would like to offer a few considerations to share with your employees in the event a shelter-in-place situation comes into play. While this article provides general guidance, always refer to the Center for Disease Control (CDC - [www.cdc.gov](http://www.cdc.gov)) and World Health Organization (WHO - [www.who.int](http://www.who.int)) sites for the most current information on the COVID-19 pandemic, and, as orders vary from state to state, check your local and state authorities for any applicable shelter-in-place measures.

### When Shelter-In-Place Comes Into Play

Sheltering in place in a pandemic situation, such as COVID-19, is intended to stop the spread of the disease by reducing movement of the workforce and reducing travel for all. A shelter-in-place order typically does not apply to those who work in essential service functions such as hospitals, grocery stores, banks, gas stations, pharmacies, and government services (police, fire, transit, etc.), which must remain open.

From a business point of view, generally, even non-essential companies may remain in operation during a shelter-in-place as long as “basic operations” with minimal staff are being performed. This typically includes activities needed to maintain inventory, security, and to facilitate remote work amongst the employee staff. In the event your business is dealing with a shelter-in-place order, consider the following:

- Ensure your company’s management team has enacted your business continuity plan and are identifying the key business functions that must remain operational during this crisis and continually monitoring conditions;
- Communication is the key! The management team should communicate with all employees to not only check in on their well-being, but to provide important updates regarding business operations and employee responsibilities during this pandemic;
- Ensure that IT protocols are documented and communicated to all employees who are working from home and that employees are provided the necessary computer security measures, equipment and tools to perform their work duties in an IT compliant manner; and
- Provide office ergonomic training tools to remote workers to encourage proper workstation setup.

It is even more important to practice proper sanitary measures and proper hygiene practices at home as well. Some tips include:

- Frequent hand washing with the use of liquid soaps (vs. foam) and water for a minimum of 20 seconds;
- Use of hand sanitizers if soap and water are not readily available;
- Use paper towels to aid in the sloughing of germs (vs. air dryers), avoiding the use of reusable towels which retain virus germs longer and must be washed in hot water;
- Ensure that all high touch surfaces are frequently sanitized, including door handles, faucets, food surfaces, desk equipment, etc.;



- Cover coughs and sneeze into your elbow or sleeve, not the hands; and
- Practice social distancing – try to maintain a minimum distance of 6 feet from another person.

States often take different approaches to shelter-in-place so in order to make sure you are in compliance, it is important to understand the particular rules as they apply to maintaining your business operations and your employees if this occurs within your community. There are typically a few rules to most shelter-in-place orders, including:

- Banning all non-essential travel;
- Temporarily closing all non-essential businesses (gyms, salons, bars, etc.);
- Limiting the activity of people, including gatherings, to minimize contact and potential spread of disease (“social distancing”); and
- Permitting people to leave their homes only when necessary (e.g. purchase medicine or food, essential commute, care for others, etc.)

As it is an emergency declaration, violating a shelter-in-place order can have different ramifications by jurisdiction. Penalties and fines can be applied although rules may differ depending upon the area and authorities in charge.

### Where Here To Help

Your Sompo International Risk Control team is available to assist you and provide support during this time of concern. If you need us, please call your Sompo GRS Risk Control Specialist or our emergency hotline at +1 877 667 5733 or email [GRSRiskControlQuestions@sompo-intl.com](mailto:GRSRiskControlQuestions@sompo-intl.com).

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