



# Coronavirus Disease 2019 (COVID-19)

## Hospitality Industry Prevention & Control

As of March 20, 2020

A novel (new) Coronavirus (COVID-19) was first identified in Wuhan, China in December 2019 and subsequently spread to other nations including the USA and Canada. The situation presents a public health emergency and has been declared a pandemic with significant implications for communities and workplaces. Public health agencies in both countries continue to closely monitor the situation and issue frequent updates and guidance.

### State of the Industry

Hospitality is in a state of shock. While we've all watched as COVID-19 headed our direction, many in the hospitality industry had their entire revenue streams shut off over night. Most cities have forced closures of restaurants, bars, events, coffee shops, etc. Hoteliers have seen drastic reductions in bookings and revenue, with the CEO of Marriott stating, "COVID-19 is like nothing we've ever seen before," which is saying something for a company that is 92 years old. Many in this sector are resilient however.

The United States and Canada are both responding, passing laws and legislation to support both business and employees through the crisis. Some examples include waiving the waiting period for unemployment insurance, increasing income supports for individuals, deferring income tax payments, and allowing restaurants, bars, and breweries to deliver alcohol. While these are small measures, it helps.

### Transfer of the Virus

Infected individuals can spread COVID-19 through various methods:

1. Respiratory secretions, from a cough or sneeze may produce airborne droplets. These droplets can land in the mouth or nose of persons nearby or may be inhaled into the lungs.
2. Person-to-person among close contacts (about 6 feet). Person-to-person spread is thought to occur mainly via respiratory droplets produced when an infected person coughs or sneezes, similar to how influenza and other respiratory pathogens spread.
3. There is evidence that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or eyes.

## Center for Disease Control (CDC) Recommendations

### CDC Strategies for Minimizing Workplace Exposure

1. Encourage sick employees to stay home – if employees are showing symptoms they should get checked out by a healthcare professional.
2. Separate sick employees who appear to have acute respiratory illness symptoms – e.g.: cough, shortness of breath – upon arrival to work or who become sick during the day. They should be evaluated by a healthcare professional immediately.
3. Emphasize site sanitation and good personal hygiene practices including frequent hand washing, sneezing and coughing etiquette, and social distancing as much as practical.
4. Project housekeeping should be undertaken to start or increase routine cleaning and disinfection of frequently touched surfaces such as doorknobs, elevators, offices, radios, stair rails, etc. Use of suitable disposable wipes is encouraged.

## Tips for the Hospitality Employer

The Hospitality industry is one of the top industries disrupted by coronavirus. With both employees and the general public within close proximity within hospitality businesses, a virus can spread much more easily. Historically, since 2015 Americans have spent more time at restaurants than at grocery stores. With restaurants and hotels closing down to help slow down the COVID19 progression, customers are no longer spending money at restaurants or in the tourist industry in general.

- Encourage good personal hygiene and provide additional hand sanitizer.
- Every business within the hospitality industry should have a contract in place with cleaning and disinfecting vendors in order to minimize COVID19 exposure to both employees and the general public.
- Develop a crisis response to pandemics by:
  - Identifying critical staffing levels
  - Developing robust plan for contingencies
  - Identify and communicate operational priorities.
- Once contingencies in are in place, it is important to remember any outside vendors or contractors hired should submit to the company
  - Certificates of Insurance
  - Hold Harmless Agreements
  - Contracts in Place

## Tips for the Hospitality Employer (cont.)

- During a pandemic, travel stops and hotels are typically shut-down or limit consumers coming in and out of their hotel. Having preventative measures in place such as:
  - Routine checks of the facility
  - Ensuring fire protection and detection are still in operation
  - Maintain fire protection inspections
  - Ensuring adequate heating for the building to prevent potential freezing of pipes in cold weather areas.
- Because of the pandemic, several industries (including the restaurant industry) has started to offer delivery services they didn't historically offer to their customer. Employees who are delivering food to customers open up a Hired Non-Owned auto exposure. Businesses must alert their carrier of the new exposure for delivery services, as this must be added to your policy in order for you to be covered in the event of an incident. In order to limit both employee and liability exposure, we recommend:
  - Employees limiting contact with customers
  - Requiring credit card payments only and including a designated pick-up spot or window for takeout orders.
  - Employers should also implement a hired non owned fleet program, including MVR reviews, obtaining Certificate of Insurance review and include a formal safety policy, reviewed and signed off on by employees and management.
- Cyber Security Threats
  - With an increased amount of employees working remote, cyber threats are becoming much more prevalent. This is primarily done through ransomware and email phishing that could lead to credential theft, financial fraud, and more.
  - This is a good time to reinforce internal cyber security protocols, training procedures, and alert your employees of this increased risk.
  - Make sure employees:
    - Report suspicious emails to management.
    - Never click and suspicious links or attachments.
    - Verify all requests of data or monetary exchanges prior to sending
    - Never respond to spam in any way.

## Additional Resources

- The World Health Organization (WHO) has developed programs to train incident managers and other stakeholders in preventing the spread of the virus.
  - Information on these WHO programs can be found at: [WHO-On-line Training](#).
- [The Centers for Disease Control and Prevention website](#) has multiple topics, including “what you should know”, “Situation Updates”, and information for communities and travel guidance.
- The Occupational Safety and Health Administration (OSHA) has guidance on [Control and Prevention](#) measures an employer can undertake.
- Canadian Public Health Resources:
  - <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/awareness-resources.html>
  - <https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html>
- HUB International has setup a [Coronavirus Resource Center](#) which has additional guidance to mitigate business impacts.

## Summary

Following recognized practices to avoid exposures common to any respiratory virus will help to keep this threat in check. Proper planning can help protect both your employees and your business.

Please contact your HUB service team if you have any questions, need assistance or would like additional information and resources.

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