

COVID-19 Guidance and Resources

We're in unprecedented times as we all work to respond to the coronavirus (COVID-19) pandemic. Zenith has always been a long-term partner for our customers, and our thoughts and well wishes are with those affected. To help you address the unique needs of this pandemic, our Zenith experts have specifically selected the resources in this document to help you deliver information to your employees and help prevent the spread of illness when conducting essential business. We also offer simplified guidance to communicate, inform, and address needs within your operation.

Our experts are available to help you find creative solutions to manage and educate personnel during these challenging times. Safety and HR experts are also ready, through [Zenith Solution Center](#)®, to answer questions specific to your unique situation.

CONTENTS

1. Communication	2
2. Employer Responsibilities	2
3. Employee Responsibilities	2
4. Symptomatic and Sick Employees	3
5. Visitors, Customers, and Vendors	4
6. Group Gatherings	4
7. Workplace Cleaning	4
8. Break Rooms and Common Areas	4
9. Employee Transportation & Delivery	5
10. Definitions	5
11. Resources	6
a. General	
b. COVID-19 Signs and Symptoms	
c. Employee Hygiene	
d. Respiratory Protection and Other Personal Protective Equipment	
e. Employee Health Monitoring	
f. Visitors	
g. Workplace Cleaning and Disinfection	
h. Wellness & Family	
i. Answers to Frequently Asked Questions	
j. Myths and Explanations	
k. Public Health Department Links	
l. Sample COVID-19 Infection Prevention Program	
m. Need More Help?	

1. COMMUNICATION

(Return to [CONTENTS](#))

Effective communication and leadership support are essential to support your employees and maintain business continuity during this sensitive time. Here are some action points to get you started:

- **Promote accurate information:** Accuracy establishes credibility. Share information from the Centers for Disease Control & Prevention (CDC) about the [signs and symptoms](#) of COVID-19, [who is at risk](#), treatment and care options, when to [seek medical care](#), and [what to do if someone is sick](#).
- **Promote Action:** Provide employees with [expectations](#) that are immediately actionable. Keep [action messages](#) simple, short, and [easy to remember](#). Consider communication barriers such as limited English proficiency, and avoid limiting access to information.
- **Be Credible:** Acknowledge when you don't have enough information to answer a [question](#). Information about this disease increases and changes every day. Work with the appropriate experts to get an answer depending on the situation.
- **Express Empathy:** Disease outbreaks can cause fear and disrupt daily lives. Acknowledging employees' personal feelings, [family and daily life](#) concerns, and other challenges shows you are considering their perspective when addressing issues.
- **Communicate with respect:** Respectful communication is particularly important when people feel vulnerable. Actively listen to issues and solutions brought up by employees. Acknowledge different [cultural beliefs](#), and work with your team to adapt behaviors and promote understanding.
- **Look for new ways to communicate:** Text messaging may be the easiest way to reach a lot of employees quickly. Consider setting up a private social page or group where people can go for information and update regularly.
- **Focus on health and safety:** Let your team know you're putting extra precautions in place to keep your workplace safe. Encourage them to assist and let them know that not only does their work have value to you, but they as individuals have value, and that you want to ensure their well-being.

2. EMPLOYER RESPONSIBILITIES

(Return to [CONTENTS](#))

As COVID-19 understanding increases, health officials are releasing guidelines for maintaining public health. As you implement new policies and expectations, you must clearly communicate these to your employees and confirm they are understood, including:

- Ensure special procedures are in place to meet orders issued by your local officials, including mandated "Shelter in Place" or "Stay at Home" orders.
- Provide travel certificates to help employees clarify to authorities their need to travel on "essential business" ([travel certificate sample](#)).
- Implement procedures and expectations to safely [clean and disinfect](#) frequently used surfaces.
- Provide adequate time and space for employees to clock in/out while maintaining a safe distance from each other.
- Provide training on COVID-19 [signs, symptoms](#), and [prevention](#). Ensure materials are available in languages employees can understand.
- Identify key processes, tasks, and products. Cross-train employees in order to fill backup positions in case key employees must stay home.
- Be responsive to the personal needs of each employee. Populations [at risk](#) include individuals over the age of 65, employees with underlying health issues, and those who care for these individuals.
- When feasible, encourage additional spacing of employees to support safe social distancing.
- Finding opportunities to pre-plan or perform activities ahead of time (e.g., pre-assembly of cartons, pre-staging of raw material, etc.) to help reduce personal interaction.
- Understand which of your employees can use alternative work options such as work from home (e.g., administrative staff).
- Be responsive to [state guidance](#) and respectful of [local authorities'](#) decisions related to that guidance.
- Update your written safety program with an addendum outlining your [COVID-19 Infection Prevention Plan](#)

3. EMPLOYEE RESPONSIBILITIES

(Return to [CONTENTS](#))

Facts, education, and personal actions are key elements to slowing the spread of any disease. Set expectations for employees and ensure they:

- [Stay at home](#) if they are sick and avoid close contact with others.
- Refrain from shaking hands, hugging, or touching others.

- Clean [surfaces](#) before and after use in break rooms and common areas, and when using shared equipment.
- Avoid touching their mouth, nose, and eyes to avoid [transferring germs](#).
- [Cover their mouth](#) and nose with a tissue when coughing or sneezing (and immediately discard it). If no tissues are available, cover mouth with shoulder or elbow. Then wash hands.
- Wash/sanitize hands [multiple times](#) daily, including before and after work; during breaks; before and after eating; after coughing, sneezing, or blowing nose; and before and after going to the bathroom.
- [Wash hands](#) with soap and water for at least 20 seconds. Use hand sanitizer with at least 60% alcohol if soap and water are not available.
- Avoid sharing personal items with coworkers (e.g., food, dishes, lunch boxes, cups, gloves, etc.).
- Keep a minimum distance of 6 feet from others when possible, per CDC recommendations.
- When choosing to cover mouth and nose with a [cloth face covering](#), follow CDC and your local Public Health Department guidelines ([sample guidelines](#)) to use, remove, clean, and disinfect.
- Instruct employees that practicing good hygiene includes removing their work shoes before they enter their homes and quickly changing their clothes to reduce potential exposure inside their house.

4. SYMPTOMATIC AND SICK EMPLOYEES

(Return to [CONTENTS](#))

Watch for symptoms among employees throughout the COVID-19 alert established by your city and health department. Employers should be prepared to respond when identifying sick employees. The following guidelines are a good starting point:

Set Expectations:

- Stress the importance for employees to not come to work if either they or anyone who lives with them are sick. [Postings](#) in key areas such as entrances, hallways, and bathrooms can help remind sick employees to stay home.
- Assign a point person to monitor employee attendance and watch for employees experiencing COVID-19 symptoms. Consult with your [local Public Health Department](#) or a physician for proper and safe employee health monitoring.
- Require employees to report if they have traveled to a high-risk area in the last 14 days or if they've been in contact with someone who has been diagnosed with COVID-19 or is experiencing COVID-19 symptoms.
- Employees who develop COVID-19 or other flu-like symptoms at work should be sent home immediately.

Employee Health Monitoring:

- Observe employees when they arrive at work.
- Establish a [process](#) to inquire if anyone has experienced fever, cough, or difficulty breathing. Some Public Health Departments provide [sample health monitoring](#) procedures.
 - If ill, the employee should be sent home immediately and instructed to contact a medical professional by phone before going to a medical facility. Another option is to contact a doctor who practices via telemedicine. Consider if your employee needs help or guidance to contact a medical professional, or getting information ([English](#) / [Español](#)).

If an employee tests positive for COVID-19 infection:

If an employee is diagnosed with COVID-19, your priority is to prevent further spread to other individuals.

- If the employee is at work, send them home.
- Contact your [local health department](#) and follow the protocols recommended.
- Clean and disinfect areas immediately using proper disinfection procedures and personal protective equipment.
- Document the infected employee's work location, work hours, general and specific work duties, if the employee has traveled to multiple worksites recently, times of travel, and the last day worked.
- Identify anyone who has had contact with the employee while symptomatic and contact them, but maintain confidentiality.
- Sick employees should follow the CDC's guidelines of what to do if they are sick with COVID-19 ([English](#) / [Español](#))

Employers should consult with your local health department for additional guidance.

5. VISITORS, CUSTOMERS, AND VENDORS

(Return to [CONTENTS](#))

If government and/or officials have issued “shelter in place” or “stay at home” orders, you should limit access to only those employees necessary for the operation. Do not allow access to [visitors](#). Apply the following measures for vendors and other external individuals with a business need to access your property:

- Sick individuals should not be allowed to access your property. Place [notices](#) at facilities, offices, and other entrances.
- Vendors must be approved before arriving, and employees should keep 6 feet of separation from any vendor.
- Consider limiting interaction with customers to reduce employees’ exposure. If possible, emphasize online ordering for direct-to-consumer sales with outside pick-up or delivery options.
- Consider establishing visitor policies, which limit access to your facility.

6. GROUP GATHERINGS

(Return to [CONTENTS](#))

Having procedures in place to maintain a distance of 6 feet between your employees will help you avoid spreading illness during work activities and breaks:

- Reduce meetings and group gatherings to essential communication only. Limit group size according to guidelines issued by your local health department.
- Limit personal contact and grouping in buildings and outdoor worksites.
- Limit the number of people using common areas (e.g., cafeterias, break areas, smoking areas, lobby, and main entrances).

7. WORKPLACE CLEANING

(Return to [CONTENTS](#))

Ensure special procedures are in place to clean and disinfect the workplace:

- [Disinfect workspaces](#) throughout the day.
- Disinfect administrative, shipping/processing facilities, and other enclosed spaces multiple times throughout the day.
- Focus on [commonly touched areas](#) including door handles, light switches, bathroom areas, lunchroom tables and chairs, kitchen areas, shared space and facilities, time clock areas, shared computers, and tools.
- Disinfect workstations using [proper cleaning agents](#).
- Follow cleaning and disinfection procedures for shared vehicles and equipment (e.g., forklifts, golf carts, trucks, etc.).
- Ensure employees avoid sharing tools whenever possible. If tool sharing is needed, properly disinfect between use.
- Clean common areas multiple times daily, with special disinfection procedures during off hours, before, and after shifts.
- Use [cleaner and/or disinfectant spray](#) to [deep clean](#) common areas with special focus on lunchrooms, meeting rooms, time clock areas, office, and all other common rooms and facilities.
- Ensure portable and permanent bathrooms are serviced and [disinfected](#) at regular intervals.

8. BREAK ROOMS AND COMMON AREAS

(Return to [CONTENTS](#))

It is appropriate and highly recommended to establish and define expectations for employees in breakrooms and common areas:

- Practice social distancing and, when required, follow “shelter in place” recommendations.
- Modify production schedules such as staggered shifts to ensure social distancing.
- Establish flexible breaks and lunches to limit gatherings.
- Modify production layout and spacing to ensure safe distances whenever possible.
- Have employees [conduct themselves](#) as if they are a risk to others. For example, wash hands frequently and disinfect all surfaces they have touched when sharing common areas.
- Create reminders for employees to avoid touching their faces and to cover coughs and sneezes.
- Provide additional break and common areas to increase social distancing.

It is appropriate and highly recommended to establish and define expectations for drivers and passengers using company vehicles or other forms of group transportation:

Employer Responsibilities:

- Help drivers by establishing guidelines for how many passengers are allowed to ride in one vehicle.
- Expect drivers to be considerate of passengers' social distancing when transporting employees.
- Establish procedures to clean and [disinfect](#) transportation vehicles prior to and after use. This includes frequent contact areas such as stick shift, control levers, steering wheel, doors, seat belts, air conditioner and radio buttons, glove box, mirrors, armrests, and vehicle keys.
- When possible, provide hand cleaner in vehicles to disinfect hands.
- Instruct employees to use a disposable protective barrier like a paper towel, plastic bag, etc., when fueling vehicles, especially when touching the fuel pump, credit card station, and other surfaces. Once used, the barrier item should be disposed and the driver should then use hand sanitizer, or better yet, wash his/her hands.
- Instruct drivers to increase ventilation within vehicles, and when possible, keep the windows open.

Drivers:

- Be considerate of passengers' social distancing when transporting employees.
- Clean and [disinfect](#) transportation vehicles prior to and after use. This includes frequent contact areas such as stick shift, control levers, steering wheel, doors, seat belts, air conditioner and radio buttons, glove box, mirrors, armrests, and vehicle keys.
- Provide hand cleaner to passengers in vehicles to disinfect hands, if available.
- Use a disposable protective barrier like a paper towel, plastic bag, etc., when fueling vehicles, especially when touching the fuel pump, credit card station, and other surfaces. Once used, the barrier item should be disposed and the driver should then use hand sanitizer, or better yet, wash his/her hands.
- Increase ventilation within vehicles, and when possible, keep the windows open.

Delivery:

- Use proper PPE such as gloves and masks when handling packages and interacting with public.
- Practice Drop and Leave when possible to reduce interaction with customers.
- Minimize paperwork. Maximize electronic transactions capabilities when dealing with customers.
- Request customers to wipe down pickup areas regularly.

Passengers – Employer Transportation:

- Instruct passengers to follow all [precautions](#) to avoid the spread of the virus (e.g., maintain social distancing, cover coughs and sneezes, wash/sanitize hands).
- Sick employees should not participate in group travel.
- Expect passengers to assist in cleaning vehicle surfaces they have touched.
- Passengers should refrain from eating, drinking, or sharing food in vehicles.

Congregate settings: Crowded public places where close contact with others may occur, including shopping centers, movie theaters, and stadiums.

Critical Infrastructure: Body of systems, networks, and assets that are so essential their continued operation is required to ensure security, the economy, and the public's health and safety. Consult your State and Local Government for those operations deemed as Critical Infrastructure or Essential.

Shelter In Place: To seek safety within the building one already occupies, rather than evacuate the area or seek a community emergency shelter.

Social Distancing: Remaining out of congregate settings, avoiding mass gatherings, and maintaining distance (approximately 6 feet) from others when possible. With COVID-19, the goal of social distancing right now is to slow the outbreak, reduce the chance of infection among [high-risk populations](#), and reduce the burden on health care systems.

Travel Certificate: Document to help employers and their employees prove they are allowed to travel within the United States, despite other travel bans. Various associations provide [travel certificate samples](#) to essential employers that can be customized for employee travel.

11. RESOURCES

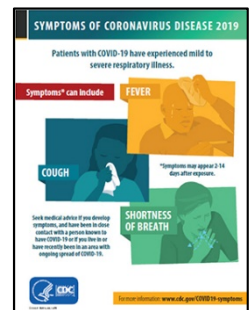
(Return to [CONTENTS](#))

GENERAL

[Essential Critical Infrastructure Workers OSHA Fact Sheet](#)
[OSHA Guidance on Preparing Workplaces for COVID-19](#)
[CDC Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 \(COVID-19\)](#)
[CDC Guide to Keeping Workplace/School/Home/Commercial Operations Safe from Coronavirus](#)
[OSHA Guide to Protecting Workers During a Pandemic](#)
[NIH Guide to Protecting Yourself from COVID-19 in the Workplace](#)
[California Coronavirus Response Toolkit](#)
[U.S. Department Of Labor Guidance Explaining Paid Sick Leave And Expanded Family and Medical Leave Under The Families First Coronavirus Response Act](#)
[Federal Employee Rights Under The Families First Coronavirus Response Act – Department of Labor](#)
[Coronavirus Relief Resources for US Business Owners](#)
[Coronavirus Emergency Loans: Small Business Guide and Checklist](#)
 Travel Certificate Sample – [Employees](#)

COVID-19 SIGNS AND SYMPTOMS

- 1) **Print Resources:** The CDC has [available documents](#), including posters and handouts, on the following topics in a variety of languages:
 - 30 Days to Slow the Spread – Handout ([English](#) / [Español](#))
 - What You Need to Know – Handout ([English](#) / [Español](#))
 - Share Facts About COVID-19 – Handout ([English](#) / [Español](#))
 - Symptoms of Coronavirus Disease – Poster ([English](#) / [Español](#))
- 2) [CDC Self Checker](#)
- 3) [Treatment and Care Options](#) (English)



EMPLOYEE HYGIENE

- 1) [CDC Resources](#) include posters and handouts in Spanish, English, and other languages:
 - Stop the Spread of Germs Poster ([English](#) / [Español](#))
 - Wash Your Hands Poster ([English](#) / [Español](#))
 - Stay Home When You Are Sick – Poster ([English](#))
 - What to Do if You Are Sick – Poster ([English](#) / [Español](#))
 - What You Need to Know About Handwashing – Video ([English](#) / [Español](#))
- 2) UMASH – Don't Spread Germs – Wash Your Hands – Poster ([English](#) / [Español](#))
- 3) CDPH Resources: Do I Need to Get Tested for COVID-19? – Poster ([English](#))



EMPLOYEE HEALTH MONITORING

Sample Guidelines – Employee Health Monitoring – Madera County:
[COVID-19 Screening Checklist](#) ([English](#) / [Español](#))
[Letter to Sick Employee Sample](#) – print on company letterhead ([English](#) / [Español](#))
[Isolation/Quarantine Instructions](#) ([English](#) / [Español](#))

VISITORS

[Entry Poster for Visitors – Office Doors](#)
[Accepting Deliveries](#) – Sample Process

RESPIRATORY AND OTHER PERSONAL PROTECTIVE EQUIPMENT	Putting On and Taking Off a Disposable Respirator Respirator User Seal Check Face Covering Guidance (California Department of Public Health / CDC) CDC: Use of Cloth Face Coverings to Slow Spread of COVID-19 Cloth Face Coverings for COVID-19: Questions and Answers CDC: How to Make Your Own Face Covering for COVID-19 NIOSH: Frequently Asked Questions about COVID-19 Personal Protective Equipment
WORKPLACE CLEANING AND DISINFECTION	CDC Guidelines for Cleaning and Disinfecting Community Facilities OSHA Disinfection Decontamination Facts (English / Español) List of Products Meeting Criteria for Use Against COVID-19 CDC Cleaning and Disinfection How to Disinfect Frequently Touched Surfaces from COVID-19 Effective Disinfectants to Help Prevent the Spread of Coronavirus Disease on Food Contact Surfaces
WELLNESS & FAMILY	How Should I Explain What Is Happening to My Children? Helping Children Cope with Coronavirus Response CDC Resources if You Are Sick or Caring for Someone SARS-CoV-2 and Domestic Animals Including Pets Guidance for Pet Owners Healthy Habits for Immune Support
ANSWERS TO FREQUENTLY ASKED QUESTIONS	CDC: Frequently Asked COVID-19 Questions KPA FAQ: How to Manage COVID-19 Anxiety & Safety at Work Families First Coronavirus Response Act: Questions and Answers
MYTHS AND EXPLANATIONS	<p>MYTH BUSTERS/CLARIFICACION A MITOS Y CREENCIAS</p> <p>The World Health Organization has developed myth busters in English and Spanish to address emerging questions in the US related to COVID-19 (new myths added frequently).</p> <div data-bbox="1344 642 1516 877" data-label="Image"> </div> <div data-bbox="984 1100 1516 1409" data-label="Complex-Block"> <p>How effective are thermal scanners in detecting people infected with the new coronavirus?</p> <p>Thermal scanners are effective in detecting people who have developed a fever (i.e. have a higher than normal body temperature) because of infection with the new coronavirus.</p> <p>However, they cannot detect people who are infected but are not yet sick with fever. This is because it takes between 2 and 10 days before people who are infected become sick and develop a fever.</p> <p>World Health Organization #2019nCoV</p> </div>
SAMPLE PROGRAM	COVID-19 Infection Prevention Program – Sample Safety Program Addendum Available only through the Zenith Solution Center®. Search for COVID-19 using the RiskManagement Library search bar.
PUBLIC HEALTH DEPARTMENT LINKS	Directory of State Health Departments Directory of Local Public Health Departments
NEED MORE HELP?	Zenith Solution Center – <i>Ask the Safety Expert</i> and <i>Ask the HR Expert</i>

This document includes various reference sources and is designed to give employers with general information and guidance. The content should not be construed as legal advice or be considered as a substitute for legal advice. Zenith Insurance Company (Zenith) makes no representations or warranties, express or implied, guarantees or conditions of compliance with applicable laws or regulations and such compliance is ultimately the responsibility of the employer. Zenith assumes no liability for consequential or other damages attendant to the use of any materials referenced here.