As you work to re-open and transition your business to full operations, there remains a lot of unknowns that will create unique challenges and complexities for your business. Defining a successful path to recovery will require a well thought out plan, and in most instances, the plan will need to be customized to your operations. USI has developed this step-by-step guide to assist you in the development of your plans, policies, and protocols, supporting you during your recovery process.

Prepare for Return:

**STEP 1 - Pre-Return Planning Phase**

- Determine state & local reopening requirements
- Consider changes to business model to accommodate current situation
- Review personnel policies as needed, such as sick leave policy

**USI Tools & Solutions**

- USI - Returning to Work in the CV-19 Environment
- Sample Return to Work Action Plan

Assess the Risk:

**STEP 2 - Conduct Risk Assessment**

- Identify potential hazards and risks to employees, patrons, vendors and the general public.
- Evaluate potential physical changes to minimize risks, such as barriers
- Evaluate procedures that could minimize risk, such as cleaning / disinfection protocols, changes to staffing levels or workstations to facilitate social distancing

**USI Tools & Solutions**

- COVID-19 Business Reopening Administrative Guidelines Checklist
- COVID-19 Reopening Guidelines Checklist for Facilities
- OSHA 3990 - Guidance for Preparing Workplaces for COVID-19
STEP 3 - Reduce Transmission Among Employees

- Communicate about change
- Implement or modify procedures
- Educate and train employees

USI Tools & Solutions
- COVID-19 Reopening Guidelines Checklist for the Protection of Employees & Guests
- COVID-19 Reopening Guidelines Checklist for Office Work
- COVID-19 Reopening Guidelines Checklist for Worker Training Requirements
- Employee Health Screening Questionnaire

STEP 4 - Getting Your Workspace Ready

- Obtain necessary equipment & supplies
- Implement controls to ensure physical distancing at the workplace
- Display required COVID communications & posters in your workplaces
- Make sure your workplaces are clean and hygienic
- Promote good respiratory hygiene in the workplace

USI Tools & Solutions
- COVID-19 Reopening Guidelines Checklist for Facilities
- CDC Guidance on Disinfection
- OSHA 3990 - Guidance for Preparing Workplaces for COVID-19
Manage a Physical Distancing Environment:

**STEP 5 - Create & Maintain Physical Distancing**

- Install Physical Barriers or Arrange Workspaces to Accommodate Physical Distancing
- Avoid Groups and Gathering & Stagger Work Shifts Where Feasible
- Avoid Worker Rotation Where Possible

**USI Tools & Solutions**

- COVID-19 Reopening Guidelines Checklist for Facilities
- CDC Guidance on Disinfection

Implement Phased Reopening:

**STEP 6 - Reopening**

- Implement Controls to Ensure Physical Distancing at the Workplace
- Install Physical Barriers or Arrange Workspaces to Accommodate Physical Distancing
- Avoid Groups and Gathering & Stagger Work Shifts Where Feasible
- Avoid Worker Rotation Where Possible

**USI Tools & Solutions**

- COVID-19 Reopening Guidelines Checklist for Facilities
- CDC Guidance on Disinfection
Prepare to Adapt:

**STEP 7 - Adjust & Respond Accordingly**

- Stay updated on the latest CDC COVID information, guidance, and recommendations
- Stay updated on the latest CDC COVID guidance from State & Local Agencies
- Communicate often with your insurance broker & carriers

**USI Tools & Solutions**

- USI.com - Public Health Emergencies
- CDC COVID-19 Resources

**Other Resources:**

- CDC COVID-19 Resources
- CDC Print Resources
- NFPA Guidance for Maintaining Fire Protection and Life Safety Systems
- EPA’s Registered Antimicrobial Products for Use Against Novel Coronavirus SARS-CoV-2, the Cause of COVID-19
- Cleaning and Disinfection for Community Facilities
- WHO Guidance for the Accommodation Industry
- Cyber Update – Cyber Exposures & the COVID-19 Quarantine
- OSHA Coronavirus Compliance Bulletin

This publication and the information contains proprietary information of USI Insurance Services, LLC. Recipient agrees not to copy, reproduce or distribute this publication, in whole or in part, without the written consent of USI Insurance Services. The contents of this publication are for information purposes only and are not intended to be exhaustive nor should any discussions or opinions be construed as legal advice. Contact your broker for insurance advice, tax professional for tax advice, or legal counsel for legal advice regarding your particular facts or issues. USI Insurance Services assumes no liability for consequences of any actions taken on the basis of the information provided herein. ©2020 USI Insurance Services. All Rights Reserved.