

Post COVID-19 - Checklist									
It is recommended that this checklist be reviewed completely with each Phase change of re-opening and with any material change or update in CDC Guidance, Legal, Regulatory, OSHA or Health Authority action, or update as well as other significant change that may not be predictable in advance.									
PHASE 1		PHASE 2		PHASE 3		PHASE 4			
Date	Who completed	Date	Who completed	Date	Who completed	Date	Who completed		
<b>Physical Office</b>									
Office sanitation plan									
Review stock of sanitation supplies									
Signage for internal and external visitors so rules are clear									
Social distancing markings									
Check office ventilation systems and filters									
Entrance and Exits: Open, closed, locked (with appropriate emergency exit enabled), other									
Bathrooms stocked for sanitation and signage for handwashing guidelines									
Breakrooms									
Chairs removed									
Signs posted for maximum occupancy or social distancing									
Review rules for food, coffee, tea service storage and preparation									
Review rules for cleaning of dishes, utensils, equipment, microwaves, coffee makers, water service, dishwashers, sinks, counters, etc.									
Cubicle and office workspace cleaning requirements									
Common area cleaning and social distancing requirements									
Printer/copier/office machines cleaning plan									
Touch screen/keyboards/mice/pads/desk phones etc. cleaning plan and requirements									
Minimize sharing of equipment policy with cleaning of surfaces requirement before and after use									
<b>Employee</b>									
Care act loan/grant recipients									
Review impacts to lower compensated employees who may have been negatively impacted by "stay pay" vs "enhanced" unemployment compensation to earn loan forgiveness									
Layoffs and downsizing									
Guard against disparate impact									
Review WARN Act concerns for employers employing over 100 employees laying off at least 50 (60 day notice)									
Develop plans to protect employees medical information while ensuring the health and safety of overall workforce									
Confirm security of location private and protected information is stored on and off site									
Review ERISA plans, advisor selection and decisions									
Impacts to 401(k) plans will come under scrutiny									
Review and update employee safety plans									
Sanitation policies in the workplace									
If use of mask and/or ventilators are required, provide proper education and training per CDC and OSHA guidance									
Review reporting and work release protocols (i.e. lawsuit already pending for wrongful death of a Walmart employee who complained of symptoms but was not released from work)									
Review, update and communicate clear policies for wage and hour, time tracking and overtime									
Communicate break, lunch and hour expectations									
Determine time tracking changes that may be needed for remote workers									
Communicate overtime request/approval plan									
Financial assistance and training for employees									
Investment counselors for assistance with retirement planning									
Budgeting assistance counseling									
What financial fears or concerns can you reduce or eliminate to allow increased productivity									
Wellness plan review and updates									
Mental health resources									
On-site or telehealth access for mental health resources									
List of resources to access for improved mental health and wellbeing									
EAP hotline									
NAMI									
E-couch (a self help interactive program with modules for depression, generalized anxiety & worry, social anxiety, relationship breakdown, loss and grief).www.ecouch.anu.edu.au									
Suicide prevention hotline 1.800.273.8255 / 1.800.273.TALK or 1.800.784.2433 / 1.800.SUICIDE									
Substance Abuse and Mental Health Service Administration (SAMHSA) Disaster Distress Helpline 1.800.985.5990									
Education on mental health benefits available on employer plan									
Posted reminders of resources and health checks									
E-mail tag lines to report concerns or link to resources									
Mindfulness training, newsletters, blogs, etc.									
Calmness apps									
Training of managers and employee volunteers on Mental Health First Aid. www.mentalhealthfirstaid.org									
Provide calm spaces for self care/Recharge Room									
Physical health resources									
Exercise reminders and access to space/time for physical activity									
Ergonomics training and review of workspaces									
Sleep tips and reminders									
Personal hygiene reminder signage									
Dietary tips									
Water challenges and reminders									
Remote Workforce									
Review remote workforce plan									
Ordering of supplies procedure									
Technology equipment inventory and use policy									
Policy for providing internet and cell services									
Internet and data security procedures and protocols									
Remote access, retrieval and wipe capability for company data									
Video meeting access and policies									
Plan for employee check in to proactively understand needs for support/assistance									
Virtual ergonomic check of home office set up									
Inventory and decisions/policy on any longer term furniture, equipment, supply needs									
Productivity KPI's, measures and communication plan									
Physical and mental wellness checks and resources									
Ideas for regular connection/collaboration with in-office colleagues for productivity, engagement and culture									
In Office Workforce									
Social distancing rules for the office									
Rules for entering office...what is your policy									
Mandatory self report of symptoms or vulnerabilities per CDC guidelines									
Temperature checks prior to entry: required, encouraged, optional, other									
Masks: required, encouraged, optional, other									
Gloves: required, encouraged, optional, other									
Testing: required, encouraged, optional, other									
Rules for testing, contact tracing and reporting if someone is positive									
Make sure it is compliant with current ADA and HR regulatory guidance									
Rules for reporting, responding to concerns and sending employees home when necessary without fear of losing job									
Ideas for in-office employees to maintain connection/collaboration with remote workers to maintain productivity, engagement and culture									
Rules for former break rooms, conference rooms and other social communing areas									
Sanitation requirements									
Staged work and break hours									
Traveling Workforce									
Decide if the travel is necessary/essential or if it could be accomplished in another way									
Between offices									
Policies for travel and re-entry into office									
To/from client/carrier/vendor locations local									
Policy to ensure your employees adhere to safest standards of yours vs. other place visiting (use CDC guidelines as minimum required)									
Make sure any visitors understand your expectations									
Interstate/National travel									
Know the Phase/open/close status of other states visiting or passing through									
Review travel policies and costs of travel plan changes									
Review travel insurance plans									
International Travel									
Review and decide policy for any quarantine requirements before return to office									
International medical plans and access									
Policy for closed travel or stay in place orders									
Policy for repatriation									
Review travel policies and costs of travel plan changes									
Review travel insurance plans									
<b>Client related issues</b>									
Introductions to income opportunities and referrals									
How can you help your clients make more money									
Introduction to resources									
What resources are you using to run your business that may be helpful to your clients									
How can you save your clients money?									
What are industry specific resources your clients need to adjust to new risk environment									
Human Resources tools and strategic advise									
What HR and benefits consulting can you provide?									
Understand your client's supply chain issues									
Review and discuss ways to enhance client experience									
<b>Supplier Connections</b>									
Plan to keep up to date on most current product offerings									
Plans for efficient product training for a distributed workforce									
Plans to keep up to date of supplier's supply chain issues									
Plans to keep up to date on all supplier related updates and administrative changes									
<b>Vendor non-travel related issues</b>									
Ask vendor prior to interaction what are their workforce guidelines ie temperature, masks, gloves, etc.									
Ask for policies on no-contact or limited contact delivery									
Confirm delivery options for office AND remote workforce									
<b>Technology</b>									
Update IT inventory of assets									
Cyber security plan reviewed									
Review access speeds for office and remote locations									
Video capabilities									
Review, define and train on collaboration tools and platforms									
Stress test systems									
Update password, encryption, phishing and other cybersecurity training and testing given new access devices									
How must the IT budget be reallocated for greater efficiency and enhanced client experience?									
<b>Crisis Planning</b>									
Internal - Review and update your plan									
Clients - Offer to review and update their plan									
Vendors - Ask for a copy of their plan									
<b>Financial</b>									
Assess new costs									
Review client list and estimate potential revenue losses from exposure decreases, business failure, etc.									
Create new revenue streams that add value post COVID-19									
Look for expense savings									
Office lease review									
Equipment lease review									
Shore up funding sources, debt consolidation and financing									
Review all public funding grants and loans that may be advantageous for you or your clients									
Update KPIs and monitor more frequently. Client count is king!									
<b>Lean Systems thinking</b>									
This should be imbedded in everything you do...Ask the questions: Why are we doing this, is it necessary and are there more efficient ways									
<b>Innovation</b>									
How will you use this opportunity to innovate?									
<b>Communication</b>									
Internal communication plan									
Establish a plan for consistent leadership communication									
Reactive resources for employees to pull information									
Proactive communication plan for regular updates and check ins									
Establish ways to ensure consistent communication across teams and between colleagues									
Do you have all cell phone numbers and other means to connect									
Establish permissions to share cell phone numbers and for what uses and timeframes									
Review cell phone, video chat, internet, wi-fi, etc. payment or reimbursement policy									
Establish a plan for colleagues to maintain regular contact with each other									
Social and wellness checks for socially distanced and remote workforce									
Establish regular work communication timeframes									
External communication plan									
Define your external communication plan for clients and prospects who may visit your office									
Define your plan to provide information, blogs, resources and other digital content for clients and prospects to consume									
Video client experience. Identify clearly how video will play into the client experience on every video touch. Differentiate and bring value.									
<b>Sales</b>									
Discuss and define new prospecting needs and how to accomplish them									
Supporting a remote and mobile sales force									
What KPI's are most meaningful to measure and how will you gain consistency									
Review sales goals and objectives to proactively predicting other resource demands that will be needed									
Differentiation - How will you cut through the noise and differentiate your team now? Be specific.									
<b>Specialization</b>									
Are there new areas of specialization that should be invested in and developed?									
<b>Regulatory/Legal/Compliance</b>									
Who will monitor and communicate updates in the legal/regulatory and compliance arena?									
Define your credible sources									



Post COVID-19 - Client Insurance Checklist									
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<b>Crisis planning reviews and updates</b>									
<b>Coverage reviews and analysis</b>									
	Business Interruption								
	Read the specific policy forms and review with clients								
	Turn in claims as client's request even if you don't believe the policy language provides cover. Let carrier decide.								
	Stay up to date on options like pending legislation sponsored by the joint industries trade coalition: The Recovery Fund and PRIA								
	Workers Compensation								
	Stay current with NCCI and carrier guidance								
	Review classifications and payroll with new employment changes								
	Auto								
	Review exposure base. Mileage up or down?								
	Review ownership of vehicle and insurable interests								
	Personal vehicles used for delivery?								
	Work vehicles being provided for personal?								
	Property								
	Property and lease changes?								
	Tenant and landlord liability review								
	Liability								
	Review all liability policies in light of COVID and new expectations of public								
	D&O								
	Potential shareholder suits								
	Transit/trip								
	Industry Specialty Coverages								
	Health and Employee Benefits								
	Review access of providers								
	Personal Insurance and business property								
	Cyber liability								
	Other								
<b>Where to save costs</b>									
	Exposure reductions								
	Limits review								
	Risk transfer								
	Other								
<b>Risk mitigation</b>									
	CDC guidelines for employers								
	OSHA guidelines and new requirements								
	At home ergonomics training								
<b>Financing</b>									
	Premium financing								
	Business continuity loan resources								
	Alternative Risk Transfer								

