

Precautions for Resuming Retail Operations Post COVID-19 Shutdowns

Retail operations have been among the many industries significantly affected by the COVID-19 pandemic. As government regulations allow for re-openings, this risk consulting alert reviews some of the issues and precautions to consider before resuming retail operations.

This alert checklist is not a comprehensive guide and must be carefully reviewed and considered based upon company and brand standards; local, state and Federal health authorities; the specific nature of your property; and a thorough examination, review and assessment of exposures, hazards, and controls. Finally, consult with legal counsel, marketing and public relations teams when developing any form of internal and external policy document and communications with employees, guests, the media and the public.

Because COVID-19 is believed to spread primarily through respiratory droplets, the following precautions are based on this primary means of transmission:

- Any screening of employees, customers, contractors, suppliers and other guests must be conducted in a non-discriminatory way. The main symptoms of COVID-19 are fever, coughing and shortness of breath. For additional symptoms and details refer to the CDC website. Individuals exhibiting symptoms are believed to be the most likely to transmit the virus. However, infected individuals may also transmit the virus even if they are not showing symptoms.

Post instructions at store entrances, and install barriers to slow incoming customers and ensure they see the instructions. Screen employees for symptoms. Many businesses are checking employees for fever using non-contact thermometers.

Remember that entrances may also be emergency exits, so do not block them or lock them from the inside.

- Enforce social distancing. All individuals should be at least six feet apart.
 - Post reminders around the store
 - Make periodic public address announcements or have employees remind customers
 - Mark 6-foot distances with signs or tape in areas where queues form, such as entrances, cash registers, restrooms and employee time clocks
 - Establish one-way traffic flow in aisles and stairways where possible, to avoid people passing by within 6 feet of each other. Limit the number of riders on elevators
 - Close down or move cash registers that are within 6 feet of each other



- Provide self-service checkouts. When customer assistance is required, maintain social distancing
- Maintain social distancing during employee meetings. Conduct multiple meetings with smaller groups as needed
- Create additional break areas for employees
- Stagger shifts and breaks to reduce queues of employees
- Implement computer or smart phone-based time clocks
- Limit the number of customers inside the store to increase social distancing and avoid long lines at cash registers. This is especially important for high-traffic stores such as grocery stores and big-box retailers.
 - Promote the use of online or phone ordering and payment where available, with curbside or drive through pickup or delivery
 - If secure online or phone payment systems are not available, implement online, email or phone ordering with curbside or drive-through payment and pickup
 - Avoid direct hand-off of orders if possible, to increase social distancing. For pickups, place orders on tables for customers to retrieve, or place orders directly into the customer's trunk. For deliveries, leave the order outside the customer's door and call or text that it has arrived.
 - Provide dedicated shopping hours for more vulnerable customer populations such as senior citizens, to further increase social distancing
- Install physical barriers ("sneeze guards") with a pass-through opening at the bottom in areas where it is difficult to maintain social distancing, such as cash registers and customer service desks. Include barriers behind cashiers as needed to separate them from other checkout lines.
 - Minimize handling of items that have been handled by customers.
 - Use handheld price scanners, to avoid having to touch merchandise and coupons
 - Use self-service credit card readers, and place them farther away from the cashier
 - If you allow customers to bring their own shopping bags, require them to bag their own orders and do not allow them to place their bags on conveyor belts or other shared surfaces
 - Disinfect returned items and recyclables, or store them in isolation before processing them further. The length of time the virus will survive depends on the surface, but studies according to the Journal of Hospital Infection, have shown up to 9 days

- Encourage the use of face coverings by all employees and customers. Consult state and local guidance as to whether face coverings are required. Some local authorities and individual businesses require this. Face coverings should be in addition to, not in place of, social distancing. As of the date of publication, N95 respirators are being prioritized for use by healthcare professionals. Other types of face coverings may provide limited protection against COVID-19, such as respirators approved under the regulations of other countries, non approved “comfort masks” or “nuisance dust masks”, surgical masks and homemade cloth masks.

If respirators are required or allowed to be used by employees, a Respiratory Protection Program must be implemented in accordance with OSHA requirements. Respirators place cardiopulmonary stress on the wearer, so they must be used properly.

CDC instructions on cloth face coverings can be found on the CDC website. OSHA guidance on respirators certified by other countries can be found on the OSHA website.

- Disinfect surfaces regularly, especially surfaces that are touched frequently by multiple people such as checkout areas, shopping carts and baskets. Provide disinfectant wipes that employees can use in their own work areas and customers can use on shopping carts. Provide trash receptacles for used wipes. Use disinfectants and cleaning procedures recommended by the CDC. Disinfectants used on any food contact surfaces must be registered for this use. The label instructions will also indicate whether or not rinsing is required before food contact.
- Ensure everyone has access to clean restrooms with soap and running water for frequent handwashing. Hands should be washed for at least 20 seconds. Where soap and water are not available, hand sanitizer with at least 60% alcohol content can be used. Provide additional hand sanitizing stations throughout the store to encourage frequent use by employees and customers.
- Provide posters at entrances and throughout the store with key reminders such as staying home when sick, recognizing symptoms, social distancing, traffic flow, wearing face coverings, washing hands, cough/sneeze etiquette and avoiding touching their face. Request that customers minimize handling of merchandise they do not intend on purchasing. Ready-to-print posters are available from the CDC website.
- Review your Personal Protective Equipment (PPE) procedures. Employees with higher exposures, such as those processing returns or recyclables, performing loss prevention/security duties, or using hazardous cleaning products, may require additional PPE. This might include gloves, goggles, face shields or different types of respirators. Gloves provide protection against hazards other than COVID-19. They may also help reduce the spread of COVID-19, but only if removed and disposed of frequently and properly, since the virus will be on the outside surface of the glove.
- Consult the Safety Data Sheets (SDS) for cleaning products for the recommended PPE. For PPE for employees with greater exposures to COVID-19, consult the CDC website.



- Train employees on the measures your company is implementing to protect them, their co-workers and customers. Solicit feedback and ideas from employees and address their concerns. Communicate frequently as the situation evolves. Remember to include office employees who may be working from home and delivery drivers who may be on the road.
- Instruct employees to call a healthcare provider if they have been exposed to an individual they believe has COVID-19. Calling a healthcare provider rather than going to their office or to the emergency room will help prevent spreading the virus. If they feel their symptoms are life-threatening, they should call 911.

COVID-19 brings up many non-safety issues as well, such as employee pay during shutdowns, employee confidentiality, and potential coverage under the Family and Medical Leave Act (FMLA) and Americans with Disabilities Act (ADA). For assistance with these and other Human Resources (HR) issues, Everest has partnered with Enquiron to offer a HR Risk Management HELPLINE. See Enquiron's HELPLINE COVID-19 overview here: <https://www.everestre.com/-/media/files/insurance/claims-and-support/everready/enquiron-covid-19-alert-20200319.pdf>.

The Enquiron HR Risk Management HELPLINE is included in workers' compensation coverage purchased through appointed agents or brokers of Everest's Workers' Compensation division. If you are not yet enrolled with Enquiron, contact your Everest Risk Consulting Manager or review the [Enquiron's HR Risk Management HELPLINE](#) brochure.

For further details on precautions that can be taken by retail operations, see the COVID-19 pages of the National Retail Federation and the Retail Industry Leaders Association websites. For details on the additional needs of food retailers, refer to the CDC and the Food Marketing Institute websites.

Sources:

CDC <https://www.cdc.gov/coronavirus/2019-ncov/>

OSHA <https://www.osha.gov/SLTC/covid-19/>

The Food Marketing Institute <https://www.fmi.org/food-safety/coronavirus>

National Retail Federation and the Retail Industry Leaders Association

<https://cdn.nrf.com/sites/default/files/2020-04/NRF%20-%20Operation%20Open%20Doors%20-%20Checklist.pdf>

Retail Industry Leaders Association <https://www.rila.org/shop-safe>

Journal of Hospital Infection [https://www.journalofhospitalinfection.com/article/S0195-6701\(20\)30046-3/fulltext](https://www.journalofhospitalinfection.com/article/S0195-6701(20)30046-3/fulltext)

Everest Insurance®

Risk Consulting Alert



To Learn More:

Contact Everest's Risk Consulting Department at (800) 269-6660 or losscontrol@everestre.com for additional information.

Everest Insurance® offers loss control information to improve your loss prevention efforts. If you would like to review these publications and our loss control value added services, visit our website at www.everestre.com.

Loss Control is a daily responsibility of your individual management. This publication is not a substitute for your own loss control program. The information contained in this document including claim information, best practices, and recommendations has been compiled from sources believed to be reliable and is intended to be descriptive and for general informational purposes only. This document should not be considered as all encompassing, or suitable for all situations, conditions, or environments. Each organization is responsible for implementing their own safety, injury, and illness prevention program and should consult with legal, medical, technical, or other advisors to reaffirm the information contained in this Best Practice. The information contained in this publication is intended for general informational purposes only and is not intended to constitute legal advice or opinions. You should contact an attorney if you need legal advice or if you have any questions concerning your obligations under any law, statute or code identified in this publication.

everestre.com

Always Ascend with an Experienced Team

