

LOSS CONTROL NEWSLETTER

May 2020



5 Easy Ways to Protect Your Property During a Temporary Closure

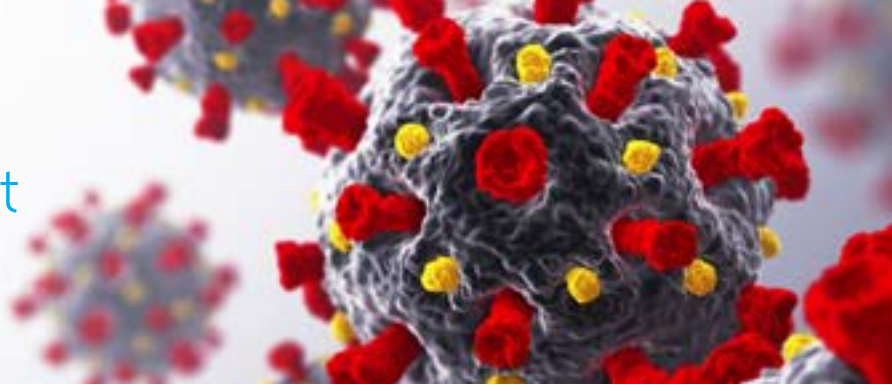
Temporarily unoccupied commercial buildings have significant exposure to losses. Address these small issues now to reduce the chance of serious damage and costly repairs later - and to ensure an easier reopening.

- 1. Secure your property.** Make the property appear occupied to reduce the risks of vandalism, arson and squatters. Place indoor and outdoor lights on timers. Lock/secure all personnel and commercial doors, windows, and any other potential entry points. Keep shrubs low to the ground and away from the building's walls to prevent hiding places for thieves.
- 2. Maintain landscaping.** Contact your lawncare service provider to verify whether they will be on the property routinely. Have them maintain lawns, trim shrubbery and trees, remove leaves or snow, and clear driveways and walkways. They should also periodically remove loose branches, which could dislodge and become projectiles during severe weather, and dead vegetation, which could become an ignition source.
- 3. Notify essential service providers/partners.** Contact your fire and security alarm monitoring companies, your local police department, and your insurance company with details of your temporary closure.
- 4. Adjust the thermostat.** In an unoccupied building, maintain a minimum interior temperature to reduce the possibility of loss.
 - In colder climates, adjust the temperature to a minimum of 55°F and insulate pipes that enter through exterior walls to help prevent pipes from freezing and possibly rupturing.
 - In warmer climates, adjust the air conditioning to approximately 85°F to protect against humidity and potential mold growth.
- 5. Inspect domestic plumbing (water piping that supplies the water heater and all fixtures within a building).** Inspect for leaks and turn off the water supply line to individual fixtures, such as sinks and toilets. Consider having your maintenance staff or a licensed plumber install an electronic leak detection system or sensors to alert you of water leaks and more.

If you have any questions or need assistance regarding workplace safety, please contact your independent insurance agent or the Auto-Owners Loss Control HelpLine at 855.586.5388, or send an email to LossControlSupport@aoins.com.

Content for "5 Easy Ways to Protect Your Property During a Temporary Closure" was sourced from the Insurance Institute for Business & Home Safety (IBHS). Any information and recommendations contained in this communication have been obtained from sources believed to be reliable. However, Auto-Owners Insurance Group accepts no legal responsibility for the accuracy, sufficiency, or completeness of such information. Additional safety and health procedures may be required to comply with local, state, or federal law. Content in this document is not legal advice, nor does it amend the terms, conditions, or coverages of any insurance policy issued by Auto-Owners Insurance Group. Copyright © 2020 BLR® - Business & Legal Resources. All rights reserved.

COVID-19: Best Practices Checklist for Employers



Evaluate whether your organization is taking appropriate actions to address the COVID-19 pandemic:

EMPLOYEE SAFETY AND WELL-BEING

- Stay up to date on guidance from federal, state and local health officials.
- Train employees on the steps they can take to prevent the spread of the virus (*e.g., washing hands, social distancing, coughing and sneezing etiquette, and avoiding touching your face*).
- Develop and implement an emergency communication plan to:
 - 1. Communicate actions being taken at the workplace to prevent the spread of the illness** (*e.g., enhanced cleaning protocols and any changes being implemented to maintain appropriate social distancing*).
 - 2. Address employee questions and concerns on issues such as pay and leave.**
- Provide a work environment that promotes hygiene and good housekeeping practices. Maintain adequate supplies of tissues, trashcan liners, soap, hand sanitizer and disinfectants.
- Discourage employees from using colleagues' phones, desks, offices or other tools and equipment.
- Limit business travel to affected areas, and encourage any employee who has been in contact with individuals who have traveled to affected areas to stay home.
- Encourage anyone who exhibits symptoms of the illness to stay home, contact a health care professional, and remain home until otherwise instructed by a health care professional. If an employee gets sick at work, minimize contact with other employees and send the employee home.
- Ensure that sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies. Do not require a note from a health care provider to validate the illness.
- Keep medical information related to employees who have the coronavirus confidential. Remember, both the Americans with Disabilities Act (ADA) and the Family and Medical Leave Act (FMLA) require you to keep medical information about employees confidential, including information about the coronavirus.

BUSINESS CONTINUITY

- Plan for increased absenteeism due to employees who are sick or self-quarantined, or employees who must care for family members. Identify critical business functions and determine how these functions will be carried out if you are understaffed. This may involve cross-training employees to perform multiple functions.
- Plan for appropriate social distancing in the workplace. Evaluate how your employees may be exposed to the virus and take actions to maintain appropriate social distancing. This may involve altering the workplace layout, flexible schedules, telecommuting, and altering the manner in which your employees interact with customers.
- Plan for supply chain interruptions and delayed deliveries. Evaluate your supply chain, and determine if alternate supply chains are available.