



RISK IMPROVEMENT STRATEGIES & EXECUTION

——— *The Good, The Bad, & The Ugly* ———  
*COVID-19 & Insurance*

## PANEL INTRODUCTION



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*Many of these laws are particularly new with changes occurring on a frequent basis and so the participants should understand the sensitive nature of these laws changing.*

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## Webinar Series

*Our World Today and Tomorrow:*

01 4/30 - NAVIGATING THE NEXT “NEW NORMAL”

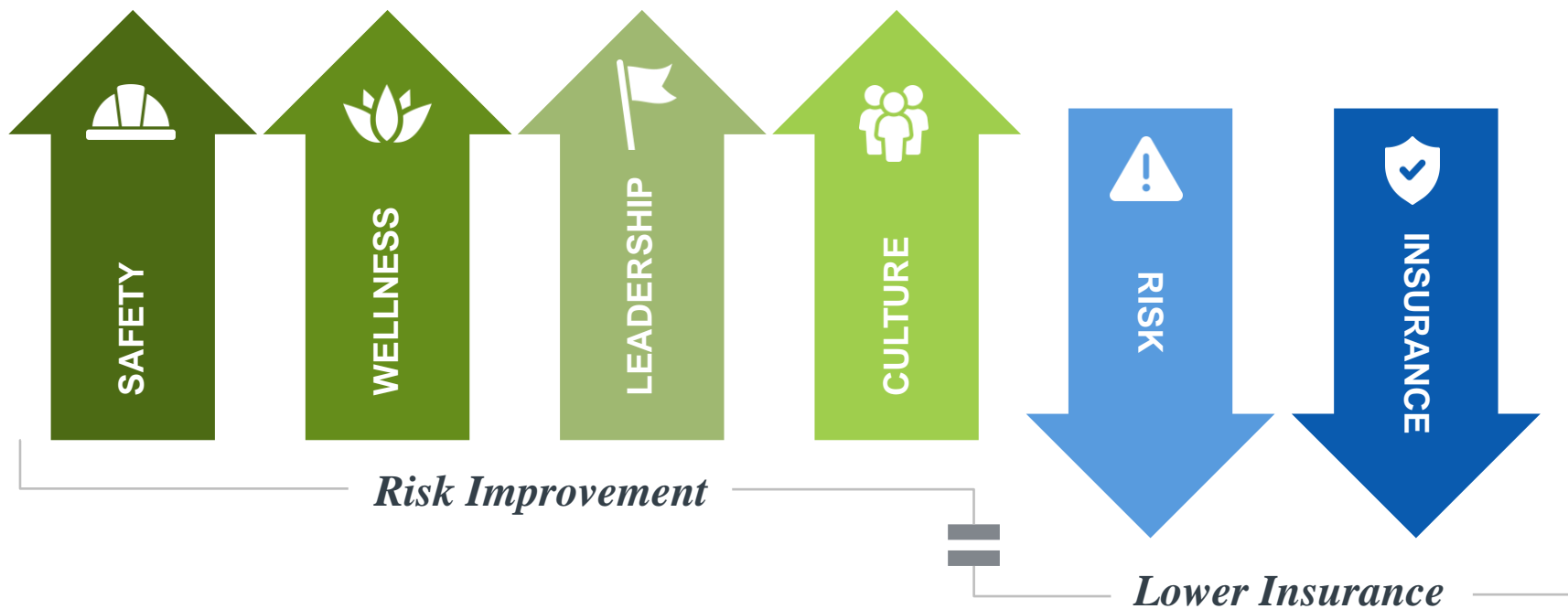
02 5/7 - THE GOOD, THE BAD AND THE UGLY -  
COVID-19 & INSURANCE

03 5/14 - LEADING THROUGH CHANGE

04 5/21 - CYBERSECURITY: HOW TO PROTECT YOU  
AND YOUR BUSINESS

05 5/28 - BETTER OFF TOGETHER: SUPPORTING  
EMPLOYEES OVERALL HEALTH

**LEVEL UP:**



## THE GOOD

*01* TEXAS IS STRONG AND ALWAYS FINDS A WAY

*02* MANY INSURANCE CARRIERS HAVE DEFERRED CANCELLATIONS FOR NON-PAYMENT

*03* NO “CURRENT” COVID-19 EXCLUSIONS

*04* PANDEMIC INSURANCE WILL BECOME A THING

*05* YOU ARE BETTER OFF WITH US (WE CARE)

## THE BAD

*01* COVID-19 EXCLUSIONS WILL FIND A WAY INTO POLICIES (LIKE YESTERDAY)

*02* INSURANCE CARRIERS MAY INITIALLY DENY OR ISSUE RESERVATIONS OF RIGHTS

*03* RATES / PREMIUMS ARE GOING TO INCREASE

*04* LOWER PAYROLLS WILL IMPACT EXPERIENCE MODIFIERS

*05* FINANCING PREMIUMS / DOWN PAYMENTS ARE NOT AS FLEXIBLE



## THE UGLY

*01* BUSINESS LITIGATION WILL SOAR

*02* LAWSUITS CAN PUT A BUSINESS UNDER

*03* INSURANCE MAY BE UNOBTAINABLE

*04* RATES / PREMIUMS WILL STAY ON THE INCREASE

*05* INSURANCE CARRIERS ASSUME RISK NOT ORIGINALLY INTENDED IN CURRENT POLICIES

**DON'T DO THIS ALONE**

**LEVERAGE YOUR  
TRUSTED  
ADVISORS**

*Breathe In Breathe Out*

*Lawyer*

*CPA*

*Risk  
Manager*

## PEOPLE NEED TO WORK

- 1 in 10 U.S. adults already struggles to pay monthly bills
- 27% of Americans would need to borrow or sell something if faced with an unexpected bill of just \$400
- 9.2% of jobs cannot pivot to telework
- Expect a 15% - 30% increase in deaths caused by heart disease (from unemployment increase)
- More than 73% of companies have not yet created a return-to-work strategy

## WHAT IS THE BIG DEAL

- 54% of employees say they are worried about exposure to COVID-19 at work
- 58% said availability of PPE and hand sanitizer would make them feel better
- 55% say mandating employees with symptoms stay home would lessen concerns
- 53% said making COVID-19 tests available would also lessen concerns
- 56% say that employers have the right to know if workers have tested positive for COVID-19
- 43% support employers testing for symptoms

**SAFE WORKERS AT HOME AND SAFE WORKERS AT WORK. STAY WORKING FROM HOME AS LONG AS POSSIBLE.**

## TEXAS MINIMUM STANDARD HEALTH PROTOCOLS FOR ALL EMPLOYERS

*“Employers should stay informed and take actions based on common sense and wise judgement that will protect health and support economic revitalization. Employers should also be mindful of federal and state employment laws and workplace safety standards.”*



### TRAIN

*cleaning,  
disinfection,  
hygiene*



### SCREEN

*send home  
employees with  
symptoms*



### QUARANTINE

*positive cases and  
those in close  
contact*



### DISTANCE

*maintain social  
distancing in the  
workplace*



### PROTECTION

*masks, gloves,  
sanitizer, signage*

- Train all employees on appropriate cleaning and disinfection, hand hygiene, and respiratory etiquette.
- Screen employees before coming into the business for signs of COVID-19 such as coughing, shortness of breath or difficulty breathing, chills, repeated shaking with chills, muscle pain, headache, sore throat, loss of taste or smell, diarrhea, running a fever of 100 degrees or more, known to have had close contact with someone confirmed to have COVID-19.
- Send home any employee with any of the above listed symptoms and do not allow them to return until all three of the following criteria are met:
  - At least three days have passed since recovery (resolution of fever without the use of fever reducing medications)
  - The individual has improved respiratory symptoms
  - At least seven days have passed since symptoms first appeared
- If the employee has symptoms that could be COVID-19 and wants to return to work before completing the above self-isolation period, the individual must obtain a medical professional's note clearing the individual to return based on an alternate diagnosis.
- Do not allow an employee with known close contact to a person that has been diagnosed with COVID-19 to return to work until the end of the 14 day self-quarantine period from the last date of exposure.

- If employer provides meals for employees, the meals should be individually packaged for each employee.
- All employees should wear cloth face coverings over their nose and mouth. If available, employees should consider wearing non-medical grade face masks.
- Regularly clean and disinfect any regularly touched surfaces, such as doorknobs, tables, chairs and restrooms.
- Disinfect any items that come into contact with customers.
- Make hand sanitizer, disinfecting wipes, soap and water or similar disinfectant readily available to employees and customers.
- Place signage at the business to remind everyone of best hygiene practices.

## FURLOUGH AND RECALLS

### HARD DECISIONS

*Who do we bring back?*

*In what order?*

*Discrimination liability?*





## RISK MANAGEMENT

### UNDERSTAND THE RISKS

*The complexity of risk assessment will differ from business to business. Work through a return to normal operations checklists with your leadership team.*



**IDENTIFY AND  
REDUCE HAZARDS**



**RETURN TO  
NORMAL TEAM**



**COMMUNICATE  
COMMUNICATE  
COMMUNICATE**



**PREPARE FOR  
DISRUPTION**

## DOCUMENTATION

## MANAGEMENT

*Keep your employee communications clear and document everything!*



## INSPIRE. INNOVATE. ELEVATE.

### HIGHPOINT MUST HAVE RESOURCES

*Think HR*

*HR Tool Kit*

*Return to normal operations checklist*

### MUST DO - RISK ASSESSMENTS

*Business Continuity*

*Cyber Exposures*

*Employment Practices*

### MUST HAVE INSURANCE

*Employment Practices Liability*

*Directors & Officers Liability*

*Cyber Liability*

### THE GOOD, THE BAD, THE UGLY

*Read and revise your contracts*

*Seek legal advice on all complex issues*

*Budget for legal spend and insurance increases*

# QUESTIONS AND ANSWERS

*We believe our clients are better off with us than without us.*

— Highpoint Insurance Group

## HIGHPOINT PODCAST

### IT'S COMING

*We launch June 1, 2020, and will have a new episode for you every Monday morning!*



*Raising questions to other professionals in the field with the intent to share knowledge with the online community. All things leadership, culture, wellness, and safety to help elevate the success of your business. Information is one of our greatest assets.*