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

- **Roadmap to Reopening – Employment Guidance**
  - 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 non-discrimination and non-retaliation protections

- **COVID-19 Preparedness for Educational Institutions**

- **Additional resources**: 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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