



# Higher Education: Five-Step Process to Help You Return to the Workplace With Confidence

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## Gallagher

Insurance | Risk Management | Consulting

# Gallagher's expertise can help your:

**PEOPLE** by supporting the health, safety and wellbeing of your workforce

**PROPERTY** by monitoring and mitigating potential virus rebounds or outbreaks

**FINANCIAL STABILITY** by reducing your risk and supporting your revenue streams

As states and other governmental authorities lift the restrictions imposed around the COVID-19 pandemic, businesses are starting to prepare for reopening. The decision to reopen is a complex issue. We cannot advise you whether you should or should not reopen your business. If you decide to do so, we have generated this information for your review and consideration. It includes some high-level ideas that you may want to consider as you move through the process of opening your business. This generalized information does not take into account all of the unique and specific issues that may be involved in opening your business. If you have questions about this information or your insurance coverages, please contact your Gallagher representative.

The reopening of previously closed facilities, classrooms, libraries, cafeterias, residential housing, and office buildings following a pandemic requires careful planning and consideration. As local, state and federal authorities evaluate and begin to loosen shelter-in-place orders and other restrictions, your risk management, human resources and operations teams should work together to develop an action plan that addresses potential challenges to protect your people, property and academic mission.

Gallagher understands the issues that you're likely concerned about, and some that you may not have considered. We can help you realize your return-to-workplace plan with a methodical approach to help ensure your organization complies with federal and state directives. Our five-step strategy integrates Gallagher's property and casualty, benefits and claims insurance, and risk management expertise to:

- Promote the health and safety of your stakeholders (students, faculty and staff)
- Support revenue streams of your institution
- Monitor and mitigate potential virus rebounds or outbreaks

Gallagher's five-step strategy is intended to guide your return to the workplace, but you should recognize that it may not be a linear journey for every organization or institution. Your unique situation may demand that you revisit a step several times before moving to the next phase as you balance the human, regulatory and operational aspects of your institution.

As always, we encourage you to consult with your Gallagher representative and insurance carriers when making critical decisions about your business.

## Five-Step Process to Returning to the Workplace



STEP  
1

## Key Actions Safety Checklist

**GOAL:** Monitor and assess the legal obligations your organization may face when reopening based on state, local and federal government directives. Document the information you're tracking to help inform the development of policies and procedures to reopen. At this time, your employees have not returned to the workplace and should maintain their current work status.

# DETERMINING ELIGIBILITY TO REOPEN

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Determining when to reopen your campus or modify your current operations is an important decision. Understanding your eligibility to reopen is a critical first step that should be informed by credible resources from federal authorities (including the Department of Education, CDC and OSHA) and directives by state and local authorities.

### Eligibility to reopen

- Review current guidance and statistical data.**
  - [White House "Guidelines: Opening Up America Again"](#)
  - Review state health department and governor's executive orders
  - [Johns Hopkins Coronavirus Resource Center](#)
  - Gallagher Forecast—reach out to your Gallagher team member for more information

### Navigating potential challenges

In addition to orders by authorities, the Gallagher Forecast real-time analytics platform can help select clients monitor confirmed cases of COVID-19 near critical locations and track growth rates of new cases globally to see where the curve is steepening or flattening.

### Additional resources

For more information on how to determine your eligibility to reopen, visit [Gallagher's COVID-19 return to workplace guidance resource page](#) and the following additional resources.  
[Managing the Risks of Virtual Summer Camps](#)

# STEP 2

## Key Actions Safety Checklist

**GOAL:** Develop a plan that provides clear, realistic, and meaningful guidance to site-specific protocols and procedures that protect your employees. Make sure you have a plan and structure in place to communicate these processes and policies with employees, and share new information as local, state and federal requirements evolve.

# IMPLEMENTATION OF EMPLOYEE POLICIES AND PROCEDURES BY ROLE AND FUNCTION

Faculty and staff are a critical part of your organization's success. Keeping them safe is critical throughout any transition back to the workplace. Once you have established a time frame for reoccupying your facilities, employee-specific policies, procedures and controls need to be implemented to ensure the safety of your people.

Potential policies include but are not limited to:

- Proper implementation of social distancing in the workplace, including the classroom
- Understanding of federal guidelines (CDC, OSHA) and how they apply to your operation
- Monitoring and assessment of potential employee exposure potential
- Compliance policies, training and, where required, fit testing as mandated by OSHA and state and federal authorities
- Establishment of policy regarding whether the institution will provide employees with or reimburse them for personal protective equipment (PPE) where not mandated by health or safety standards
- Proper employee health screening procedures and isolation of employees who may be infected
- Selection and distribution of compliant protective measures and proper types of PPE

### Employee safety

- Prepare to implement basic infection prevention measures (OSHA, 2020).**
  - Provide faculty and staff training.
  - Promote frequent and thorough hand-washing.
  - Provide adequate or increased availability of sanitation stations in high-traffic areas.\*
  - Maintain increased routine cleaning and disinfection of surfaces, especially high-contact surfaces.
  - Require sick employees to stay home.

\*PPE, hand-washing and sanitizer should be obtained prior to commencement of opening, with adequate levels to support 60 days and replenishment orders submitted every two weeks

- Establish medical monitoring, testing protocols and employee communication.**
  - Implement a communication program to keep employees notified of CDC-communicated symptoms list, guidelines for self-reporting and institution policy.
  - Provide point-of-entry screening.
  - Engage medical provider resources for available options to provide to employees such as telephonic medical resources and access to testing.



- Develop an infectious disease preparedness and response plan that establishes protective actions against COVID-19 (OSHA, 2020).**
- Implement workplace controls using the hierarchy of controls (OSHA, 2020).**
  - Engineering controls such as physical barriers, increased ventilation and altering job tasks to reduce exposure
  - Administrative controls such as alternating work schedules, and discontinuing nonessential travel and replacing it with virtual communications
  - Safe work practices that promote infection control such as additional signage and hands-free or no-touch operation of devices (faucets, trash cans, soap or sanitizer dispensers)
  - PPE for workers with the potential to be exposed as part of their normal assigned job duties (also consider for employees who may come in close contact with many others from the campus community, students, vendors or the general public)

### **Navigating potential challenges**

Gallagher can help educate and prepare you and your staff regarding best practices for claims reporting, and make recommendations for the evolution of your claims handling process.

If your institution provides an employee assistance program (EAP) as a benefit, this is an ideal time to emphasize the program and its features to your employees. Gallagher Benefit Services consultants can help you build out an EAP to better provide resources and information to your employees about their wellbeing.

### **Additional resources**

For more information on how to maintain relationships with customers and the public, visit [Gallagher's COVID-19 return to workplace guidance resource page](#).

# STEP 3

## Key Actions Safety Checklist

**GOAL:** Ensure your facilities can safely resume operations. This could include third-party cleaning and disinfection, facility safety checks, assessment of technology, security, and the potential design and installation of new technologies intended to eliminate virus exposures from HVAC systems, etc.

# IMPLEMENTATION OF FACILITIES SANITIZATION, LIFE SAFETY, BUILDING SYSTEM AND SOCIAL DISTANCING POLICIES

Once you have decided to reopen, physical facility preparation will need to begin. It's important to follow current and future CDC and OSHA recommendations. Documentation of the steps you are taking to prepare your facilities and communication to employees continues to be a critical part of the process. Facility design may require adjustments as well as occupancy limitations to maintain compliance with key authorities.

When returning employees to your facilities, there may be hesitation or concerns about their health and safety. It is imperative that you are ready to listen and take appropriate steps to reassure them that they are returning to a stable, safe and clean workplace.

### Physical facility preparation

- Check all life safety systems to ensure proper operation (NFPA, 2020).**
  - Fire alarms
  - Emergency lighting systems
  - Exit lights
  - Fire extinguishers
- Check all critical building systems for proper operation.**
  - HVAC systems  
Increase air exchanges in the building if possible (ASHRAE, 2020).
  - Power systems
  - Security and fire protection systems
  - Communication systems
  - Run water to eliminate rusty or stale water
- Check all parking lots and sidewalks for slip, trip and fall hazards.**
- Check all lighting to ensure proper operation.**
- Properly clean and disinfect all buildings prior to reopening (CDC, 2020).**
  - Follow CDC guidelines for cleaning.
  - Replace HVAC filters (ASHRAE, 2020).
  - Develop specific cleaning guidelines for various locations and surfaces, including specific steps for food storage, preparation and serving areas.

- Secure/manage employee congregation areas based on current social distancing guidance (CDC, Social Distancing, Quarantine, and Isolation, 2020).**
  - Post infection control and social distancing guidelines throughout the facility.
  - Control access to maintain social distancing in areas where employees can congregate together (lunchrooms, cafeterias, large meeting spaces).
  - Establish controls to maintain six feet of separation, or utilize physical barriers in public spaces and restrooms.

### **Navigating potential challenges**

Gallagher's team of property and casualty, benefits, and claims experts have an in-depth understanding of life safety and the critical building components that are necessary to reopen after a pandemic. Our Gallagher Bassett Technical Services team can help ensure compliance during the cleaning and disinfecting of your facility to make sure you are comfortable bringing employees back to the workplace.

### **Additional resources**

For more information on how to maintain relationships with customers and the public, visit [Gallagher's COVID-19 return to workplace guidance resource page](#).

# STEP 4

## Key Actions Safety Checklist

**GOAL:** A review of your systems and processes to ensure vendor compliance; identification of supply chain needs for increased PPE and sanitizer demands; and evaluation of how your organization's compliance with current pandemic requirements can affect your students, stakeholders and the public.

# ASSESSING AND MANAGING SUPPLY CHAIN AND THIRD-PARTY VENDORS

For your campus to function properly, new considerations must be made for the globally impacted supply chain. The vendor marketplace has changed, and may necessitate the need to partner with new or additional vendors and implement contingency plans should a vendor be impacted during recovery.

Continue to communicate with your supply chain and service vendor partners (food services, bookstore, maintenance, security, etc.) to ensure you have a backup plan should there be a breakdown along the line. This may involve increasing inventory levels of high volume products/services. This also includes making sure your supply chain and vendors are in compliance with the institution's protocols.

### Supply chain

- Assess, budget, and manage use of PPE and sanitizers.**
  - Determine PPE needs at each facility.
  - Determine sanitizer needs at each facility based on recommended sanitation schedules (CDC, *Cleaning and Disinfecting Your Facility*, 2020).
- Manage suppliers and contractors (quantities, redundancies, performance and contractual obligations).**
  - Examine vendor/contractor agreements for:
    - Performance obligations and variations (**CORE360™** resource/support).
    - Insurance requirements like changes in limits and coverage (**CORE360™** resource/support)
    - Modify agreements if necessary
  - Establish redundancy vendor/contractor agreements (**CORE360™** resource/support)
  - Estimate stock quantities needed and improvement projects planned for upcoming quarter.
  - Notify primary vendors/contractors of modifications or deviations from previously agreed-upon commitments.
  - Audit suppliers vendors/contractors to assess upstream exposures.
- Manage vendors and contractors to mitigate exposure potential.**
  - Review vendor/contractor access to facilities and protection measures when interacting with employees and security.
  - Determine sanitizer needs at each facility based on recommended sanitation schedules (CDC, *Cleaning and Disinfecting Your Facility*, 2020).
- Establish business continuity planning assistance, testing and updating (Gallagher Resiliency Practice).**
  - Review and update business resiliency plan to ensure relevance.
  - Test business resiliency plan and develop prioritized corrective action plan.



## Navigating potential challenges

Preparation and mitigation of future business interruption issues have evolved with recent pandemics. Gallagher's National Risk Control team can work with you to provide industry-specific recommendations for supply chain best practices and keep you apprised of emerging business trends.

Our capabilities include:

- Gap analysis and corrective action plan development that will facilitate a compliant and productive operation
- Exposure evaluation and guidance on strategic vendor partnerships to help reduce potential business interruption issues
- In partnership with the Gallagher Resiliency Team, review, testing and updating of business continuity plans to ensure relevance to current and emerging threats and industry trends

## Additional resources

For more information on how to maintain relationships with customers and the public, visit [Gallagher's COVID-19 return to workplace guidance resource page](#).

# STEP 5

## Key Actions Safety Checklist

**GOAL:** Reaffirm your relationships with students, other stakeholders and the general public with ongoing communication. Make it clear what policies, procedures and protection methodologies you've implemented, and how you're properly using physical barriers, management controls, and procedures to maintain safety and an optimal workplace environment.

## MAINTAINING STUDENT AND STAKEHOLDER RELATIONSHIPS

Students, parents, donors, other campus stakeholders and the public should be aware of the safeguards you have put in place to ensure their safety. Actively monitoring feedback from these stakeholders will help validate the safety measures put in place. A regular review of the changing safety recommendations from the CDC; OSHA; local, state and federal authorities; and other governing bodies within your jurisdiction will help ensure your organization's compliance with health and safety mandates and requirements.

Now is the time to evaluate your communication channels with your students, parents, donors, other campus stakeholders and the public. Designate a point of contact or team that can facilitate responses to questions, concerns or responses in a timely way. This individual may be designated as the institution's public information officer. Transparency and consistency is key to maintaining trust in these relationships.

### Student/stakeholder/public relationship

- Conduct exposure assessments to determine contact points (OSHA, 2020).**
  - Assess scope of communication with students, parents, donors, other campus stakeholders and the public.
  - Develop notices for students, parents, donors and other campus stakeholders.
  - Consider building occupancy limitations.
  - Consider facility layout/design modification to facilitate social distancing.
  - Review claims mitigation procedures and policies.
  - Actively monitor the interaction process to validate implemented safeguards.

### Additional resources

For more information on how to maintain relationships with customers and the public, visit [Gallagher's COVID-19 return to workplace guidance resource page](#).

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Gallagher will continue to provide easy to understand, meaningful guidance you can use today and in the future as pandemic conditions change. If you are reopening your operation after being closed for an extended period, modifying your current workplace strategy or having to conduct temporary closures in the future, Gallagher is here to provide guidance to assist you in making your own critical business decisions.

Gallagher continues to monitor the potential risks related to returning to the workplace through OSHA, the CDC, the WHO, and state and federal regulatory authorities. Please visit [ajg.com/us/pandemic-preparedness](http://ajg.com/us/pandemic-preparedness) for the latest information.

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