

Coronavirus Action Plan – General Industry



Location:

Effective Date: 05/06/2020

Revision Number: 1

This is a sample Coronavirus Action Plan. It is not meant to be exhaustive or construed as legal advice. Consult additional insurance and/or legal counsel for professional advice. Please modify this action plan to meet your business needs, taking all relevant federal, state and local compliance requirements into account.

The coronavirus (COVID-19) outbreak has impacted businesses across a variety of industries, forcing them to rethink their daily operations to ensure the safety of their employees and the general public. In fact, just one misstep can lead to the quick spread of COVID-19, jeopardizing the well-being of workers.

To help slow the spread of COVID-19 and safeguard our staff, Sterling Insurance Group Demo Account has created an action plan for responding to COVID-19. This plan, which is based on Centers for Disease Control and Prevention (CDC) and Occupational Safety and Health Administration (OSHA) guidance, highlights the responsibilities of managers and employees, and outlines the steps Sterling Insurance Group Demo Account is taking to address COVID-19.

RESPONSIBILITIES

When it comes to ensuring a safe workplace during the COVID-19 outbreak, both managers and employees have their role to play. The following is a breakdown of the responsibilities for Sterling Insurance Group Demo Account leadership and staff.

Managers and Supervisors

Sterling Insurance Group Demo Account leadership, including managers and supervisors, should familiarize themselves with the details of the action plan. Above all, leadership must be prepared to answer questions from employees and set a good example by adhering to the guidance prescribed in the plan. This involves practicing social distancing and good personal hygiene.

Employees

Employees play a critical role in Sterling Insurance Group Demo Account's COVID-19 prevention efforts. To protect everyone in the facility, Sterling Insurance Group Demo Account has a number of general best practices employees should follow:

- **Understand the signs and symptoms of COVID-19, and stay home if you are feeling sick**—Any employee who is experiencing symptoms of COVID-19 (e.g., fever, cough, shortness of breath, sore throat, runny nose, body aches, chills or fatigue) should stay home. Individuals experiencing such symptoms should also be instructed to consult guidance from the CDC on seeking medical care.
- **Practice good hygiene**—Employees should clean their hands often, either with an alcohol-based hand sanitizer or soap and water. Hand sanitizers should contain at least 60%-95% alcohol, and employees should wash their hands with soap for at least 20 seconds. In addition, employees should avoid touching their face and cough into their arm.
- **Practice social distancing**—Social distancing is the practice of deliberately increasing the physical space between people to avoid spreading illness.

For specific employee safety protocols, click [here](#).

Pandemic Response Team

The pandemic response team is a cross-functional team that recommends and oversees workplace protocols to control the spread of COVID-19. The team will include the following roles:

- **Senior leadership**—**[Insert name of individual or department]** is responsible for the business's overall action plan. **[Insert name of individual or department]** is responsible for working with company stakeholders and relevant health

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and safety bodies to manage this action plan.

- **Virus prevention and protocols lead**—[Insert name of individual or department] is responsible for recommending and developing protocols to ensure the wellness of all employees. They are also tasked with overseeing procedures for isolating employees should they become sick at work.
- **Sanitization and disinfection lead**—[Insert name of individual or department] manages logistics related to daily and periodic sanitation and disinfection efforts. Their responsibilities include ensuring that routine cleanings are completed and that the necessary cleaning supplies are readily available.
- **Communication lead**—[Insert name of individual or department] is tasked with managing any and all pandemic-related communications. They will work with human resources and internal communication stakeholders to ensure COVID-19 training is completed and that employees and their managers understand their role in preventing the spread of the disease. [Insert name of individual or department] will provide COVID-19 related updates on a [Insert frequency] basis and as needed.

OPERATING PROTOCOLS

In order to keep staff safe and prevent the spread of COVID-19, Sterling Insurance Group Demo Account requires the following workplace protective measures:

General Safety Policies

- Employees and customers who exhibit signs or symptoms of COVID-19 will be asked to leave the facility.
- Access to hand-washing stations and alcohol-based hand sanitizers will be provided to employees. [Insert details].
- Employees can voice concerns COVID-19 concerns by [Insert details].
- Sterling Insurance Group Demo Account will establish flexible work practices by [Insert details].
- Sterling Insurance Group Demo Account will place hand sanitizers in multiple locations to encourage hand hygiene. [Insert details].
- Sterling Insurance Group Demo Account will provide tissues and no-touch disposal receptacles. [Insert details].
- Sterling Insurance Group Demo Account will place posters that encourage hand hygiene to help stop the spread of the coronavirus at the entrance to your workplace and in other work areas where they are likely to be seen. [Insert details].
- Sterling Insurance Group Demo Account may decrease open business hours to perform more frequent cleanings. [Insert details].
- Sterling Insurance Group Demo Account will limit the number of customers allowed in our facility at any one time to [Insert details. Take state and local rules into account].
- Sterling Insurance Group Demo Account is aware that some employees may be at higher risk for serious illness, such as older adults and those with chronic medical conditions. To safeguard employees at-risk, we will take steps to ensure they have minimal contact with others. [Insert details].
- Sterling Insurance Group Demo Account is prepared to change our business practices if needed to maintain critical operations. [Insert details].
- Sterling Insurance Group Demo Account has contingency plans in place should absenteeism spike as a result of COVID-19. [Insert details].
- Sterling Insurance Group Demo Account will ensure there's a minimum of 6 feet of space between all desks and workspaces.
- Sterling Insurance Group Demo Account will modify the flow of traffic to minimize potential close contact with others.
- Sterling Insurance Group Demo Account will encourage the use of digital files. That way, staff will not have to exchange frequently touched paper documents.

Protocols for Workers

To ensure safety at Sterling Insurance Group Demo Account facilities, employees will be asked to:

- Notify their supervisor and stay home if they are experiencing COVID-19 symptoms (e.g., fever, cough or shortness of breath). 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 health care providers and state and local health departments. When self-quarantining, employees should:

- Stay away from other people in their home as much as possible, staying in a separate room and using a separate bathroom if available.
- Not allow visitors.
- Wear a face mask if they have to be around people.
- Avoid sharing household items, including drinking cups, eating utensils, towels or bedding.
- Clean high-touch surfaces daily.
- Continue monitoring their symptoms, calling their health care provider if their condition worsens.
- Notify their supervisor and follow CDC-recommended [precautions](#) if they are well but have a sick family member at home with COVID-19.
- Take additional preparations in the event they are traveling:
 - Check the CDC's [Traveler's Health Notices](#) for the latest guidance and recommendations.
 - Be mindful of COVID-19 symptoms of COVID-19. If you start experiencing symptoms (e.g., fever, cough or shortness of breath), notify your supervisor and refrain from traveling. Promptly call a health care provider for advice if needed.
- Stagger lunches to limit the number of individuals congregating in break areas. Sterling Insurance Group Demo Account may divide crews to reduce the number of workers in the facility at a given time.
- Limit close contact with others, maintaining a distance of at least 6 feet when possible. Workers are encouraged to remind customers to maintain at least 6 feet of distance from workers and other customers. Above all, avoid job tasks that require face-to-face contact with others where possible. If this is unavoidable, employees will be provided with face masks, physical barriers and other workplace controls to ensure their safety.
- Wear face masks where other social distancing measures are difficult to maintain.
- Take care when attending meetings and gatherings:
 - Consider using videoconferencing or teleconferencing when possible for work-related meetings and gatherings. When videoconferencing or teleconferencing is not possible, hold meetings in open, well-ventilated spaces.
 - Consider canceling or postponing large work-related meetings or gatherings that can only occur in-person.
- Refrain from sharing equipment. In instances where this is unavoidable, Sterling Insurance Group Demo Account will provide alcohol-based wipes and other cleaning materials that employees can use to clean equipment.
- Clean and disinfect frequently touched surfaces, including workstations, door handles, tables and countertops on a regular basis.
- Practice proper hand hygiene. Wash your hands regularly with soap and water for at least 20 seconds. An alcohol-based hand sanitizer containing at least 60% alcohol can also be used. Employees should clean their hands:
 - Before eating food
 - After using the restroom
 - After blowing their nose, coughing or sneezing
 - After putting on, touching or removing face masks
 - Before and after work shifts
 - Periodically throughout the day
 - Before and after work breaks
- Avoid touching your eyes, nose and mouth whenever possible.
- Avoid contact with others whenever possible (e.g., handshakes).
- Avoid gathering when entering and exiting the facility. Employees should also only enter and exit designated areas.
- Follow any posted signage regarding COVID-19 social distancing practices.

Protocols for Visitors

In order to protect Sterling Insurance Group Demo Account visitors (e.g., vendors), we will:

- Limit visitors to the facility to necessary personnel only.
- Screen visitors to the facility. Supervisors or other key personnel may ask targeted questions to visitors regarding their current health before they enter the workplace. If they answer yes to the following questions, supervisors may ask them to go home and not return to the job site until further notice:
 - Have you been in contact with a person who has tested positive or is in the process of being tested for COVID-19?
 - Have you or anyone you've been in contact with traveled outside of the United States recently?
 - Has a medical professional told you to self-quarantine?
 - Are you having trouble breathing, or have you had flu-like symptoms within the past 48 hours (e.g., fever, cough, shortness of breath, sore throat, runny nose, body aches, chills or fatigue)?
- Communicate our safety protocols and why we are taking specific precautions. This will be done using signage, social media and other available communication channels.
- Encourage visitors to practice social distancing when in the facility. Visitors will be asked to maintain at least 6 feet of distance from staff via written signage or instructions provided prior to their visit.
- Place hand sanitation stations and wipes throughout the facility.
- Minimize person-to-person contact where possible. This could involve establishing rules regarding the number of visitors allowed in the facility at a given time.
- Update messaging on our websites to educate visitors on facility precautions and hours.
- Encourage the use of face masks where other social distancing measures are difficult to maintain.

Additional Safety Policies

- **[Insert COVID-19 response protocols for specific aspects of your organization's operations].**

Sick Leave Policy

- **[Insert policies specific to your organization].**

CLEANING AND DISINFECTING PROCEDURES

- Surfaces and equipment will be disinfected at the end of each shift, before and after use, or—for frequently touched items—multiple times a day. The following items will be cleaned regularly:
 - Door handles and push plates
 - Restrooms
 - Handles on all equipment doors
 - Handles on beverage dispensers
 - Ice scoops
 - Refrigerator and freezer handles
 - Freezer handles
 - Sink handles
 - Soap dispenser push plates
 - Towel dispenser push plates
 - Trash receptacle touch points
 - Cleaning tools
 - Buckets
 - Telephones
 - Computers
 - Office cabinet handles
 - Break room tables and chairs
 - Display screens on equipment
 - Thresholds and hand railings
 - Shopping carts and baskets
 - Counters and other surfaces
 - Vending machine buttons
 - Baby changing stations in restrooms
 - Pens or other writing utensils
 - Clipboards
 - Elevator buttons
 - Shared work vehicles
 - Floors
- Employees responsible for cleaning will be given the appropriate protective equipment. Cleaning should be completed using CDC-recommended products, including:

- Environmental Protection Agency-registered household disinfectants
- Alcohol solutions with at least 60% alcohol
- Diluted household bleach solutions (if appropriate for the surface)
- Trash will be collected from the workplace regularly. Those collecting trash will be instructed to wear nitrile, latex or vinyl gloves.
- HVAC air filters will be cleaned and disinfected regularly.
- Hand sanitizer dispensers will be refilled frequently.
- When an employee has tested positive for COVID-19, deep cleaning will be triggered and Sterling Insurance Group Demo Account will ensure areas in which the individual worked are cleaned thoroughly. In regard to deep-cleaning practices:
 - Sterling Insurance Group Demo Account will identify an approved external company to complete a deep cleaning of the facilities. This external company will be equipped with the proper training, permits and cleaning equipment to complete the task.
 - The pandemic response team will coordinate and supervise deep-cleaning efforts to ensure:
 - There is a specific plan and strategy in place, and that plan accounts for all machinery, equipment, common areas, tools and offices.
 - Authorized individuals are the only ones allowed access to the site during the deep cleaning.
 - Employees are aware of deep-cleaning practices.
 - The company contracted to perform the deep cleaning uses the appropriate PPE during the process and disposes of potentially contaminated items properly.

EXPOSURE SITUATIONS

Sterling Insurance Group Demo Account has response plans in place for situations when employees exhibit symptoms of or test positive for COVID-19.

Employee Exhibits Symptoms of COVID-19 Before Entering the Facility

- The employee reports their symptoms to their supervisor, who then communicates that an employee is exhibiting symptoms of COVID-19 to the relevant parties (e.g., human resources).
- The employee is given a face mask and gloves, and is sent to a designated isolation room for further evaluation by the virus prevention and protocols lead or another designated individual. This evaluation will examine an employee's symptoms in more detail, flagging employees who are experiencing the following:
 - A fever of 100.4 F or higher
 - Shortness of breath or difficulty breathing
 - A cough
 - A runny nose
 - Muscle pain
 - Tiredness
- If COVID-19 symptoms are confirmed, employees may be asked to go home and speak with their health care provider. Sterling Insurance Group Demo Account will ensure employees are able to get home safely before dismissing them. If, after an evaluation, the employee is not exhibiting COVID-19 symptoms, they may return to work at the discretion of the virus prevention and protocols lead.

Self-quarantining and Return to Work

Employees who test positive for COVID-19 or believe they have been infected will be instructed to follow the advice of a qualified medical professional and self-quarantine. When self-quarantining, employees should:

- Stay away from other people in their home as much as possible, staying in a separate room and using a separate restroom if available.
- Not allow visitors.
- Wear a face mask if they have to be around people.

- Avoid sharing household items, including drinking cups, eating utensils, towels and bedding.
- Clean high-touch surfaces daily.
- Continue monitoring their symptoms, calling their health care provider if their condition worsens.

Notably, employees who are symptomatic or who have tested positive should not return to work until the conditions outlined in the table below are met:

Return to Work Considerations	
Employee was symptomatic but was not tested for COVID-19.	Employee was tested for COVID-19.
<p>The employee may return to work if:</p> <ul style="list-style-type: none"> • They have not had a fever for at least 72 hours and have not used fever-reducing medication during that time. • Coughs and other symptoms have improved. • Seven days have passed since they first experienced symptoms. 	<p>The employee may return to work if:</p> <ul style="list-style-type: none"> • They no longer have a fever. • Coughs and other symptoms have improved. • They have received two negative COVID-19 tests in a row.

When an employee tests positive for COVID-19, deep-cleaning procedures will be triggered. Furthermore, employees who have been in close contact with an individual who has tested positive for COVID-19 will be instructed to self-quarantine.

OSHA RECORDKEEPING AND REPORTING

Sterling Insurance Group Demo Account will adhere to OSHA-mandated requirements as they relate to recording and reporting certain work-related injuries and illnesses.

QUESTIONS

If employees have any questions regarding the content of this action plan, they should be instructed to speak with their supervisor. Furthermore, while the strategies highlighted in this document can protect workers from COVID-19, it's important to follow CDC guidance at all times. For more information, click [here](#).