

MARSH INSIGHTS

Pandemic Response for Continued Operational Facilities

The rapidly evolving COVID-19 pandemic has prompted governments and businesses to take extraordinary steps to help slow the spread of the virus and keep people safe. As a result, many organizations, including those who may have been deemed essential, are being forced to take increased precautions when operating their facilities.

Below are some recommended steps, considerations, and tips to help keep your facilities safe and operational during this pandemic.

**Note that this is an inclusive but not exhaustive list of recommendations*

General

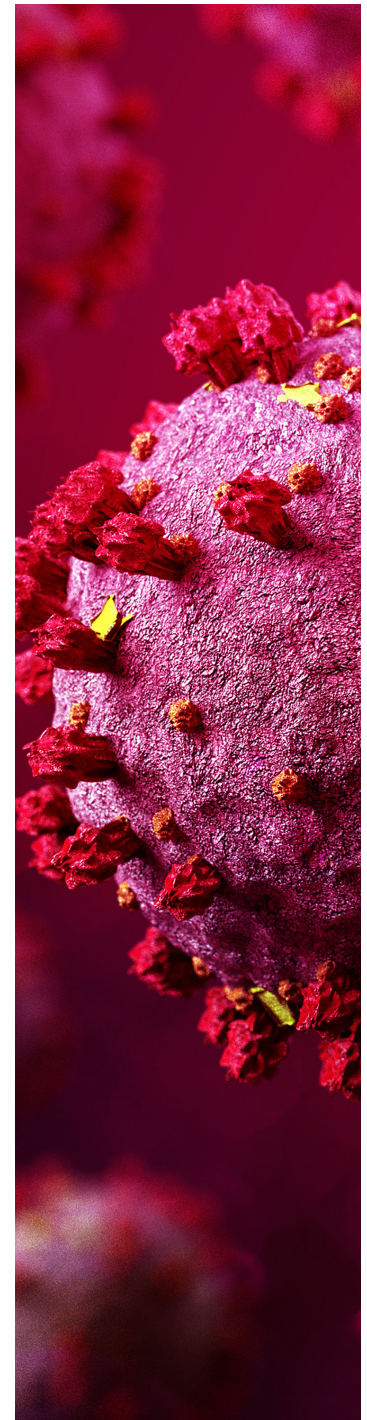
- Communicate that your facility remains operational to key stakeholders who need to be informed i.e., employees, vendors and key customers.
- Work with your custodial service provider to establish high-frequency disinfection and cleaning protocols according to best available recommendations. Current guidance can be found here as well as below:
 - <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>.
- Prepare notification, closure, sanitation, and reopening protocols if the presence of COVID-19 is confirmed within your

facility. Notifications should include the relevant health authorities according to local rules.

- Review significant operational changes with your Marsh insurance broker and Marsh Risk Consultant.

Screening Visitors and Contractors

- Establish health assessment protocols and screening locations to screen visitors and contractors before they can enter the facility. Communicate these protocols in advance of arrival to prevent visitors that may pose additional risk. The number of screening locations should be minimized and they should be set up in a way that limits physical exposure to your company's screeners – examples include placing them behind glass barriers or placing physical objects between them and visitors to ensure proper distancing
- Ensure visitors and contractors are informed/trained on the facility's protocols, virus spread reduction measures and rules, and that they respect them.



- If required based on your business, establish secondary entrances and areas of the facilities for people that may have been exposed to COVID-19. These areas should have more stringent physical separation requirements and sterilization/cleaning protocols; minimize, track and carefully control the areas that such person(s) can access. Remove, cover or replace porous surfaces to simplify sterilization.
- Where practical, create daily logs for the names, contact details and site activities of all occupants for tracking and notification purposes, if required at a future date.

Physical Distancing

- Remind employees and visitors to respect the 2-meter social distancing recommendation by health authorities. Ensure workstations and processes are set-up accordingly. Post signage throughout the facility as a reminder.
- For high-traffic areas such as conference rooms, line-ups, etc. use physical markings and remove furniture to clearly demonstrate the appropriate distances and discourage breaching them.
- Erect physical barriers, such as clear plastic shields, to physically separate occupants at bottleneck points within the facilities where a 2-meter buffer cannot be established.
- Where required, encourage remote servicing and/or outdoor contactless interactions.
- Encourage cash-free interactions.
- Promote the use of non-medical face masks or face shields in line with health authority recommendations. Although these masks may not protect the wearer, they may help to limit the spread of the virus from an infected person.

Promote Hand Sanitation Throughout Your Facility

The World Health Organization deems frequent and proper handwashing as one of the best forms of protection against coronavirus. Interestingly enough, 80% of infections are spread by dirty hands. Accordingly, handwashing is the number one way that people can protect themselves against most illnesses and infections.

Here are some handwashing tips that can be provided to employees and visitors:

- Encourage entrants to wash their hands at the entry to your facility. Alternatively, provide and promote hand sanitization at the entrances and exits.
 - Wash hands at least 3-5 times per day. This includes after using the restroom, before and after eating, before and after handling raw food materials, and after coming into direct contact with shared surfaces in public spaces.
 - Wash hands with antibacterial soap to kill germs that can live on them.
 - Wash hands for at least 20 seconds to effectively kill germs. (Long enough to sing “Happy Birthday” twice or count aloud.)
- Encouraging people to wash their hands can be challenging. To help promote this practice, here are some suggestions:
- Place signs in restrooms and in hallways promoting handwashing. Signs can gently remind people to wash their hands and even teach them best practices.
 - Purchase hand sanitizer dispensers to mount on walls in high-traffic areas or entryways for people to easily sanitize their hands to remove germs in order to keep your facility safer. You can choose between hand sanitizer gel or foam – whichever works best for your facility and is easier for people to apply.
 - In addition, to hand sanitizer gel or foam, hand sanitizing wipes, which are approved to remove 99.9% of common germs on hands and skin, can be provided for your customers, employees, and guests to use. Utilize a dispenser or stand to display the hand sanitizing wipes. Consider placing them in high-traffic areas and in entryways to remind people to keep “clean” first.

Pandemic Cleaning and Handling Response

- Provide employees the appropriate protective equipment and train them on how to use it. Protective equipment may include N95/N100 facemasks, latex-free gloves, and appropriate cleaning/disinfection supplies.
- Clean surfaces using a detergent or general-purpose cleaner to remove soils and organic matter. Rinse the surface with water after cleaning
- Disinfect according to directions placed on labels. Since COVID-19 is an enveloped virus, janitorial workers need to follow directions on how to kill these enveloped viruses. Disinfectants need to be left wet on a surface for the entire dwell time suggested.
- Using disinfectants with the following ingredients are believed to be less harmful to allergies and overall human health:
 - Hydrogen peroxide
 - Citric acid
 - Lactic acid

- Isopropyl alcohol
- Ethyl alcohol

Killing Coronavirus on Hard Surfaces

Hard surfaces are also known as non-porous surfaces. These are materials that air and liquid can't penetrate or pass through. Examples of hard surfaces include items made out of vinyl, glass, marble, and metal. These can be tables, counters, desks, tablets, and door handles. To kill coronavirus on hard surfaces, follow the steps below:

- **Step 1:** Cleaning personnel should use protective gear (PPE) to ensure that they do not expose themselves to the virus. Their entire body should be covered from head to toe by using gloves, a facemask, long shirts, pants, etc. No part of their body should be left exposed.
- **Step 2:** A cleaner should first be applied in order to remove any dirt or debris from the surface. This must be done before cleaning or else the disinfectant may not be able to effectively kill the pathogen(s).
- **Step 3:** Apply a disinfectant to the surface. Use a wipe or liquid disinfectant according to their label, making sure that the disinfectant is proven to kill viruses.
- **Step 4:** Allow the cleaner to sit for the recommended dwell time.
- **Step 5:** Let the surface air dry.

Killing Coronavirus on Porous Surfaces

Killing coronavirus or germs in general, on porous surfaces can be tricky. These materials are usually made of softer or looser materials and therefore contain pores. Some examples of porous materials include leather, rubber, carpeting, clothing, and fabrics. These items can be furniture, curtains, and mats.

With porous surfaces, germs sink into the pores of the material where they dwell and multiply. Because of this, they have to be decontaminated frequently. Follow these steps to kill coronavirus on porous surfaces:

- **Step 1:** Cleaning personnel should use protective gear (PPE) to ensure that they do not expose themselves to the virus. Their entire body should be covered from head to toe by using gloves, a facemask, long shirts, pants, etc. No part of their body should be left exposed.
- **Step 2:** A cleaner should first be applied in order to remove any dirt or debris from the surface. This must be done before cleaning or else the disinfectant may not be able to effectively kill the pathogen(s).

- **Step 3:** If it is safe for the item (read the care instructions to be sure), soak the item in the disinfectant. Make sure it penetrates all pores and nooks and crannies of the object.
- **Step 4:** After the recommended dwell time, remove the item from the soak.
- **Step 5:** For drying, either let the item air dry or place it in a dryer.

General Property Conservation

- Prepare for a potential delay from all emergency response agencies (i.e., police, fire, and emergency medical services). Due to the current situation, emergency response agencies will have to prioritize their responses, which could mean fire alarm activations, property damage/vandalism, and non-violent crimes calls will not be considered a priority and response will be delayed.
- Ensure emergency response plans are up-to-date.
 - Review and update contact information/telephone/communication trees.
 - Make certain emergency contact information at each location is conspicuously posted for emergency response agencies.
 - Ensure fire department boxes have the most up-to-date facility information, keys, and access control credentials.
- Ensure security and fire alarm systems are functioning properly and connected to two independent communications mediums (i.e., radio, cellular, digital communicator, etc.) that can alert your third party monitoring agency.
- Make sure all building exits are operating normally, even in unoccupied areas of the facility. Fire codes do not permit modifying building exits. For example, exterior doors cannot be chained shut.
- Test your emergency communications systems (i.e. SMS text, RSS feeds, auto-dialing, email, etc.). This includes asking employees to confirm receipt of test messages.
- Reinforce your cybersecurity protocols with employees and ask them to remain hyper-vigilant to ransomware and phishing scams. Cyber criminals will use the current pandemic to prey on organizations and their remote staff. Related resources can be accessed through the following resources:
 - <https://cyber.gc.ca/en/news/staying-cyber-healthy-during-covid-19-isolation>
 - https://cyber.gc.ca/sites/default/files/publications/ITSM.10.189_e%20Top_10_IT_Security_Actions_for_Internet-Connected_Networks.pdf

Fire Prevention and Response

Fire protection and life safety systems should be fully operational. Although some maintenance of systems may need to be postponed to reduce the number of visitors and contractors entering the facility, ongoing maintenance of fire protection and life safety systems normally completed by facility maintenance personnel should carry on to the extent possible.

Suspend fire protection/detection system inspection, testing, and maintenance activities that impair the operation of systems. Consider postponing repairs of fire protection/detection systems that are not critical. Otherwise, follow the impairment notification process when a system is impaired to complete repairs.

Ensure appropriate hot work permitting procedures including post-work fire watch if hot work needs to take place.

If you have any questions or need additional guidance, please reach out to your Marsh Risk Consulting property risk consultant. You can also visit Marsh's COVID-19 resource hub for additional information: <https://www.marsh.com/ca/insights/research/pandemic-risk-hub.html>.

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