

# HOSPITALITY COVER PLUS+

MAY 2020

## REOPENING FROM COVID-19

As states continue to lift restrictions we look to move to a new 'business as usual'. This may include new cleaning measures, hygiene requirements and guest screenings. COVID-19 is in the same category as the SARS outbreak and the world was not prepared for either pandemic. The guidelines used after the SARS outbreak are a natural starting point for domestic hotels. We have included a condensed version of the guidelines implemented after SARS, adapted for COVID-19, including cleaning procedures and screenings of employees and guests, considerations for physical property self-inspections and criteria to consider when fully re-opening your doors to the public.

### Cleaning Procedures

- General Cleaning
  - Use the time before full business ramp up to fully clean the hotel and evaluate overall housekeeping.
  - All surfaces should be cleaned at least daily using necessary disinfectants (i.e. [approved by EPA for use against emerging viral pathogens](#)), rinsed if needed, and dried. Always wear gloves and all required Personal Protective Equipment appropriate for the chemicals being used and follow the instructions on the label.
  - Public bathrooms and restaurant areas should be cleaned regularly throughout the day and evening.
  - Hand sanitizer should be easily accessible to employees and guests at entrances and in lobby.
  - Clean and disinfect all frequently touched surfaces, such as workstations, keyboards, telephones, handrails and doorknobs.
  - Discourage workers from using others' phones, desks, offices, or other tools and equipment, when possible. If necessary, clean and disinfect them before and after use.
  - Provide disposable wipes so that commonly used surfaces can be wiped down before each use.
- Floors, Floor Coverings, & Furnishings
  - Carpets, rugs, and mats should be vacuumed using a cleaner that does not put dust into the air, or steam-cleaned if needed.

- Hard floor surfaces should be cleaned with wet vacuum systems.
- All drapes, screens, lampshades, phones, remotes, desks, light switches, and furniture should be disinfected.
- Elevators & Escalators
  - Clean and disinfect elevators and escalators, particularly call buttons and handrails hourly.
  - Clean elevator ventilation fans regularly.
- Lobby & Restaurant
  - Clean and disinfect all doorknobs, handles, and exposed surfaces.
  - Wipe and disinfect all chairs, sofas, stools, tables, and service areas.
- Laundry
  - When laundering linen collected from a room where the guest is suspected to have COVID-19, the staff member should wear a full set of Personal Protective Equipment (PPE).

### Building Operations

- Conduct walk-throughs of buildings and grounds to ensure satisfactory and defect-free conditions. Make repairs as necessary to ensure public safety.
- Post signage to emphasize social distancing in common areas; including elevators, lobbies, and restaurants.

### Employment Practices

- Incorporate the latest standards for disinfection and sanitization of the work environment and customer accessible areas to ensure employee and customer safety.
- Bring employees back in a non-discriminatory manner.
- Have contractual agreements from any new relationships reviewed by your legal counsel and the Hospitality Cover Plus+ Risk Management Team.
- Consider the creation of a Hygiene Officer or Health Safety Officer staff position.

## CONTACT

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## Staff Hygiene

- Review safety and health policies and procedures to ensure programs are up to date and include communication and training.
- All staff should observe strict personal hygiene; including washing hands frequently and covering nose and mouth with face masks.
- If any staff feels unwell, he or she should seek medical attention immediately. Employees who appear to have symptoms (i.e. fever, cough, or shortness of breath) upon arrival at work or who become sick during the day should immediately be separated from other employees, guests, and visitors, and sent home. ***If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19. The employer should instruct fellow employees about how to proceed based on the CDC Public Health Recommendations for Community Related Exposure.***
- Follow all federal, local, and state requirements for preventing the spread of COVID-19 in the workplace.
- Develop a plan to meet social distancing requirements, Personal Protective Equipment (PPE) needs and sanitation before full staff returns.
- Social Distancing should be continued until the CDC advises otherwise.
  - Avoid gatherings of 10 or more people.
  - Instruct staff to maintain at least 6' of distance from other people.
  - Host meetings virtually when possible.
- Employees should be encouraged to measure their body temperature before work each day and take appropriate action per CDC guidelines.
- Housekeeping staff should wear necessary Personal Protective Equipment (PPE).
- Restaurant and food preparation staff should wear masks and disposable gloves when handling food.

## HVAC & Sprinkler Systems

- Ensure that the HVAC and sprinkler systems are functioning properly and current on all necessary maintenance.
- Continue all regular, required sprinkler system tests and inspections.
- Ensure that special hazard controls, such as commercial cooking fire protection systems, are addressed and active.

## Swimming Pools & Fitness Centers

- Fully clean and disinfect pools, fitness equipment, and surrounding areas, including any changing rooms.
- Increase the frequency of water samples from at least twice a day to every hour and consider closing the pool temporarily.

## Hotel Vehicles

- Completely clean and disinfect each vehicle.
- Ensure all vehicles are ready for operation, including inspections and needed maintenance or repairs.
- Evaluate current staffing, orientation, and driver monitoring practices, especially if the hotel will need to hire additional drivers.

## Additional Items to Consider

- Implement Administrative Controls: Typically, administrative controls are changes in work policies or procedures that reduce or minimize a staff member's exposure. This may include alternating days or extra shifts that reduce the total number of employees at the hotel at a given time.
- Utilize Personal Protective Equipment (PPE): Hotels should focus on proper PPE best practices. Employees should understand how to properly put on, take off, and care for PPE. Training material should be easy to understand and must be available in the appropriate language and literacy level for all workers.
- Engineering Controls: For COVID-19, engineering controls may include:
  - Installing high-efficiency air filters.
  - Increasing ventilation rates in the hotel.
  - Installing physical barriers, such as clear, plastic sneeze guards.
- Be Adaptable: Be prepared to change your practices if needed to maintain critical operations. This may involve identifying alternative suppliers, prioritizing existing customers, or suspending portions of operations.
- Create a Dialogue with Vendors & Partners: Talk with your business partners about your response plans. Share best practices with other businesses in your community.
- Manage Different Risk Levels of Different Employees: Be aware that some employees may be at higher risk for serious illness, such as older staff members and those with underlying medical conditions. Consider minimizing face-to-face contact between these employees or assign tasks that allow them to maintain distance from other staff and guests.

## LEGIONNAIRES

Legionella bacteria, the cause of Legionnaires Disease, grows in warm, stagnant water and may be festering in water systems shut down due to COVID-19. It is spread through the inhalation of water droplets containing the bacteria. As a result, buildings with cooling towers, decorative water fountains, pools, hot tubs, and other large plumbing systems that haven't been used for several weeks or more, are all fertile breeding grounds for Legionella and may cause its spread when re-starting operations. Systems may have been stagnant, along with temperature changes, providing ideal conditions for the bacteria that causes Legionnaires.

Legionella grows best within a certain temperature range (77°F-108°F). To keep water outside the range for Legionella growth, it is important to keep cold water cold and keep hot water hot. It is important to maintain water heaters at appropriate temperatures while following local and state anti-scald regulations. Maximum temperatures allowed by your state may be too low to limit Legionella growth. Engineering controls that mix hot and cold water together at or near the point of use can reduce the risk of scalding while allowing water in pipes to remain hot enough to limit Legionella growth. When water does not flow correctly, the resulting areas of stagnation encourage biofilm growth, reduce water temperatures to levels that allow Legionella to grow, and reduce levels of disinfectant. When water service has stopped, it is recommended to "flush" sinks, faucets, showers, tubs, and

other plumbing components. "Flushing" is running water for a period of time, and in a specific order. Discoloration may occur during flushing. If the discoloration persists for more than 30 minutes, repeat the flushing protocol. If it continues to persist, contact a licensed plumber.

1. Make sure all faucets in the building flow to a drain. If there are any water filters in the building, remove or bypass them. Remove aerators and screens from every faucet.
2. Using the cold-water handles, turn on all faucets – including kitchen and bathroom sinks, utility and mop sinks, tub and shower, etc. - and allow them to run during the entirety of the flushing process.
3. Start with the lowest floor of the building and then move to the next highest floor.
4. Continue until all faucets are turned on in the building. At the end of this process, water should be flowing from all the faucets in the building at the same time.
5. Let water run until the water is clear and the temperature has stopped changing at the last faucet turned on.
6. Turn off the first faucet you turned on (lowest floor) and continue turning off faucets in the order they were turned on.
7. Repeat steps 2 & 3 using the hot-water taps.
8. Clean and reattach aerators to the faucets.
9. Flush, or run a cycle of, any appliance (ice maker, dishwasher, coffeemaker, laundry, etc.) for 10 minutes each.

## QUARTERLY INSURANCE MARKETPLACE UPDATE

The insurance market continues to harden and rates are expected to continue to rise well into 2021, particularly in the hospitality sector, where there is much uncertainty as to how the re-opening of the economy will play out in ADR, occupancy and potential guest COVID-19 claims. Capacity, i.e., the availability of limits of coverage to be purchased, continues to lessen on both property side (especially in areas of the country exposed to wind, hail, flood, tornado and earthquake) and the casualty side (umbrella and general liability limits). The number of insurers actively seeking to write hotel coverage has decreased, based not only on the drastic reduction in occupancy due to COVID-19 and the uncertainty of potential claims activity upon reopening, but even more so due to poor underwriting results from underpriced coverages against historic levels of claims in the arrears of property (water damage, fire, wind/hail, tornado), general liability (bodily injury settlements driven by social inflation) and automobile liability (vehicle exposures). Look for the market to make an aggressive adjustment in rates on all lines of coverage. The year over year premium cost may be managed, however, due to reductions in the exposure base used by underwriters to calculate premiums (revenue- room, food and event as well as payroll). Underwriters will be looking for "far above average" risks when considering coverage and premium proposals. The good news is that, as a member of Hospitality Cover Plus+, your hotels are in fact "far above average" in class. That is, your tireless risk management efforts working with our team to prevent loss and manage exposures will set you apart from the average hotel seeking renewal coverage.

Over 50 years of serving clients nationwide has shown us that in any market cycle, *but especially in a hardening market*, aggressive, proactive risk management at your property is the best defense against rising premiums and diminished coverages. Working with our team to stay true to the HCP Risk Management principles will significantly reduce your claims activity and expense, continuing to set you apart from hotels across the country. The Hospitality Cover Plus+ Risk Management Team looks forward to continuing to work with your team in the implementation and execution of risk management techniques that continue to make a proven difference.

ADDITIONAL RISK MANAGEMENT RESOURCES, INCLUDING YOUR GUIDE TO CLAIMS REPORTING, ADDITIONAL CLAIMS FORMS, PAST AND CURRENT NEWSLETTERS ARE ALWAYS AVAILABLE ONLINE AT:

[WWW.HOSPITALITYCOVERPLUS.COM](http://WWW.HOSPITALITYCOVERPLUS.COM)