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MANAGING RISK IN A POST-COVID-19 WORLD:

A self-audit guide for successfully restarting or advancing your operations

BROUGHT TO YOU BY:

The Fred C. Church Outdoor + Adventure Practice Group

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MANAGING RISK IN A POST-COVID-19 WORLD

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How And Why To Use This Self-Auditing Tool

MANAGING RISK IN A POST-COVID-19 WORLD

Across the outdoor and adventure industry, organizational responses to the COVID-19 threat have been widespread. Some businesses have closed completely, others have been forced to reduce their workforce, and many have implemented work-from-home protocols. Whatever actions your organization took, they were necessary responses in the 'Prevention' phase of this emergency. By taking these measures, you were helping to flatten the curve of COVID-19 infections and protecting the health and wellness of your staff and participants.

Now, as your organization looks to move forward, an array of distinct constraints and challenges lie ahead. For this reason, it's essential to begin the 'Predict and Prepare' phase of your response right away. This means identifying and evaluating all the factors that will set your organization up for an effective and safe reopening or revitalization.

We wanted to support you in this undertaking by putting together a self-audit tool that you can use to guide you through the process of reemerging or reimagining your operations.

This self-auditing guide will:

> Aid you in laying out a strategy to recovery for the next month, six months, year, and beyond

> Point out issues you and your leadership team may unintentionally overlook as you develop your plans

> Demonstrate how each decision you make has an impact on the next one

> Enable input and buy-in from all key leaders in your organization during the process

> Provide links to resources that will assist you and your team in making the best short- and long-term decisions for your organization

Most importantly, we constructed this tool to help protect the health and well-being of your staff, participants, and other key organizational partners.

There is no doubt that the business world is going to be markedly different post-pandemic from what it was before this emergency struck. As your risk resource, Fred C. Church is here to support you in any way we can as you move to successfully restart or advance your operation in this new reality.

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Five Underlying Assumptions

We are aware there is no one-size-fits-all solution that will help every outdoor and adventure organization in all regions of the country make business-critical decisions for the future.

Before moving into the audit tool, itself, it is important to share the following assumptions that are at the heart of this guide:

1. We will be dealing with COVID-19 for a significant amount of time.

2. We cannot flip a switch and return to life and work as it was before COVID-19.

3. We recognize that every organization is unique, has had a distinct journey during this emergency, and may be subject to widely varying state regulations.

4. We understand that new information about the virus, including how it is transmitted, how to detect it, how to treat it, and how to prevent it, is constantly being uncovered, so there will be a need for every organization to reevaluate their practices often and be ready to pivot frequently.

5. We have been mindful in developing this self-audit tool that some organizations are well down the path of preparing for the next phase of this situation, while others have not yet begun their planning, and still more are somewhere in between.

Disclaimer

The information appearing in this document is accurate as of press time. However, the COVID-19 situation evolves so rapidly that items may have changed since publication. Additionally, this information is provided for general educational purposes only. It should not be relied upon as, or in place of, legal or other professional advice. You are encouraged to work with your organization's trusted counsel and partners when addressing specific issues.

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Evaluating Your Organization's Risk Strategy and Resources

The current environment has significantly impacted how outdoor and adventure operators must approach and manage business risk. In this section, we help you reevaluate four key areas of your risk management plan.

1. Communicate often, clearly, and transparently, and make sure to document what you say and what you do.

Sensitivities to health risks are appropriately heightened right now, so it is more important than ever to frequently communicate in a straightforward and clear manner to your staff and participants. Here are some questions to ask yourself about your communications process:

- [ ] **Do all people in your organization understand that there are COVID-19-related risks associated with your operation?**

- [ ] **Have you shared how you are working to mitigate these risks?**

- [ ] **Do you think your staff and participants accept that they share in the responsibility of protecting themselves and those around them?**

- [ ] **Have you taken the time to reinforce the importance of continuing to follow the CDC's guidelines?**

- [ ] **If you have implemented new policies and procedures, is everyone in your organization not only aware of them but also being held accountable for adhering to them?**

- [ ] **How are you engaging with your staff and customers?**
  - [ ] **Is it frequent enough?**
  - [ ] **Are you reaching them via the platforms that they use?**

- [ ] **What steps will you take if you need to go through another round(s) of shutdown restrictions?**

- [ ] **Have you communicated these plans to your staff, clients, participants, or vendors?**

- [ ] **Do you have a process for keeping up-to-date and accurate records of all your communications?**

- [ ] **Have you documented all forms of messaging so that you can refer back and confirm that you said and did everything you communicated to your staff, participants, clients, and vendors?**

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Evaluating Your Organizational Risk Strategy and Resources

2. Conduct a thorough risk assessment – you should prepare for the worst while hoping for the best.

Now is the perfect time to conduct a focused, enterprise-level risk assessment, including heat mapping, to understand the new risks to your business and make detailed plans for how to address them. Here are questions to consider as you undertake this process:

- [ ] **Do you have the latest OSHA information and resources, like Guidance on Preparing Workplaces for COVID-19 and Managing Employer Risk in the Age of Coronavirus?**

- [ ] **Have you identified a Pandemic Response Team and COVID-19 Coordinator?**
  - [ ] **If so, have you scheduled and held frequent and regular meetings?**
  - [ ] **Have you conducted a table-top exercise/crisis simulation to practice your response to a person on-site testing positive with the virus?**

- [ ] **Have you built a return to work playbook that addresses the who, when, where, and how of this process?**

- [ ] **With a potentially reduced workforce, what gaps are emerging?**

- [ ] **If you cannot re-hire furloughed staff, how will you quickly attract and train new staff?**

- [ ] **Have you and your leadership team identified and assessed new strategic, financial, operational, organizational, and reputational risks?**

- [ ] **What are your competitors doing?**
  - [ ] **In which ways do you stand out in relation to them?**

- [ ] **What new ways are you using to serve customers?**

- [ ] **Are there products/services that you offer that are not viable at this time?**

- [ ] **What considerations have been given to introducing new products and services and phasing others out?**

- [ ] **In what ways have you updated your disaster response plan?**

- [ ] **Have you reviewed what COVID-related insurance policy exclusions exist?**

- [ ] **What changes do you anticipate making to your insurance program in light of the pandemic?**

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Evaluating Your Organizational Risk Strategy and Resources

3. Enhance your code of conduct to reflect a collective responsibility for the health and well-being of everyone in your organization.

When an individual partakes in lackadaisical handwashing, unnecessary interactions with someone who is ill, and other similarly unsafe behaviors, they are no longer just putting themselves at risk of getting sick but also everyone around them. It is essential that your staff and participants understand how their choices and actions could impact the health and well-being of others. As you resume or expand your operations, bringing people back together in the office or for programs, we would suggest you consider these questions:

- ☐ **Does your organization have a code of conduct for your staff and participants?**

- ☐ **Who provided input for the development of this code of conduct?**

- ☐ **Have you revised your code of conduct to include behaviors that reinforce the shared and increased responsibility we have for the health and well-being of those around us?**

- ☐ **How will you communicate these revisions to your staff and participants?**

- ☐ **How will you enforce these heightened conduct codes?**

- ☐ **What will be the consequences if someone violates them?**

- ☐ **Are there other people who engage with your organization who should be informed of your revised code of conduct?**

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Evaluating Your Organizational Risk Strategy and Resources

4.　Seek sound legal advice in your decision-making.

Discussing your plans with legal counsel can easily be overlooked for the sake of expedience when dealing with a crisis. It is important that you do not neglect this critical step. Here are a few items to review and questions to consider when consulting with a lawyer:

- ☐ **Review and update the following documents and policies to reflect the new risks posed by COVID-19, including:**

  - ☐ **Staff employment agreements, reappointment letters, contracts, and wage letters**

  - ☐ **Participation contracts**

  - ☐ **Participant and employee handbooks**

  - ☐ **Participant and staff responsibility and code of conduct policies**

  - ☐ **Construction contracts**

  - ☐ **Facilities use and rental agreements**

  - ☐ **All other contracts, including vendor agreements, subcontractor agreements, and service agreements**

  - ☐ **Acknowledgement and Assumption of Risk and Liability Release forms**

  - ☐ **Cancellation and refund policies**

  - ☐ **Pre-trip enrollment paperwork**

  - ☐ **Informed consent agreements**

  - ☐ **Participant permission forms**

  - ☐ **Crisis response and emergency plan**

- ☐ **Have you and your legal counsel reviewed all documents and policies to be confident that your organization is acting in accordance with any new federal, state, local, or international regulations, including OSHA, HIPAA, EEOC, and ADA?**

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Protecting Your Staff & Participants

Infection

The risk of infection may vary greatly across outdoor and adventure operations. It will depend on many factors, such as where your participants are coming from and infection rates in your part of the country. Your responses to the following questions should be assessed based on facts relevant to infection rates in your specific area of operations:

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- [ ] **Do you know the latest infection statistics in the areas where your business operates, travels, and tours?**

- [ ] **Have you considered infection rates in the areas where your staff and participants live?**

- [ ] **Do you have a process for staying updated on the infection rates in these areas, noting whether rates are steadily dropping or on the rise again?**

- [ ] **Have you considered how many staff, participants, or members of the local community, would need to be infected with the virus for you to consider shutting down or suspending your operations?**

- [ ] **If you are an international travel or tour operator, do you have a process to ensure your staff and participants are virus-free before bringing them into local communities?**

- [ ] **What steps have been taken to update your team on international travel restrictions, both inbound and outbound?**

- [ ] **Beyond staff and participants, do you have protections in place that safeguard other people, like vendors, that come to your organization?**

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Protecting Your Staff & Participants

Testing

Many business leaders and medical experts believe that life will not return to a true semblance of "normal" until widespread accurate testing becomes available. At this time, it is unclear exactly when there will be enough kits available to test hundreds of thousands of people a day reliably. The questions below are designed to help you consider what testing protocols you feel comfortable putting in place to limit infection among staff and participants:

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☐ **Will you require your staff to medically prove that they are virus-free before coming to work?**

    ☐ **If so, will a negative COVID-19 test be sufficient, or will you require that they have a positive antibody test as well?**

☐ **If you will pay for testing, have you budgeted for this expense?**

☐ **Whether or not you require testing, will you provide financial or other incentives to staff who get tested?**

☐ **Will you require your participants to medically prove that they are virus-free before taking an outdoor and adventure travel trip?**

☐ **If you are operating an international travel company, do you know if the countries you are traveling to will require proof of a vaccination or even allow travel until one is widely available?**

☐ **Beyond staff and participants, will you require testing for other people, like vendors, who come to your outdoor and adventure organization?**

☐ **Will you be asking staff and participants if they have any of the CDC's seven signs and symptoms of COVID-19?**

    ☐ **If yes, do you have a plan for how often you will ask participants and staff these questions?**

    ☐ **If they answer yes, what is your plan?**

    ☐ **How will you document that you've asked these questions?**

☐ **Have you discussed your planned approach with your legal counsel?**

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The Impact of a Positive COVID-19 Test

Should a staff member or participant test positive for COVID-19, it could mean that the health and well-being of many others have been put at risk, and it could also negatively affect your reputation in the community. Here are several questions to ask as you build out your response plan to this high-risk situation:

☐ **What will you do if you learn that a person who has interacted with you, other members of your staff, and/or participants has tested positive?**

    ☐ **Do you have a crisis communication plan that will inform people who will interact with your operations that there has been a COVID-19 exposure at your organization?**

☐ **How will you provide the ill person with the appropriate level of support?**

☐ **How will you track who they have been in contact with while contagious?**

☐ **How will you alert the people that were in contact with the contagious person?**

☐ **How will you inform other staff or participants that someone involved with your organization tested positive for COVID-19?**

☐ **Do you have the ability and the proper care available to quarantine a staff member or participant on-site?**

☐ **How will you protect the privacy of the ill person in line with HIPAA regulations?**

☐ **How will a COVID-19 exposure or positive test impact your ability to continue your operations?**

    ☐ **Do you have additional staff to replace anyone who has been exposed or tested positive?**

    ☐ **If the answer is no, do you have a plan in place if you need to halt operations while you bring in additional staff?**

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Vaccinations

The generally accepted timeline for when a vaccine for COVID-19 might be developed, FDA approved, and available on a large scale to the public is +/- 18 months. However, it is essential to start thinking today about how a vaccine might impact your operations. The following questions are a good starting point for this assessment:

☐ **Once a vaccine is available, will you require staff to get vaccinated?**

☐ **If you plan to pay for staff vaccinations, have you budgeted for this expense?**

☐ **If you do not require a vaccination for your staff, will you offer a financial or other incentive to those who get it?**

☐ **Will you require your participants to get vaccinated?**

☐ **Have you discussed your planned approach with your legal counsel?**

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Protecting Your Staff & Participants

Taking Temperatures

In some cases, the CDC recommends you measure your employees' temperatures and assess symptoms before they enter your facility. On March 18, 2020, the EEOC issued guidance that allows employers to take these measures. Below, we provide you with questions to consider for implementing a process to take employees' and participants' temperatures:

☐ **Are you going to require that all people entering your location have their temperature taken?**

    ☐ **If so, how will you inform your staff and participants of this requirement?**

☐ **What temperature-taking device will you use?**

☐ **Have you designated an employee to take temperatures and trained them to do it accurately?**

☐ **Will the temperature-taker have personal protective equipment (PPE), like gloves, mask, and a gown, they can wear?**

☐ **How do you plan to respond if this designated staff member or another employee refuses to take colleagues' temperatures after being asked to do so?**

☐ **How often during the course of a day or week will you take each person's temperature?**

☐ **Will you record each person's temperature every time it is taken?**

    ☐ **If so, have you identified where you will store this information and who will have access to it?**

    ☐ **Does this system ensure employees' and participants' privacy?**

☐ **If someone has a temperature outside of the normal range, how will you determine if they have a fever due to COVID-19 or another illness?**

☐ **What is your plan if someone has a temperature outside of the normal range?**

    ☐ **Deny them entry and expect them to seek care on their own?**

    ☐ **Call for emergency medical services (EMS)?**

    ☐ **Quarantine them on-site?**

☐ **If someone shows up with a cold, but no temperature, will you allow them to stay or make them go home?**

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Wearing Face Masks

Recently, the CDC recommended, and some states and cities are requiring, the wearing of cloth face coverings in public as a means to help prevent the spread of COVID-19. Like testing and vaccines, the benefits of wearing a mask may seem logical, but implementation needs to be appropriately planned for, and contingencies developed. Below are questions for your operation to consider around the topic of wearing face masks:

☐ **Even if your state or local regulations do not require it, will you mandate masks be worn by your staff, participants, and anyone else who comes in contact with your organization?**

    ☐ **If yes, have you decided if you will either supply masks to everyone or if you will provide the funds for people to buy them?**

☐ **Do you have a source for procuring masks?**

☐ **Do you have a budget for masks?**

☐ **Will you have a special supply of clear masks for staff and other participants to use when interacting with individuals that are deaf or hard of hearing?**

☐ **If someone refuses to wear a mask, will you ask them to leave?**

☐ **Are there any situations in which your organization will not be able to operate effectively if masks are being worn?**

    ☐ **If so, do you have other protection strategies when wearing a mask is impractical?**

☐ **What other PPE, e.g., gloves, face shields, etc., might you require staff and participants to wear?**

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Protecting Your Staff & Participants

Social Distancing

One of the core strategies promoted by the CDC for impeding the spread of COVID-19 has been social distancing – keeping at least six feet between individuals when in public and limiting the size of groups that can gather at one time. As staff return to work and participants return to their favorite outdoor programs or camps, you will need to provide guidance on how they can maintain a safe distance. Here are some questions to help you develop a strategy for social distancing and limiting group size in your organization:

- [ ] **Will you have staff return to your organization all at once, or will you implement a gradual return?**

- [ ] **Can you operate in a staggered manner in which you never have all of your staff and participants in one location at one time?**

- [ ] **Do you have enough staff to implement your social distance plan?**

- [ ] **Are there any situations that may require physical barriers between staff or participants?**

- [ ] **Will you limit the use of common areas, e.g., kitchens, workout areas, etc.?**

- [ ] **Will you institute one-way hallways or mark floors in some way to illustrate how far apart people should be?**

- [ ] **What parts of your program/operations will not be able to conform to current social distancing guidelines?**

- [ ] **If your organization runs programs in which students share sleeping quarters that prevent them from keeping six feet apart, do you have an alternative solution?**

- [ ] **Do any of these social distancing strategies impact your organization financially?**
  - [ ] **If yes, to what extent?**

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Personal Hygiene & Facilities Cleaning

Putting concentrated effort into keeping your workplace clean and employees healthy has always been critical, but maybe never more so than it is today. The questions below will help guide you through the process of designing personal hygiene and facilities cleaning practices that are intended to not only slow the spread of the coronavirus but also other common workplace illnesses:

☐ What new policies and procedures have you instituted for deep cleaning your facilities, e.g., using **EPA-registered disinfectants**?

☐ How frequently will you clean when you reopen?

☐ Do you have a designated in-house cleaning staff?

  ☐ If so, have they been trained on your new cleaning practices and have access to the PPE they will need to stay safe?

☐ If internal cleaning capability is deemed inadequate, have you identified an outside contractor?

☐ Have you purposefully and overtly informed those that use your facilities of your new enhanced cleaning efforts?

☐ How will cleaning procedures be documented?

☐ Have you communicated and documented procedures for how staff should clean any personal spaces, e.g., desks and chairs, or equipment, e.g., computers?

☐ Have you made cleaning supplies readily available and placed those supplies in plain sight?

☐ If you have shared resources or areas, such as washrooms and printers, have you posted guidelines for cleaning them after every use, and are cleaning materials readily available?

☐ Is soap and hand sanitizer easily accessible to staff, participants, and other people who may visit your organization or a program?

☐ Do you have personal hygiene and cleaning reminders posted in a visible way throughout your organization?

☐ Will any of these changes in cleaning protocols necessitate an increase in your budget?

☐ What tools will you use to measure the effectiveness of your new policies around personal hygiene and facility cleaning?

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Emergency Medical Services (EMS), Hospitals, Search and Rescue (SAR)

As your outdoor and adventure operations reemerge and expand, you may need to lean on local EMS for help in managing COVID-19 infections among your staff and participants. In addition, you will likely need access to these services to address the normal medical care associated with your operations. Thus, below, we have provided a list of questions that should help you assess your access to local resources in the event you need assistance:

☐ **If you are running wilderness trips or adventure travel programs, what are the local SAR capabilities?"**

☐ **Have you been in contact with the local EMS, hospitals, and SAR to discuss if they can meet your potential needs once you restart operations?**

☐ **What, if any, conversations have you had with your travel assistance provider to assess the local medical resources in countries in which your staff or participants will be traveling?**

☐ **Have you made your participants aware of any limitations to emergency care?**

☐ **Are your staff aware of any new policies and procedures in place when working with SAR and EMS?**

☐ **Have you consulted your medical advisor regarding new policies and procedures around performing CPR while on program?**

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Travel

No one knows for certain what the state of travel, particularly air travel, will be in the coming months. However, it is safe to say that traveling will require a paradigm shift. The decision to travel should not only involve an assessment of the risks to the health, well-being, and safety of the person traveling, but also the risks to those that live in the areas in which the traveler will be visiting. Here are some questions that should help you prepare and revise your travel policies:

- ☐ **How can you be reasonably sure that your staff and/or participants are not going to inadvertently contract COVID-19 while traveling and unintentionally transmit it once arriving at their destination?**

- ☐ **Does a staff member really need to travel to fulfill their role or responsibilities?**

- ☐ **What is your policy if staff do not feel safe traveling?**

- ☐ **Will staff be allowed to take public transportation or rideshare services?**
  - ☐ **If so, have you developed any guidelines?**

- ☐ **Will you require a staff member who has been traveling to self-isolate prior to returning to the office or field operations?**

- ☐ **When traveling internationally, are you aware of all the requirements at your international destination?**
  - ☐ **Must travelers be quarantined upon arrival?**
  - ☐ **Which countries will require proof of vaccination to enter?**

- ☐ **Upon returning from an international trip, are you aware of the home country's requirements for arriving travelers?**

- ☐ **Do you have a plan should a staff member or participant become ill while abroad?**
  - ☐ **What services are available at the international destination?**
  - ☐ **Do you have a travel medical and security assistance provider?**
  - ☐ **What are the terms and conditions for providing medical and security support for COVID-19 while abroad?**
  - ☐ **Do you know the services for which you will receive a bill?**

- ☐ **Does your organization have travel insurance?**
  - ☐ **Have you reviewed the policy's coverage triggers and definitions regarding trip cancellation or interruption?**

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Remote Staff

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According to the latest Gallup poll, 62% of current employed Americans now say they have worked from home during the COVID-19 crisis. This is nearly double the number of employees who were working remotely as of mid-March. While many employees may feel fortunate to be able to continue to work from their homes, remote work poses many new challenges, particularly for working parents who have no child care options and/or have the added pressure of homeschooling their kids. As you restart your operation, not all challenges like these will go away, and some of your employees may not be able to return to your organization as a result. How your operation reacts to this new workforce dynamic will be paramount to your success. Below are questions that may assist you in determining the appropriate remote work policies:

☐ **How will you determine which employees will be allowed to work from home as you reopen?**

☐ **If you had developed any work-from-home policies during the shutdown, will these remain in effect as you begin to reopen and expand?**

☐ **How will you track your employees' on-the-job time?**

☐ **Will you develop any new policies for Paid Time Off (PTO) for remote employees?**

☐ **Have you put together any guidance on setting up an ergonomic workspace for your remote work employees?**

☐ **Are you planning to invest in any tools or equipment to better manage and support your remote workforce?**

    ☐ **If so, have you budgeted for this?**

☐ **If a staff member gets hurt while working from home, do you know what your liability is?**

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Closing Remarks

In a new COVID-19 world, your outdoor and adventure organization will need more than just a comprehensive insurance program.

It is our sincere hope that the issues and guiding questions presented in this self-audit tool have been a catalyst for you to consider all the dynamics associated with resuming and revitalizing the operations of your outdoor and adventure organization.

Beyond this resource, our outdoor and adventure clients have access to an array of crisis management tools, risk mitigation assessments, and more. The Outdoor + Adventure team at Fred C. Church looks forward to sharing some of these tools and services with you, if needed, as you venture through what could be a lengthy and complex decision-making process.

About Fred C. Church

Fred C. Church Insurance is one of the largest independent agencies in the United States specializing in commercial, personal, and employee benefits risk. With over 150 years of industry experience and multiple locations throughout Massachusetts, New Hampshire, Colorado, and Connecticut, Fred C. Church continues to establish themselves as a leader in the risk management and insurance industry. The team consists of over 160 full-time insurance professionals, risk consultants, and claims advocates whose primary goal is to deliver a superior customer experience. Utilizing a hands-on risk management approach, one that was strategically developed to identify, assess, address, mitigate, and transfer risk, Fred C. Church offers clients expert advice and guidance, so they can make informed decisions about their current and future insurance needs.

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To learn more, please visit https://www.fredcchurch.com.

Resources:

- **CDC's Cloth Face Coverings Guidelines**
  https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html

- **CDC's Definitions Of Signs, Symptoms, And Conditions Of Ill Travelers**
  https://www.cdc.gov/quarantine/maritime/definitions-signs-symptoms-conditions-ill-travelers.html

- **CDC Guidance for Where You Live, Work, Learn, Pray, and Play**
  https://www.cdc.gov/coronavirus/2019-ncov/community/index.html

- **CDC's Guide For Businesses and Workplaces to Plan, Prepare, and Respond**
  https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html

- **CDC's Seven Signs And Symptoms Of COVID-19**
  https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html

- **Cleaning and Disinfecting Community Facilities**
  https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html

- **Contact Tracing: Part of a Multipronged Approach to Fight the COVID-19 Pandemic**
  https://www.cdc.gov/coronavirus/2019-ncov/php/principles-contact-tracing.html

- **COVID-19 And HIPAA Bulletin**
  https://www.hhs.gov/sites/default/files/hipaa-and-covid-19-limited-hipaa-waiver-bulletin-508.pdf

- **Early Alert COVID-19 Resource Center**
  https://covid19-early-alert.hub.arcgis.com/

- **Early Alert COVID-19 Global Dashboard**
  https://earlyalert.maps.arcgis.com/apps/opsdashboard/index.html#/20bfbf89c8e74c0494c90b1ae0fa7b78

- **Early Alert COVID-19 U.S. Dashboard**
  https://early-alert.maps.arcgis.com/apps/opsdashboard/index.html#/b4cff3aa546947e4812a233459b0b514

- **EEOC Guidelines On Taking Employees' Temperatures**
  https://www.eeoc.gov/laws/guidance/pandemic-preparedness-workplace-and-americans-disabilities-act#q7

- **EPA-registered Disinfectants**
  https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2

- **Families First Coronavirus Response Act**
  https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave

- **Gallup Poll: U.S. Workers Discovering Affinity for Remote Work**
  https://news.gallup.com/poll/306695/workers-discovering-affinity-remote-work.aspx

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Resources:

- **Key OSHA Standards for COVID-19**
  https://www.osha.gov/SLTC/covid-19/standards.html

- **Managing Employer Risk In The Age Of The Coronavirus**
  https://www.propertycasualty360.com/2020/04/09/managing-employer-risk-in-the-age-of-the-coronavirus/

- **OSHA COVID-19 News and Updates**
  https://www.osha.gov/SLTC/covid-19/
  https://www.osha.gov/SLTC/covid-19/news_updates.html

- **OSHA's Guidance on Preparing Workplaces for COVID-19**
  https://www.osha.gov/Publications/OSHA3990.pdf

- **Proper Workspace Positioning**
  https://www.fredcchurch.com/wp-content/uploads/2020/05/Proper-Workstation-Positioning.pdf

- **Safe Work Playbook**
  https://www.lear.com/Site/Company/Safe-Work-Playbook.aspx

- **Social Distancing**
  https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/social-distancing.html

- **U.S. Chamber of Commerce Small Business Guide to COVID-19**
  https://www.uschamber.com/co/small-business-coronavirus

- **U.S. Equal Employment Opportunity Commission On Coronavirus And COVID-19**
  https://www.eeoc.gov/coronavirus

- **U.S. Food & Drug Administration**
  https://www.fda.gov/food/food-safety-during-emergencies/best-practices-retail-food-stores-restaurants-and-food-pick-updelivery-services-during-covid-19

- **What If An Employee Refuses To Take Coworkers' Temperatures?**
  https://www.shrm.org/resourcesandtools/legal-and-compliance/employment-law/pages/coronavirus-employees-refusing-to-take-temperatures.aspx

- **What You Should Know About The ADA, The Rehabilitation Act, And The Coronavirus**
  https://www.eeoc.gov/wysk/what-you-should-know-about-ada-rehabilitation-act-and-coronavirus