Wisconsin School Talk

Many schools have continued to provide services during the COVID-19 pandemic, including food distribution, childcare for critical workers and distance learning. The reopening of previously closed school buildings will follow in the next phase, and that requires careful planning and consideration.

As states and other government authorities lift the restrictions imposed as a result of the COVID-19 pandemic, schools are starting to prepare for reopening. The decision to reopen is a complex issue. We cannot advise you whether you should or should not reopen your school or its facilities. If you decide to do so, we have generated this information for your review and consideration. It includes some high-level ideas that you may want to consider as you move through the process of opening your school.

Gallagher works with hundreds of K-12 schools across the country. That helps us understand the issues that you're likely concerned about and recommend others that you may not have considered. We can help you create a methodical approach to return to the workplace that will help comply with federal and state directives.

Our five-step strategy integrates Gallagher's property and casualty, benefits, and claims insurance, and risk management expertise to:

1. Promote the health and safety of student and employees

2. Support your district's revenue streams and budget constraints

3. Monitor and mitigate potential virus rebounds or outbreaks

Gallagher's five-step strategy is intended to guide your return to the workplace, but you should recognize it may not be a linear journey. Your unique situation may demand that you revisit a step several times before moving to the next phase as you balance the human, regulatory and operational aspects of your operations. This generalized information cannot take into account all of the unique and specific issues that may be involved in your operations. If you have questions about this information or your insurance coverages, please contact your Gallagher representative.

Five-Step Process to Returning to the Workplace

STEP **1** Determining Eligibility to Reopen

STEP **2** Implement Employee Policies and Procedures

STEP **3** Implement Facilities Sanitization and Life Safety Policies

STEP **4** Assess and Manage Supply Chain and Third-Party Vendors

STEP **5** Maintaining Student, Staff and Parent Relationships

Key Actions Safety Checklist

GOAL: Make the best decision possible. Consider critical information such as legal obligations; directives from state, local, and federal governments and agencies; and credible medical sources. Document the information you're utilizing to develop the policies and procedures to reopen. At this time, your employees have not returned to the workplace and should maintain their current work status.

DETERMINING ELIGIBILITY TO REOPEN

Determining when schools can reopen is an important decision. It should be informed by government recommendations as well as the most current medical information available (potential sources are listed below). Wise leaders will consult the best available sources and make the re-opening determinations and decision-making process clear and transparent.

Eligibility to reopen

- o   Monitor Local and State Information
  - o   Review state health department and governor's executive orders
  - o   Review state and county offices of education
  - o   Orders or recommendations from local governments
  - o   The decisions of other schools or school districts
  - o   Johns Hopkins Coronavirus Resource Center
  - o   Gallagher peak infection analysis
  - o   Gallagher forecast

Navigating potential challenges

In addition to orders by authorities, the Gallagher Forecast real-time analytics platform can help select clients monitor confirmed cases of COVID-19 near critical locations and monitor changes over time. The system also tracks growth rates of new cases globally to see where the curve is steepening or flattening.

Additional resources

For more information on how to determine your eligibility to reopen, visit Gallagher's COVID-19 Return to Workplace page.

Key Actions
Safety Checklist

GOAL: Keep employees and students safe in school. These are unprecedented times, and schools will need to develop a plan that dictates clear, realistic, and meaningful guidance of site-specific protocols and procedures. The plan should incorporate how you will communicate these processes and policies to employees, students and parents, and consider ongoing communications as local, state and federal requirements evolve.

IMPLEMENT EMPLOYEE POLICIES AND PROCEDURES

School employees are a critical part of your organization's success. Keeping them safe is crucial, whether it's for ongoing services or the transition back into the workplace. Once you have established a time frame for reopening regular school facilities, employee-specific policies, procedures and controls need to be implemented to ensure safe operations. These policies and procedures will help you get started.

Employee safety

- o Prepare to implement basic infection measures (OSHA, 2020).
  - o Promote frequent and thorough handwashing.
  - o Provide adequate or increased availability of sanitation stations in high-traffic areas. Personal protective equipment (PPE), handwashing and sanitizer should be obtained prior to opening, with adequate levels to support 60 days and replenishment orders submitted every two weeks.
  - o Maintain routine cleaning and disinfection of surfaces, especially high-contact surfaces.
  - o Encourage sick employees and students to stay home.
  - o Identify isolation room for individuals exhibiting signs of the virus or illness (CDC, 2020).

- o Implement medical monitoring, testing protocols and employee communication.
  - o Implement a communication program to keep employees notified of the CDC communicated symptoms list, guidelines for self-reporting and school policy.
  - o Engage medical provider resources for available options to provide to employees and students, such as telephonic medical resources and access to testing.

- o Develop an infectious disease preparedness and response plan that establishes protective actions against COVID-19 (OSHA, 2020).

- o Implement workplace controls using the hierarchy of controls (OSHA, 2020).
  - o Consider engineering controls such as physical barriers, increased ventilation, and altering job tasks to reduce exposure.
  - o Establish administrative controls such as alternating work schedules and discontinuing non-essential travel and replacing it with virtual communications.
  - o Implement safe work practices that promote infection control such as additional signage, hands-free or no-touch operation of devices (faucets, trashcans, soap or sanitizer dispensers).
  - o Provide PPE to workers and students with the potential to be exposed as part of their normal assigned job duties.
  - o Consider making PPE available to employees and students who may come in close contact with vendors, parents or the general public.

Navigating potential challenges

If your school provides an employee assistance program (EAP) as a benefit, this is an ideal time to emphasize the program and its features to your employees. Gallagher Benefit Services consultants can help you build out an EAP to better provide resources and information to your employees about their wellbeing.

Through our national claims advocates, Gallagher can assist with best practices for claims reporting and claims handling.

Additional resources

How COVID-19 Spreads

When and How to Wash Your Hands

K-12 Education: Reopening Guidance for Schools Amid COVID-19

Symptoms of Coronavirus

Key Actions
Safety Checklist

GOAL: Resume operations safely. Cleaning, safety systems and appropriate policies will enable your school to resume operations safely. This could include third-party cleaning and disinfection, facility safety checks, assessment of technology security, and the potential design and installation of new technologies intended to eliminate virus exposures from HVAC systems.

IMPLEMENT FACILITIES SANITIZATION AND LIFE SAFETY POLICIES

One more important component of reopening safely is to prepare your physical facilities. It's important to follow up-to-date CDC and OSHA recommendations. Document the steps you are taking to prepare your facilities and communicate to students, employees, and other key stakeholders, such as parents and vendors. Facility design may require adjustments as well as occupancy limitations to maintain compliance with applicable rules and regulations.

When staff and students return to school, they may feel hesitant or have concerns about the health and safety of your facility. It is imperative that you are ready to listen and take appropriate steps to reassure them they are returning to a stable, safe and clean workplace.

Physical facility preparation

- o All life safety systems should be checked to ensure proper operation (NFPA, 2020).
  - o Fire alarm
  - o Emergency lighting systems
  - o Exit lights
  - o Fire extinguishers
- o All critical building systems should be checked for proper operation.
  - o HVAC systems
    - o Increase air exchanges in the building if possible (ASHRAE, 2020).
- o Power systems
- o Security and fire protection systems
- o Communication systems
- o Run water to eliminate rusty or stale water

- o Check all parking lots and sidewalks for slip, trip and fall hazards.
  - o Check all lighting to ensure proper operation.

- o All buildings should be properly cleaned and disinfected prior to reopening (CDC, 2020).
  - o Follow CDC guidelines for cleaning.
  - o Replace HVAC filters (ASHRAE, 2020).
  - o Develop specific cleaning guidelines for various locations and surfaces.

- o Employee congregation areas should be secured/managed based on current social distancing guidance (CDC, Social Distancing, Quarantine, and Isolation, 2020).
  - o Post infection control and social distancing guidelines throughout the facility.
  - o Prohibit access to areas where employees and students can congregate together (lunchrooms, cafeterias, large meeting spaces).

      o   Establish controls to maintain six feet of separation or utilize physical barriers in public spaces and restrooms.

Navigating potential challenges

Gallagher's team of experts understand the life safety and the critical building components that are necessary to have in place before you reopen. Our Gallagher Bassett Technical Services team can help ensure compliance during the cleaning and disinfecting of your facilities to make sure you are ready to bring students and employees back to school.

Key Actions Safety Checklist

GOAL: No breakdown in the supply chain. Reviewing your systems and processes to ensure vendor compliance will minimize disruption, protect the safety and security of your students and employees, and reduce uncertainty. It is important to incorporate the potential for increased PPE and sanitizer demands and evaluate your organization's compliance with current pandemic requirements. These prevention efforts can affect your employees, students, parents and the public.

ASSESS AND MANAGE SUPPLY CHAIN AND THIRD-PARTY VENDORS

For your school to function properly, new considerations must be made for the globally impacted supply chain. The vendor marketplace has changed and may necessitate the need to partner with new or additional vendors and implement contingency plans should a vendor be impacted during recovery.

Continue to communicate with your supply chain partners to ensure you have a backup plan should there be a breakdown along the line. This may involve increasing inventory levels of high-volume products/services. This also includes making sure your supply chain and vendors are in compliance with protocols, and provide proper documentation to indicate ongoing safety checks

Supply chain

- o Assess, budget and manage use of PPE and sanitizers.
    - o Determine PPE needs at each facility.
    - o Determine sanitizer needs at each facility based on recommended sanitation schedules (CDC, Cleaning and Disinfecting Your Facility, 2020).
- o Manage suppliers and contractors (quantities, redundancies, performance and contractual obligations).
    - o Examine vendor/contractor agreements for:
        - ▪ Performance obligations and variations (CORE360™ resource/support).
        - ▪ Insurance requirements like changes in limits and coverage (CORE360™ resource/support).
        - ▪ Modify agreements if necessary.
    - o Establish redundancy vendor/contractor agreements (CORE360™ resource/support).
    - o Estimate stock quantities needed and improvement projects planned for upcoming quarter.
    - o Notify primary vendors/contractors of modifications or deviations from previously agreed-upon commitments.
    - o Audit suppliers' vendors/contractors to assess upstream exposures.
- o Manage vendors and contractors to mitigate exposure potential.
    - o Review vendor/contractor access to facilities and interaction with employees.
    - o Determine sanitizer needs at each facility based on recommended sanitation schedules (CDC, Cleaning and Disinfecting Your Facility, 2020.
- o Establish continuity planning assistance, testing and updating (Gallagher Resiliency Practice).
    - o Review and update resiliency plan to ensure relevance.
    - o Test resiliency plan & develop prioritized corrective action plan.

Navigating potential challenges

K-12 schools may be unfamiliar with supply chain risks; it is often considered an exposure more applicable to manufacturing and commercial businesses. However, K-12 schools incorporate a broad range of suppliers and contractors in the normal scope of operations. Any product or service purchased by a school is subject to limitations due to supply chain disruptions.

Gallagher experts can assist with managing these risks through contract review, certificate tracking, the review of continuity plans, and understanding the risks associated with managing supply chains and vendors. Gallagher's National Risk Control team can also provide industry-specific recommendations for supply chain best practices and keep you apprised of emerging trends.

Our capabilities include:

- Contract review to ensure that insurance provisions in contracts accurately reflect exposures and related indemnification language is suitable.

- Exposure evaluation and guidance on strategic vendor partnerships to help reduce potential operational issues.

- In partnership with the Gallagher Resiliency team, review, testing and updating of continuity plans to ensure relevance to current and emerging threats and industry trends.

Key Actions Safety Checklist

GOAL: Strengthen communication and relationships. You can strengthen and reaffirm your relationships with all stakeholders through ongoing communication. Clarify the policies, procedures and protection methodologies you've implemented, and how physical barriers, management controls and procedures will maintain a safe school environment.

MAINTAINING STUDENT, STAFF AND PARENT RELATIONSHIPS

Students, parents, employees and the public should be aware of the safeguards you have put in place to ensure their safety. Actively monitoring feedback from these stakeholders will help validate the safety measures put in place. A regular review of the changing safety recommendations from the CDC, OSHA, local, state and federal authorities, and other governing bodies within your jurisdiction will help ensure your organization's compliance with health and safety mandates and requirements.

Now is the time to evaluate your communications channels. This applies to all stakeholders, including your employees, students, parents, vendors and the public. Designate a point of contact or team that can facilitate responses to questions, concerns or responses in a timely way. Transparency and consistency are key to maintaining trust in these relationships.

Student/staff/parent relationship

- o Conduct exposure assessments to determine contact points (OSHA, 2020).
    - o Assess scope of student/staff/parent communication.
    - o Develop waivers and notices.
    - o Consider building occupancy limitations.
    - o Consider facility layout/design modification to facilitate social distancing.
    - o Review claims mitigation procedures and policies.
    - o Actively monitor the interaction process to validate implemented safeguards.

Navigating potential challenges

Gallagher has the resources to support you while you resume operations and the means to support you following a claim. Be sure to reach out to your National Risk Control consultant to begin the conversation on how we can make sure you maintain a safe and healthy school.

As pandemic conditions change, Gallagher will continue to provide accessible, meaningful guidance that your school can use to make decisions and manage uncertainty.

Gallagher will continue to monitor the potential risks related to returning to the workplace through OSHA, the CDC, the WHO, and state and federal regulatory authorities. Please visit Gallagher's COVID-19 Return to Workplace page for the latest information or contact:

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