As the coronavirus (COVID-19) pandemic continues, we must play a key role in helping to protect workers, communicate risks factually and effectively, and ensure business continuity for the short and long-term. In response to COVID-19, companies should develop a plan for the short and long-term when employees reenter the workplace.



Dedicated Response Team

This global pandemic has the potential to impact every part of the organization. Consider a team or designate an individual to address the organization's response efforts. Developing and executing a plan will be one part of a strong and consistent response effort. Every team member should know their role in the plan and what to do as it evolves.

Rely on Trusted Resources

Heightened fear and uncertainty can be a direct result of misinformation. Reliable resources leaders in the response efforts include:

- The Centers for Disease Control (CDC)
- World Health Organization (WHO)
- The Occupational Safety and Health Administration (OSHA)
- State and County Public Health Departments
- Local chamber of Commerce
- Trade organizations
- Other government agencies and organizations.

It is also important to note that local, regional, state, countrywide mandates and directives may vary. Employees should be aware of the directives in all regions they operate.

Planning Considerations

It will be imperative to communicate your objectives, which may include: reducing transmission between staff, protecting people who are considered high risk, resuming business operations, and reducing effects on the business. Considerations may consist of:

- Current Federal, State, and Local ordinances, such as shelter-in-place.
- Severity of the disease in the public where the business is located (number of cases, hospitalization and death rates, global implications, etc.).
- High-risk individuals, such as older employees, individuals with respiratory issues, or compromised immune systems.
- Preparation for increased number of workers absent due to illness, family issues, etc.
- If you have more than one location, managers should be aware of the status of outbreak in their area, and their local/state restrictions. Managers should be aware of local/state ordinances and how they coincide with or contradict your company's planning.

Creating an Outbreak Response Plan

Employers should be ready to implement, monitor, and update strategies to protect workers from COVID-19 while considering the continuity of operations.

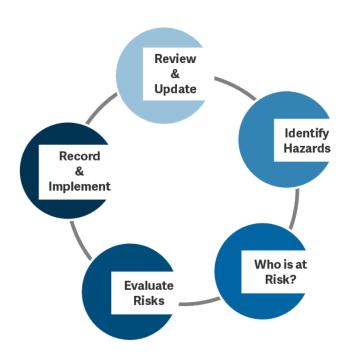
- The plan should be flexible and involve constant monitoring, analysis, and updates as local, state, and federal outlook and response efforts evolve.
- Communicate the plan with your employees, explain policies, flexibility and changes to regular workplaces,
- Discuss best practices with internal and external customers.
- Prepare for absenteeism. Monitor and respond to how absenteeism affects key business functions.

- Cross-train employees to perform essential tasks and functions that are essential to operate.
- Assess your business' supply chain and reliance on others in the community, as well as your impact while operating in the community. Be prepared to change your practices if necessary to maintain critical operations.

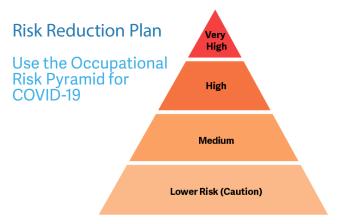
Evolving Strategy for Risk Reduction

Consider what is happening to the organization in the short and long-term. You will need to re-evaluate strategies on a regular basis in order to improve safety, assess risks, and address them quickly. Consider a risk assessment approach.

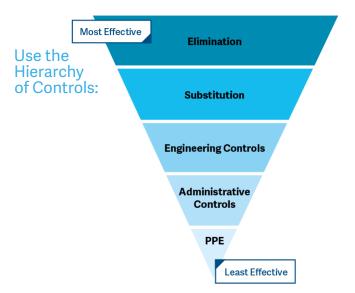
- 1 Identify hazards and risks.
- 2 Determine who would be affected and how.
- 3 Assess the risks and implement controls.
- 4 Document and communicate changes.
- 5 Re-assess and re-start the process.







- · Identify work related exposure and health risks.
- Consider where each classification of employee falls:
 - Very High: Healthcare and morgue workers in direct contact with people known or suspected of having COVID-19.
 - High: Healthcare delivery, healthcare support, firstresponders, and those with direct contact with people known or suspected of having COVID-19.
 - Medium: Employees who require close contact with people who may be infected, but the infection is unknown. For example: teachers, retail, those required to travel, restaurant workers, hotel workers.
 - Lower Risk: Individuals who have minimal contact with the public in the course of their normal employment.
- · Explore controls you can institute



Examples of Control Measures:

- Elimination: work from home, or telecommuting.
- Substitution: using non-touch faucets, and soap dispensers.
- Engineering: physical guards between employees and customers, like a sneeze guard or teller station.
- Administrative: flexible work hours, staggered shifts, reduce group sizes, social distancing.
- PPE: facemasks, gloves, face shields, etc.
- Review HR policies to ensure policies and make sure that they are in tune with the current requirements with local, state, and federal agencies. Review policies regularly and update policies as needed.
- Review essential business functions, job roles, and critical elements.
 - Review your supply chain required to maintain business.
 - Plan for disruption in the supply chain, delays in receiving supplies, sanitation efforts when receiving supplies, etc.
- Set-up triggers, procedures, and officers for activating and terminating the plan.
- Create a process to communicate changes to employees and key stakeholders in your business.
- Plan to minimize exposure between employees and the general public.
- Develop a process for employees to respond to athome emergencies, power outages, and difficulties in conducting WFH procedures.
- If there is an outbreak of COVID-19 in your area, consider canceling non-essential business travel.



Plan Development Guideline

Monitoring Plan		Response	
Objectives		Response Plan	Examples
IDENTIFY ALL POSSIBLE OCCUPATIONAL EXPOSURES.	Gain knowledge in order to improve response efforts	Contact and research directives in all areas you operate. Organizations include: CDC WHO OSHA, State and County Public Health Departments Local chamber of commerce Trade organizations	 Research updates and local, regional, state, and federal response efforts, and regularly review your program to comply with those efforts Understanding the response efforts in all areas in which your employees operate Regulations for San Diego may be different than San Francisco
ANALYZE CONTROLS	Identify COVID-19 related exposures Use the Occupational Risk Pyramid for COVID-19	 Analyze processes Contact internal and external stakeholders Review essential business functions, job roles, and critical elements Review your supply chain required to maintain business 	 Classify workers by level of risk (very high, high, medium, and lower risk) Determine how each level of risk is potentially exposed to COVID-19 (exposed to sick individuals, handling materials, sharing equipment, close confinement, etc.) Consider ways employees come into contact with the general public or those who may have COVID-19 (including internal and external stakeholders) Determine what operations are essential and what can and can't be altered
ESTABLISH A TEAM FOR THE RESPONSE PLAN	Identify key individuals	Develop a response team Develop key objectives of response team	Response team can consist of a select committee or driven by a safety coordinator



Monitoring Plan		Response	
Objectives		Response Plan	Examples
DEVELOP POLICIES AND PROCEDURES	Improve overall safety efforts of the organization	 Develop written policies and procedures Develop best practices 	Use the Hierarchy of Controls: Elimination: Work from home Substitution: using a non-touch piece of equipment rather than conventional like a no-touch faucet Engineering: physical guards between employees and customers like a sneeze guard Administrative: flexible work hours, staggered shifts, social distancing PPE: facemasks, gloves, face shields, etc.
IMPLEMENT POLICIES AND PROCEDURES	Raise awareness Formalize controls	 Communicate changes to employees Develop training Explain policies, flexibility and changes to regular workplaces, etc. 	 Social distancing – use physical markers if possible Restrict access to areas where people congregate Remove equipment or materials that encourage employees to not social distance Flexible workplaces – use staggered hours If PPE is introduced or required, train employees on what PPE is to be used, how to properly use, how to remove PPE, and how to dispose Eliminate or reduce sharing of equipment and materials
DEVELOP TRIGGERS	Determine when the various elements of the plan should be triggered or terminated	Create metrics, time periods, or actions that determine when the plan will kick into place or need to be re- evaluated	Identify triggers, procedures, and key personnel to activate the plan and convey the plan to all employees and key business partners. For example, if there is a sudden surge in your area of COVID-19 cases, you may require that employees return to WFH, or that the general public may no longer access your place of business · If there are areas that employees are gathering in large groups like training rooms, be prepared to close them or limit capacity



Monitoring Plan		Response	
Objectives		Response Plan	Examples
MINIMIZE EXPOSURE TO PUBLIC	Develop measures to reduce risk from individuals outside of your organization	 Alter policies & procedures as needed to reduce risk to your employees from external stakeholders Develop training Communicate changes to employees, customers and suppliers 	 Conduct as much interaction over the phone or online as possible Retail – If possible, have orders conducted over the phone/online, paid electronically, and use curbside pickup
MONITOR & RE-EVALUATE PROGRAM	 Determine measures to monitor current controls Develop measures to reevaluate Change processes as needed 	 Evaluate the current policies and procedures Assess any changes in exposure, data, public health initiatives, etc. Change policies and procedures as needed. Communicate changes to employees. Develop training methods 	Restrictions have been lifted in your local area. You now have more exposure to the general public. Your current controls at limited capacity with no or limited access to the public may need to be altered. Institute control measures, communicate the changes with your employees, and conduct training.

By making loss control visit(s), evaluations and/or recommendations, or providing safety materials, Berkshire Hathaway Homestate Companies and this Consultant have not and do not undertake or assume any duty to you or anyone else, including but not limited to: A) Identifying or reporting upon any hazard at your premises; B) Managing, controlling, or correcting any hazard; or C) Enforcing compliance with any local, state, or federal safety or health law. Our recommendations or safety materials may not address every possible loss potential, code violation, or exception to neither good practice nor will compliance with any submitted recommendations guarantee the fulfillment of your obligations as required by any local, state, or federal laws. Loss Control is your management's daily responsibility. You are urged to implement and maintain your safety and health management programs.

Please contact the Loss Control team at: losscontrol@bhhc.com for any further questions.