# COVID-19: Initial Considerations for Workplace Safety & Recovery Planning

Legal and Compliance Basics: What You and Your Lawyer Need to Know

June 10, 2020



Stan Sterna, Esq. | Vice President Joseph Wolfe | Risk Management Consultant





## **Disclaimer**

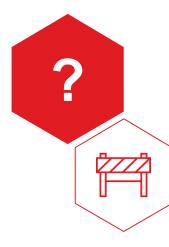
This document has been provided as an informational resource for Aon clients and business partners. It is intended to provide general guidance on potential exposures and is not intended to provide medical or legal advice or address medical or legal concerns or specific risk circumstances. Due to the dynamic nature of infectious diseases, Aon cannot be held liable for the guidance provided. We strongly encourage visitors to seek additional legal, safety, medical and epidemiologic information from credible sources such as legal counsel, the Centers for Disease Control and Prevention and World Health Organization. As regards insurance coverage questions, whether coverage applies, or a policy will respond, to any risk or circumstance is subject to the specific terms and conditions of the policies and contracts at issue and underwriter determination.

While care has been taken in the production of this document and the information contained within it has been obtained from sources that Aon believes to be reliable, Aon does not warrant, represent or guarantee the accuracy, adequacy, completeness or fitness for any purpose of the report or any part of it and can accept no liability for any loss incurred in any way by any person who may rely on it. Any recipient shall be responsible for the use to which it puts this document. This document has been compiled using information available to us up to its date of publication.

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.







# What are common obstacles to return to work planning?

## Think of it as "Workplace Safety" Planning

Common obstacles include:

- Firm leaders & employees not being aware of the plan
- Lack of transparency in communications to your employees
- Being reactive rather than proactive
- Geographic differences by office and location of employees
- Client service considerations
  - When and why is in-person contact needed?
  - Client workplace health and safety







# **Planning a Plan**

- Whose expertise and participation is needed?
  - Senior management and/or executive committee
  - Staff members
  - Human resources and training
  - Technology and security
  - Qualified legal counsel
- Who will manage the process?
- Filling the expertise gaps (review guidance from national, state and local authorities)
- Adapting to changing conditions







## **Planning a Plan**

### Lawyer knowledge and experience

- Employment law, including -
  - Federal, state and local laws and ordinances on preventing workplace discrimination and harassment and required training
  - COVID-19 guidance from CDC, EEOC, state and local authorities
  - Current DOL guidance on application of sick, family and medical leave law under Families First Coronavirus Response Act (FFCRA) and Emergency Family and Medical Leave Expansion Act (EFMLA)
  - Current DOL guidance on providing continuing COBRA health insurance to employees due to RIF
  - Workers compensation laws and jurisdictional issues
- Workplace safety law, including
  - OSHA requirements and COVID-19 guidance
  - OSHA approved state plans, as applicable (22 states)







## **Planning a Plan**

### Lawyer knowledge and experience

- Contract law, including
  - Vendor contract requirements
    - OSHA, CDC and state/local authorities guidance on workplace modification, cleaning, PPE, employee health screening
  - Evaluation of existing vendor contracts and property leases
    - Indemnification, hold harmless, severability and force majeure clauses
- Privacy law, including
  - HIPAA
  - Federal and state COVID-19 guidance applicable to banking and health care clients (e.g. FDIC and HHS)
  - State and local laws
  - Jurisdictional issues impacting work from home and office operations





#### **Government Resources**

#### **OSHA Guidance:**

 Guidance on Preparing Workplaces for COVID-19, https://www.osha.gov/Publications/OSHA3990.pdf

#### **CDC Guidance:**

 Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19), <u>https://www.cdc.gov/coronavirus/2019-ncov/community/guidancebusiness-response.html</u>

- COVID-19 Contact Tracing Training Guidance and Resources, <u>https://www.cdc.gov/coronavirus/2019-ncov/downloads/php/contact-tracing-training-plan.pdf</u>
- Public Health Recommendations for Community-Related Exposure, <u>https://www.cdc.gov/coronavirus/2019-ncov/php/public-health-recommendations.html</u>

#### HHS Guidance:

 Return to Work (Employee), <u>https://hr.nih.gov/benefits/pay/workers-</u> compensation/return-work-employee

#### **EEOC Guidance:**

 What You Should Know About the ADA, the Rehabilitation Act and the Coronavirus, <u>https://www.eeoc.gov/wysk/what-you-should-knowabout-covid-19-and-ada-rehabilitation-act-and-other-eeo-laws</u>

#### White House Guidance:

 Opening Up America Again Guidelines, <u>https://www.whitehouse.gov/openingamerica/</u>

#### **AICPA Resources**

 AICPA Coronavirus Resource Center, <u>https://www.aicpa.org/news/aicpacoronavirus-resource-center.html</u>

#### **Aon Resources**

- AICPA Member Insurance Programs COVID-19 Resource Center, <u>https://www.cpai.com/AICPA-Member-Insurance-Programs-COVID-19-Resource-</u> <u>Center?Main=P2En8qgA3+M=&Sub=VXg3tLzKw7A=&SecSub=VXg3tLzKw7A=</u>
- Aon COVID-19 Business Recovery Decision-Making Toolkit and Employer Best Practices: Screening for COVD-19,

https://www.aon.com/getmedia/fa48c655-2c97-438f-a863-

7414c8b67f60/COVID19-Business-Recovery-Decision-Making-Tool-Kit-2020-05-

04.aspx?refID=renew&utm\_source=internal&utm\_medium=email&utm\_cam paign=risk\_alert\_return\_to\_work\_tooklit&utm\_term=may2020&utm\_content =&refID=renew&utm\_source=internal&utm\_medium=email&utm\_campaign =risk\_alert\_return\_to\_work\_tooklit&utm\_term=may2020&utm\_content=

#### Law Firm Guidance

- Ogletree Deakins, <u>https://ogletree.com/coronavirus-covid-19-resource-center/</u>
- Jackson Lewis, <u>https://www.jacksonlewis.com/practice/covid-19</u>
- Ford Harrison LLP, <a href="https://www.fordharrison.com/CoronavirusTaskForce">https://www.fordharrison.com/CoronavirusTaskForce</a>







# Thank you Stay Safe \_\_\_\_



