

Commercial Risk Advisor

August 2020

While the complexity of risk assessments will differ from business to business, they typically involve the following steps:

1. *Identifying the hazards*
2. *Deciding who may be harmed and how*
3. *Assessing risks*
4. *Controlling risks*
5. *Monitoring the results*

Provided by:
Bowen Insurance Agency, Inc.



Reopening a Business After the Coronavirus Shutdown

As the coronavirus (COVID-19) pandemic continues to have an unprecedented effect on daily life, many business owners are looking forward to a return to normalcy. We may be nearing a time when stay-at-home regulations are scaled back and all businesses are allowed to resume.

Before reopening, businesses should perform a risk assessment to determine what steps must be taken. If your risk assessment concludes that COVID-19 poses a threat to employees or customers, there are many workplace controls to consider from the Occupational Safety and Health Administration (OSHA) and the Centers for Disease Control and Prevention (CDC). For instance, you should consider the following:

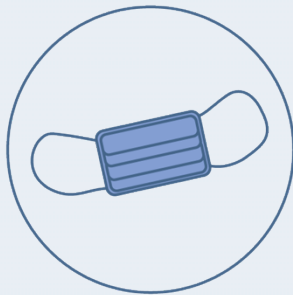
- **Implement administrative controls**—Establishing alternating days or extra shifts could minimize employee exposure to COVID-19.
- **Utilize personal protective equipment (PPE)**— It's important to train employees how to properly put on, take off and care for PPE.
- **Consider engineering controls**—Engineering controls can include installing high-efficiency air filters or installing physical barriers.
- **Create a dialogue with vendors and partners**—Share response plans with local businesses and those in your supply chain.
- **Encourage social distancing**—Best practices include maintaining at least 6 feet of distance from others, hosting meetings virtually and allowing essential personnel only on the job site.
- **Manage the different risk levels of your employees**—Older adults and those with chronic medical conditions may be at higher risk.
- **Separate sick employees**—If an employee is confirmed to have COVID-19, inform fellow workers of their possible exposure.
- **Support respiratory etiquette and hand hygiene**—Businesses should encourage good hygiene in the workplace. You can learn more about face masks and respirators in the next article.
- **Perform routine environmental cleaning and disinfection**—Businesses should regularly sanitize their facility.

Contact Bowen Insurance Agency, Inc. today to help navigate the reopening process to ensure a smooth and safe business reopening.

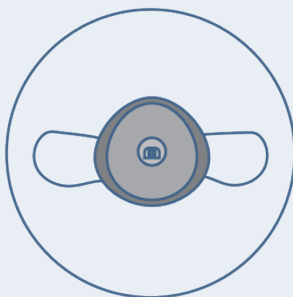
Face Masks 101



Cloth face coverings may be commercially produced or homemade garments, bandanas or items made from other fabrics. They contain the wearer's respiratory droplets when coughing, sneezing or talking.



Surgical masks are typically cleared by the U.S. Food and Drug Administration as medical devices. They help prevent wearers from spreading respiratory droplets, but have a loose fit.



Respirators are filtering facepieces that prevent workers from inhaling both large and small particles. They form an air-tight seal.

Face Masks and Respirators in the Workplace

As the national economy reopens, an unprecedented number of workers will be required to wear face masks in the workplace for the first time. Under the Occupational Safety and Health Act (the Act), employers must provide a safe work environment for their workers. For many, this includes properly training workers on how to adequately use face masks at work.

To help with this requirement, OSHA has published a series of answers to [frequently asked questions](#) (FAQs) regarding the use of masks in the workplace. The new guidance outlines the differences between cloth face coverings, surgical masks and respirators. The FAQs also remind employers not to use surgical masks or cloth face coverings when respirators are needed.

Here are the key takeaways:

- Cloth face coverings are not considered PPE, and employers are not required to provide them.
- OSHA generally recommends that employers encourage workers to wear face coverings at work.
- Cloth face coverings are not a substitute for social distancing measures.
- OSHA suggests following CDC recommendations, and always washing or discarding cloth face coverings that are visibly soiled.
- Employers must not use surgical masks or cloth face coverings when respirators are needed.

In addition, the guidance notes the need for social distancing measures, even when workers are wearing cloth face coverings, and recommends following the [Centers for Disease Control and Prevention's \(CDC\) guidance on washing face coverings](#).

Employers should become familiar with this OSHA guidance and train their employees on the proper use of face coverings, surgical masks, respirators and other personal protective equipment.

Employers are encouraged to review other COVID-19 safety guidance by visiting the [OSHA Coronavirus website](#). For additional workplace guidance, speak with Bowen Insurance Agency, Inc..