# **Reopening Risk Management**

Presented by Seth H. Row Miller Nash Graham & Dunn LLP June 8, 2020





### **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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