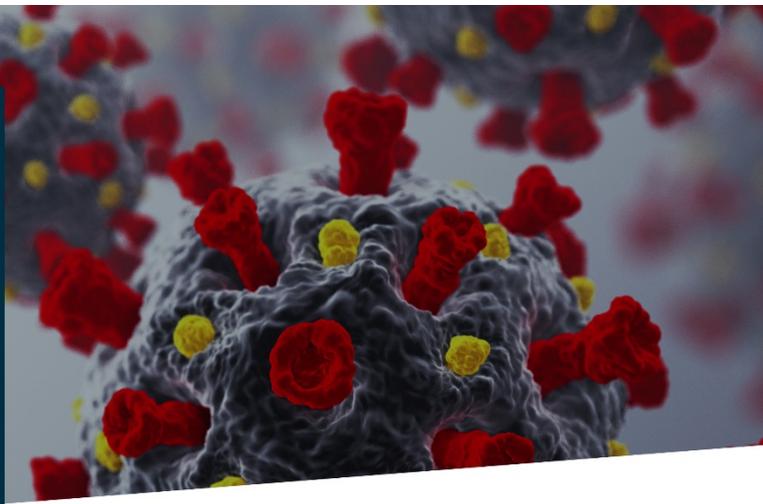


COVID-19

A Fact Sheet



Background

Reports surrounding the coronavirus (COVID-19) have caused concern among clients and the general public as we continue to see cases rise across the US and the world. As of April 7, 2020, 1,360,039 people worldwide have been diagnosed with COVID-19 with 367,776 cases in the United States. While those numbers are rising, keep in mind that this flu season the USA alone has seen over 32 million people come down with the flu and over 18,000 of them have died. There is no telling if the coronavirus will reach or exceed those levels, but it currently has a long way to go. Much like the flu, we can all take positive steps in response to the virus. Alliant has assembled general guidance and links to information from federal agencies and health organizations. We will continue to monitor the situation and update accordingly.

What is COVID-19?

Coronaviruses are a large family of viruses that are common in people and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people such as with MERS-CoV, SARS-CoV, and now with this new virus (named SARS-CoV-2). The virus that causes COVID-19 is spreading from person-to-person in China and some person-to-person transmission has been reported in countries outside China, including the United States. However, respiratory illnesses like seasonal flu, are currently widespread in many US communities.

Symptoms

Reported illnesses have ranged from mild symptoms to severe illness and death for confirmed COVID-19 cases. Symptoms may appear 2-14 days after exposure*:

- Fever
- Cough
- Shortness of breath

*This is based on what has been seen previously as the incubation period of *MERS-CoV* viruses.

Call your healthcare professional if you develop symptoms, and have been in close contact with a person known to have COVID-19 or if you have recently traveled from an area with widespread or ongoing community spread of COVID-19.

Guidance for Employers

The guidance from CDC and other public health agencies largely depends on individuals complying voluntarily with restrictions. Certain businesses are being impacted by specific government action but all employers are being impacted by recommendations to restrict travel and interactions with others, especially gatherings of ten or more. Employers should emphasize to workers that they are strongly encouraged to comply with those recommendations at work and at home.

On April 3, 2020 the CDC issued a new recommendation based on their analysis of disease spread:

In light of this new evidence, CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies) especially in areas of significant community-based transmission.

This recommendation by CDC should be adopted by employers when 6' separation between workers cannot be consistently maintained.

OSHA says that at this time, the U.S. Centers for Disease Control and Prevention (CDC) emphasizes that, while the novel coronavirus, COVID-19 poses a potentially serious public health threat, the risk to individuals is dependent on exposure. For most people in the US, including most types of workers, the risk of infection with COVID-19 is currently low. The exposure risk may be elevated for some workers who interact with potentially infected travelers from abroad, including those involved in:

- Healthcare
- Hospice care
- Laboratories
- Airline operations
- Border protection
- Solid waste and wastewater management
- Travel to areas, including parts of China, where the virus is spreading

In addition, OSHA is asking employers to refrain from purchasing N95 respirators in order to increase supplies for healthcare workers. OSHA recommends switching to cartridge style respirators for workers that must wear respiratory protection.

The Center for Disease Control and Prevention (CDC) is encouraging businesses to begin preparations for the spread of the Coronavirus in the United States. In order to assist you in these preparations, you are encouraged to take the following steps:

Communicate with your employees

- Hygiene and health is key – Practicing standard sanitation and hygiene regimens is a top priority.
 - Encourage frequent and thorough hand washing with soap and water.
 - Hand sanitizer, with at least 60% alcohol content, is a secondary option.
 - Remind everyone to keep noses and mouths covered when coughing or sneezing.
 - Avoid touching in and around the eyes, with unwashed hands.
 - Discourage hand shaking and other contact greetings.
 - Everyone who has not yet had a flu shot should get one as soon as possible.

- Outline changes to your operations during the public health emergency.
 - Changes to work from home guidelines
 - Guidance for parents with children at home
 - Attendance guidelines for illness

Review and follow CDC recommendations for employers

- Emphasize staying home when sick, respiratory etiquette, and hand hygiene by all employees.
- Perform routine environmental cleaning.
- Update your absenteeism policy and communicate the requirements.
- Update your work from home policy and communicate the requirements.
- Wear cloth face coverings when 6' separation cannot be maintained.

Planning considerations

- Prepare for increased absenteeism
 - Cross train employees to handle other functions
 - Encourage employees to develop contingency plans for child care in the event there are long term closures of schools and day care centers
- Prepare for business interruption
 - Identify alternative suppliers
 - Prioritize certain customers
 - Prepare to shut down certain functions

Additional resources are available from OSHA, the Centers for Disease Control (CDC) and the World Health Organization (WHO)

[CDC Guidance for Businesses](#)

[OSHA Guidance on Covid-19](#)

[WHO Covid-19-coronavirus-2019](#)

[CDC Covid-19 Updates](#)

[CDC: If You Feel Sick](#)

Additional Considerations for Construction Projects

Remember CDC guidance for 6' separation and fewer than 10 people for meetings including:

- All Hands Meetings
- Orientations
- Safety EHS Meetings
- Stretch and Flex
- Foreman's Meetings
- Staff Meetings
- Owner's Meetings
- Toolbox Talks

Remember also, COVID-19 germs can survive on paper sign-in sheets.

Consider whether any of the above meetings are critical or can be cancelled altogether or if video conferencing can be used in place of face-to-face meetings.

- Jobsite break rooms have many common surfaces that can sustain the virus unless they are disinfected. Coffee makers, microwaves, refrigerators and tables and chairs should be disinfected often and hand sanitizer and disinfecting wipes should be provided in the break room.
- On large sites elevators/personnel hoists should have limited numbers of passengers to allow adequate separation.
- If PPE is provided to visitors from a pool of available vests, glasses and hardhats, PPE must be wiped down with disinfecting wipes before and after each use.
- Portable toilets should be cleaned and disinfected on a more frequent basis.

General Contractors should:

- Communicate with project personnel and enforce guidelines at all levels of project.
- Coordinate with trades and assign GC staff to supervise specific areas for implementation of policies to minimize exposure.
- Break trade crews down into the smallest working groups possible to complete tasks and instruct them not to commingle with others to every extent possible.
- Obtain subcontractors' Covid-19 policies and review how they are monitoring employee health and travel status. Are subs being proactive and encouraging similar preventative actions to reduce germ spreading?
- Provide appropriate PPE (disposable nitrile gloves) for cleaning and waste removal crews.
- Provide appropriate PPE (disposable gloves, N95 mask) for personnel providing first aid onsite.

COVID 19 – Steps for Confirmed Cases or worker’s onsite with symptoms

The following is an incident response work flow:

1. The worker presents to the GC with COVID-19 Symptoms;
2. The person it is being reported to should immediately don proper PPE (mask) themselves and provide one to the worker;
3. The worker should be escorted to a well-ventilated isolation area, away from others, and their employer must be immediately notified;
4. The manager should collect basic information (normal incident report, length of illness, symptoms, family illnesses, names of person contacted in the past 24 hours)
5. The following questions should also be asked and answers recorded on incident report:
 - a. Has the worker been in contact with sick persons/animals?
 - b. Has the worker traveled to COVID-19 affected areas?
 - c. Has the worker been in contact with COVID-19 affected area travelers?
6. The GC must instruct the worker to leave the jobsite, contact their healthcare provider, and obtain written release from their medical doctor before returning to the jobsite.
7. If the ill worker is a subcontractor’s employee the GC must notify the employer of the affected employee;
8. If the ill worker is an employee of the GC then notify their HR Dept;
9. The GC should then communicate to the subcontractors on the worksite that an individual may have had symptoms or has tested positive.*. This will give the opportunity to the subcontractors to report to their employees in order to manage the communication. In that communication all parties must recognize that the OSHA and CDC guidelines both urge employers to remain flexible with their employees that are part of an at risk population who choose not to attend work. It is suggested that the GC has a project plan in place that can provide assurances to the labor workforce that efforts to disinfect and/or address the safety of the project are in place for their protection.

****If a worker tests positives for COVID-19***

- *If ultimately the worker tests positive for COVID-19 then CDC cleaning protocols need to be implemented by the GC on the jobsite*
 - *In all circumstances employees managing this need to maintain **medical confidentiality, this includes a GC maintaining confidentiality of their employees and Subcontractor employees***
 - *Contractors should designate professionals within their organization that are trained to address these issues.*
10. Consult CDC for cleaning guidelines/protocols – but here are some work flow suggestions:
 - a. Professional Cleaning Service Notified – Service should be made aware of the cleaning purpose – service should have experience with Bio clean up
 - b. Area of contact should be cordoned off with no access
 - c. Cleaning service provides documentation of deep cleaning
 - d. Area is reopened for use
 - e. Additionally it is advisable that normal and customary cleaning of surfaces in office space or areas of control continues to occur. Routine cleaning should be modified to include CDC protocols around disinfectants that are publicized to address COVID-19.

Examples:

An ironworker was symptomatic – he was working in a controlled access zone, his foreperson immediately notifies the GC and he is asked to go home. Because this is a controlled access zone, the GC immediately cordoned off the area and asks for the area to be immediately cleaned by a professional cleaning service. Once the area is disinfected, it can be cleared for the work to continue.

An electrician calls her employer and informs that she has tested positive for COVID-19. She had previously been working with symptoms and throughout the project site including common areas. Employer should notify the General Contractor of the jobsite. Keeping the employee's name and information confidential the Employer should provide the GC as much information as possible. The General Contractor should notify the owner per the contract terms and contact a third party cleaning service to come and disinfect the project site common areas and other areas as best as practicable and per the CDC guidelines.. The General Contractor should notify the other subcontractors on the jobsite along with their plan of disinfecting with follow up documentation of it being completed.

It is important to understand that all of these scenarios are going to have their own set of facts. The workflow above is merely a guide to assist in the decision making process. That process involves understanding the employer's obligation to provide a safe workplace which includes multiple parties that perform work on a construction site; the public health guidelines; and the ongoing contractual obligations of the various parties.

We continue to monitor the updates to the CDC and OSHA Guidelines and urge employers to do the same.

Frequently Asked Questions

Are there any recommended tasks/communication at a construction site?

- Comply with federal, state and local recommendations to curb the spread of the virus.
- Actively encourage sick employees to stay home.
- Employees in high risk populations should remain at home.
- If possible, place signage that encourages staying home when sick; cough and sneeze etiquette; and hand hygiene at the entrance to your project and in other workplace areas where they are likely to be seen.
- Gatherings of ten or more people in close spaces should be avoided.
- Hand washing stations with anti-bacterial soap and warm water must be available.
- Hand sanitizer can be made available as well. Frequent hand washing should be encouraged.
- Perform routine environmental cleaning by a competent third party service with disinfectant or disinfectant wipes of common surfaces including tools and other equipment including broom handles and mops.

What if a coworker in the office or on site tests positive for Covid-19?

- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA).
- Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure.
- Anyone that becomes sick should be sent home and remain at home following CDC guidelines.

What should we communicate to company employees in the office and jobsite?

- Stay home if you are in an At Risk population or if you are sick.
- Employers should maintain flexible policies that permit employees to stay home to care for a sick family member.
- Compensation for sick employees may follow existing policy or companies may draft temporary policies that might be more generous. There is no obligation to change current policies on attendance or compensation.
- If you have subcontractors they should be encouraged to communicate with their own workers regarding their own policies dealing with COVID-19.
- Consider increasing environmental cleaning of common surfaces.
- Provide employees with disinfecting wipes for cleaning desks, keyboards, etc.

What is our responsibility to employees that travel by air for work?

- CDC has made no specific recommendations regarding domestic air travel. They do have a guidance page that has a list of issues to consider before traveling including, is the traveler in an At Risk population; there may be high concentrations of people at the airport and onboard aircraft; is the disease active where you will be going; can the traveler quarantine if they're exposed away from home, etc.

What is an employer's responsibility for employees to work from home?

- No particular responsibility to offer work at home but CDC is recommending if it is possible then employers should consider it.

OSHA has indicated that COVID-19 incidents are OSHA Recordable – does that mean every claim that is reported to me becomes automatically OSHA recordable?

The OSHA directive is as follows:

OSHA recordkeeping requirements at 29 CFR Part 1904 mandate covered employers record certain work-related injuries and illnesses on their OSHA 300 log.

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. However, employers are only responsible for recording cases of COVID-19 if all of the following are met:

1. It's a confirmed case of COVID-19 (see CDC info on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19);
2. The case is work-related, as defined by 29 CFR 1904.5; and
3. The case involves one or more of the general recording criteria set forth in 29 CFR 1904.7 (e.g. medical treatment beyond first-aid, days away from work).

This does NOT mean that every incident is recordable. If an infection is proven to be as a result of performing their work related duties then it follows that it is recordable.

Should you have any questions or concerns, **please engage your local Alliant contact immediately** or you can visit:

<https://insurance.alliant.com/COVID19-questions>

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