Reopening Risk Management

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Risk Management Issues

- Risks
 - Risks from employee injury/illness
 - Risks from visitor injury/illness
 - Risks from vendors
- Managing risks
 - Best practices
 - Insurance
 - Contractual risk transfer



Employment Issues

- <u>Roadmap to Reopening Employment Guidance</u>
 - Have a plan & clear protocols re employee illness
 - Take steps to prevent spread & keep workplace safe
 - Be aware of protections that may entitle employees not to return to work
 - Make sure that policies, training, and posters are up to date
 - Be proactive about educating on and enforcing nondiscrimination and non-retaliation protections
- <u>COVID-19 Preparedness for Educational Institutions</u>
- <u>Additional resources</u>: government guidance on employment and other issues



Managing Risks

- Risks from visitor injury/illness
 - Signage
 - Enforcement
 - Waivers?
- Risks from vendors contractual risk transfer
 - Contractual requirements re practices/safety mirror yours
 - Require *additional insured* status on insurance policy
- Your Insurance
 - Be aware of changes at renewal
 - Increasing use of broad exclusions

Thank You

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