RETURN TO LOCATION

Bringing Your Staff and Clients Back To Your Office Safely During the Pandemic
Big I NY will always have your back through successes and challenges - like this coronavirus outbreak. The resources below will help guide you through how this pandemic affects you and your business.

Click on a category below to expand it. Click again to minimize.

- Reopening Safely
- Serving Your Customers
- Managing Your Team & Keeping Them Safe
- Legislative Alerts & Our Fight For You
- Online Education & Licensing

News: NYSDFS Delays Producer License Expirations Through July 8th
The New York State Department of Financial Services today announced that it was extending the expiration of individual insurance agent and broker licenses through July 8. The move grants producers an additional 45 days to renew their licenses. [READ MORE]
If your staff has been working offsite, how do you safely bring them & clients back?
1. Keep Staff & Clients Away If You Can
Continue working remotely where possible.
The less we get together, the healthier we’ll be.
2. Clean & Disinfect
GUIDANCE FOR CLEANING & DISINFECTING
PUBLIC SPACES, WORKPLACES, BUSINESSES, SCHOOLS, AND HOMES

1 DEVELOP YOUR PLAN
DETERMINE WHAT NEEDS TO BE CLEANED. Areas unoccupied for 7 or more days need only routine cleaning. Maintain existing cleaning practices for outdoor areas.
DETERMINE HOW AREAS WILL BE DISINFECTED. Consider the type of surface and how often the surface is touched. Prioritize disinfecting frequently touched surfaces.
CONSIDER THE RESOURCES AND EQUIPMENT NEEDED. Keep in mind the availability of cleaning products and personal protective equipment (PPE) appropriate for cleaners and disinfectants.

2 IMPLEMENT
CLEAN VISIBLY DIRTY SURFACES WITH SOAP AND WATER prior to disinfection.
USE THE APPROPRIATE CLEANING OR DISINFECTANT PRODUCT. Use an EPA-approved disinfectant against COVID-19, and read the label to make sure it meets your needs.
ALWAYS FOLLOW THE DIRECTIONS ON THE LABEL. The label will include safety information and application instructions. Keep disinfectants out of the reach of children.

3 MAINTAIN AND REVISE
CONTINUE ROUTINE CLEANING AND DISINFECTION. Continue or revise your plan based upon appropriate disinfectant and PPE availability. Dirty surfaces should be cleaned with soap and water prior to disinfection. Routinely disinfect frequently touched surfaces at least daily.
MAINTAIN SAFE PRACTICES such as frequent handwashing, using cloth face coverings, and staying home if you are sick.
CONTINUE PRACTICES THAT REDUCE THE POTENTIAL FOR EXPOSURE. Maintain social distancing, staying six feet away from others. Reduce sharing of common spaces and frequently touched objects.

Follow guidance from state, tribal, local, and territorial authorities.

For more information, please visit CORONAVIRUS.GOV
MAKING YOUR PLAN TO CLEAN AND DISINFECT

Cleaning with soap and water removes germs, dirt, and impurities from surfaces. It lowers the risk of spreading infection.

Disinfecting kills germs on surfaces. By killing germs on a surface after cleaning, it can further lower the risk of spreading infection.

Is the area indoors?

- **YES**
  - It is an indoor area.

- **NO**
  - Maintain existing cleaning practices. Coronaviruses naturally die in hours to days in typical indoor and outdoor environments. Viruses are killed more quickly by warmer temperatures and sunlight.

Has the area been occupied within the last 7 days?

- **YES**
  - Yes, the area has been occupied within the last 7 days.

- **NO**
  - The area has been unoccupied within the last 7 days.
    - The area will need only routine cleaning.

Is it a frequently touched surface or object?

- **YES**
  - Yes, it is a frequently touched surface or object.

- **NO**
  - Thoroughly clean these materials. Consider setting a schedule for routine cleaning and disinfection, as appropriate.

What type of material is the surface or object?

- **Hard and non-porous materials like glass, metal, or plastic.**
  - Visibly dirty surfaces should be cleaned prior to disinfection. Consult EPA’s list of disinfectants for use against COVID-19, specifically for use on hard, non-porous surfaces and for your specific application need. More frequent cleaning and disinfection is necessary to reduce exposure.

- **Soft and porous materials like carpet, rugs, or material in seating areas.**
  - Thoroughly clean or launder materials. Consider removing soft and porous materials in high traffic areas. Disinfect materials if appropriate products are available.
3. Bring Staff Back in Phases
4. Make Reasonable Accommodations for Higher-risk Employees
People Who Are at Higher Risk for Severe Illness

COVID-19 is a new disease and there is limited information regarding risk factors for severe disease. Based on currently available information and clinical expertise, older adults and people of any age who have serious underlying medical conditions might be at higher risk for severe illness from COVID-19.

Based on what we know now, those at high-risk for severe illness from COVID-19 are:

- People 65 years and older
- People who live in a nursing home or long-term care facility

People of all ages with underlying medical conditions, particularly if not well controlled, including:

- People with chronic lung disease or moderate to severe asthma
- People who have serious heart conditions
- People who are immunocompromised
  - Many conditions can cause a person to be immunocompromised, including cancer treatment, smoking, bone marrow or organ transplantation, immune deficiencies, poorly controlled HIV or AIDS, and prolonged use of corticosteroids and other immune weakening medications
- People with severe obesity (body mass index [BMI] of 40 or higher)
- People with diabetes
- People with chronic kidney disease undergoing dialysis
- People with liver disease
5. Require Employees and Visitors to Wear Masks in Common Areas

Consider gloves as an option for employees.
6. Encourage frequent hand washing and use of hand sanitizer
Educate employees about steps they can take to protect themselves at work and at home:

- Encourage employees to follow any new policies or procedures related to illness, cleaning and disinfecting, and work meetings and travel.
- Advise employees to:
  - Stay home if they are sick, except to get medical care, and to learn what to do if they are sick.
  - Inform their supervisor if they have a sick family member at home with COVID-19 and to learn what to do if someone in their home is sick.
- Wash their hands often with soap and water for at least 20 seconds or to use hand sanitizer with at least 60% alcohol if soap and water are not available. Inform employees that if their hands are visibly dirty, they should use soap and water over hand sanitizer. Key times for employees to clean their hands include:
  - Before and after work shifts
  - Before and after work breaks
  - After blowing their nose, coughing, or sneezing
  - After using the restroom
  - Before eating or preparing food
  - After putting on, touching, or removing cloth face coverings
7. Set a Regular Cleaning Schedule and Stick To It
Perform routine cleaning:

- Follow the [Guidance for Cleaning and Disinfecting](#) to develop, implement, and maintain a plan to perform regular cleanings to reduce the risk of exposure to COVID-19.
- Routinely clean all frequently touched surfaces in the workplace, such as workstations, keyboards, telephones, handrails, and doorknobs.
  - If surfaces are dirty, clean them using a detergent or soap and water before you disinfect them.
  - For disinfection, most common, EPA-registered, household disinfectants should be effective. A list of [products that are EPA-approved for use against the virus that causes COVID-19](#) is available on the EPA website. Follow the manufacturer’s instructions for all cleaning and disinfection products (e.g., concentration, application method, and contact time).
- Discourage workers from using each other’s phones, desks, offices, or other work tools and equipment, when possible.
- Provide disposable disinfecting wipes so that employees can wipe down commonly used surfaces (e.g., doorknobs, keyboards, remote controls, desks, other work tools and equipment) before each use.
- Store and use disinfectants in a responsible and appropriate manner according to the label.
- Do not mix bleach or other cleaning and disinfection products together. This can cause fumes that could be very dangerous to breathe in.
- Advise employees to always wear gloves appropriate for the chemicals being used when they are cleaning and disinfecting and that they may need additional PPE based on the setting and product.
8. Limit Access to Common Areas

Control use of conference rooms, kitchens, and water coolers.
9. Social Distance
What is social distancing?

Social distancing, also called “physical distancing,” means keeping space between yourself and other people outside of your home. To practice social or physical distancing:

- Stay at least 6 feet (about 2 arms’ length) from other people
- Do not gather in groups
- Stay out of crowded places and avoid mass gatherings

In addition to everyday steps to prevent COVID-19, keeping space between you and others is one of the best tools we have to avoid being exposed to this virus and slowing its spread locally and across the country and world.
Minimize risk to employees when planning meetings and gatherings:

- Use videoconferencing or teleconferencing when possible for work-related meetings and gatherings.
- Cancel, adjust, or postpone large work-related meetings or gatherings that can only occur in-person in accordance with state and local regulations and guidance.
- When videoconferencing or teleconferencing is not possible, hold meetings in open, well-ventilated spaces continuing to maintain a distance of 6 feet apart and wear cloth face coverings.
10. Require Employees to Monitor Their Own Health

Ex: Daily temperature check first thing in the morning.
11. Encourage employees with symptoms to get tested

Separate sick employees:

- Employees who appear to have symptoms upon arrival at work or who become sick during the day should immediately be separated from other employees, customers, and visitors, and sent home.
- Have a procedure in place for the safe transport of an employee who becomes sick while at work. The employee may need to be transported home or to a healthcare provider.
Take action if an employee is suspected or confirmed to have COVID-19 infection:

In most cases, you do not need to shut down your facility. If it has been less than 7 days since the sick employee has been in the facility, close off any areas used for prolonged periods of time by the sick person:

- Wait 24 hours before cleaning and disinfecting to minimize potential for other employees being exposed to respiratory droplets. If waiting 24 hours is not feasible, wait as long as possible.
- During this waiting period, open outside doors and windows to increase air circulation in these areas.

If it has been 7 days or more since the sick employee used the facility, additional cleaning and disinfection is not necessary. Continue routinely cleaning and disinfecting all high-touch surfaces in the facility.

Follow the CDC cleaning and disinfection recommendations:

- Clean dirty surfaces with soap and water before disinfecting them.
- To disinfect surfaces, use [products that meet EPA criteria for use against SARS-CoV-2](https://www.epa.gov/pesticides/disinfectants-effective-against-sars-cov-2), the virus that causes COVID-19, and are appropriate for the surface.
- Always wear gloves and gowns appropriate for the chemicals being used when you are cleaning and disinfecting.
- You may need to wear additional PPE depending on the setting and disinfectant product you are using. For each product you use, consult and follow the manufacturer’s instructions for use.

Determine which employees may have been exposed to the virus and may need to take additional precautions:

- Inform employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the [Americans with Disabilities Act (ADA)](https://www.eeoc.gov/sites/default/files/document/ada.pdf).
- Most workplaces should follow the [Public Health Recommendations for Community-Related Exposure](https://www惯例/health.gov/coronavirus/community-related-exposure.html) and instruct potentially exposed employees to stay home for 14 days, telework if possible, and self-monitor for symptoms.
12. Require Employees Who Don’t Feel Well To Stay Home
Actively encourage sick employees to stay home:

- Employees who have symptoms should notify their supervisor and stay home.
- Sick employees should follow CDC-recommended steps. Employees should not return to work until the criteria to discontinue home isolation are met, in consultation with healthcare providers.
- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and follow CDC recommended precautions.
13. Identify a Workplace Coordinator Who Will Be Responsible for COVID-19 Issues and Their Impact at the Workplace
14. Educate Employees About Workplace Safety

Educate employees about steps they can take to protect themselves at work and at home:

- Encourage employees to follow any new policies or procedures related to illness, cleaning and disinfecting, and work meetings and travel.
- Advise employees to:
  - Stay home if they are sick, except to get medical care, and to learn what to do if they are sick.
  - Inform their supervisor if they have a sick family member at home with COVID-19 and to learn what to do if someone in their home is sick.
  - Wash their hands often with soap and water for at least 20 seconds or to use hand sanitizer with at least 60% alcohol if soap and water are not available. Inform employees that if their hands are visibly dirty, they should use soap and water over hand sanitizer. Key times for employees to clean their hands include:
    - Before and after work shifts
    - Before and after work breaks
    - After blowing their nose, coughing, or sneezing
    - After using the restroom
    - Before eating or preparing food
    - After putting on, touching, or removing cloth face coverings
Educate employees about steps they can take to protect themselves at work and at home:

- Avoid touching their eyes, nose, and mouth with unwashed hands.
- Cover their mouth and nose with a tissue when you cough or sneeze, or use the inside of their elbow. Throw used tissues into no-touch trash cans and immediately wash hands with soap and water for at least 20 seconds. If soap and water are not available, use hand sanitizer containing at least 60% alcohol. Learn more about coughing and sneezing etiquette on the CDC website.
- Practice routine cleaning and disinfection of frequently touched objects and surfaces such as workstations, keyboards, telephones, handrails, and doorknobs. Dirty surfaces can be cleaned with soap and water prior to disinfection. To disinfect, use products that meet EPA’s criteria for use against SARS-CoV-2, the cause of COVID-19, and are appropriate for the surface.
- Avoid using other employees' phones, desks, offices, or other work tools and equipment, when possible. Clean and disinfect them before and after use.
- Practice social distancing by avoiding large gatherings and maintaining distance (at least 6 feet) from others when possible.
15. Post Reminders Around the Office
Available for download under “Reopening Safely” at www.biginy.org/coronavirus
WORKPLACES DURING THE COVID-19 PANDEMIC

The purpose of this tool is to assist employers in making (re)opening decisions during the COVID-19 pandemic, especially to protect vulnerable workers. It is important to check with state and local health officials and other partners to determine the most appropriate actions while adjusting to meet the unique needs and circumstances of the local community.

Should you consider opening?
- ✔ Will reopening be consistent with applicable state and local orders?
- ✔ Are you ready to protect employees at higher risk for severe illness?

Are recommended health and safety actions in place?
- ✔ Promote healthy hygiene practices such as hand washing and employees wearing a cloth face covering, as feasible
- ✔ Intensify cleaning, disinfection, and ventilation
- ✔ Encourage social distancing and enhance spacing between employees, including through physical barriers, changing layout of workspaces, encouraging telework, closing or limiting access to communal spaces, staggering shifts and breaks, and limiting large events, when and where feasible
- ✔ Consider modifying travel and commuting practices. Promote telework for employees who do not live in the local area, if feasible.
- ✔ Train all employees on health and safety protocols

Is ongoing monitoring in place?
- ✔ Develop and implement procedures to check for signs and symptoms of employees daily upon arrival, as feasible
- ✔ Encourage anyone who is sick to stay home
- ✔ Plan for if an employee gets sick
- ✔ Regularly communicate and monitor developments with local authorities and employees
- ✔ Monitor employee absences and have flexible leave policies and practices
- ✔ Be ready to consult with the local health authorities if there are cases in the facility or an increase in cases in the local area

ANY

NO

DO NOT OPEN

OPEN AND MONITOR

MEET SAFEGUARDS FIRST

MEET SAFEGUARDS FIRST

ALL YES

ALL YES

ALL YES

cdc.gov/coronavirus
More Resources

U.S. Centers for Disease Control and Prevention
https://www.cdc.gov/coronavirus

New York State Department of Health
https://coronavirus.health.ny.gov

New York Forward
https://forward.ny.gov
Big I NY will always have your back through successes and challenges - like this coronavirus outbreak. The resources below will help guide you through how this pandemic affects you and your business.

Click on a category below to expand it. Click again to minimize.

- Reopening Safely
- Serving Your Customers
- Managing Your Team & Keeping Them Safe
- Legislative Alerts & Our Fight For You
- Online Education & Licensing

News: NYSDFS Delays Producer License Expirations Through July 8th

The New York State Department of Financial Services today announced that it was extending the expiration of individual insurance agent and broker licenses through July 8. The move grants producers an additional 45 days to renew their licenses. [READ MORE]

News: Big I NY Nominations Open
Text used in this presentation courtesy of the U.S. Centers for Disease Control and Prevention