

Risk is difficult to think about because it forces us to consider what might happen or what will probably happen – the things that keep us up at night. Imagine, though, if you could flip risk into a reward. And it could look different than you ever imagined!

Understand the Risks

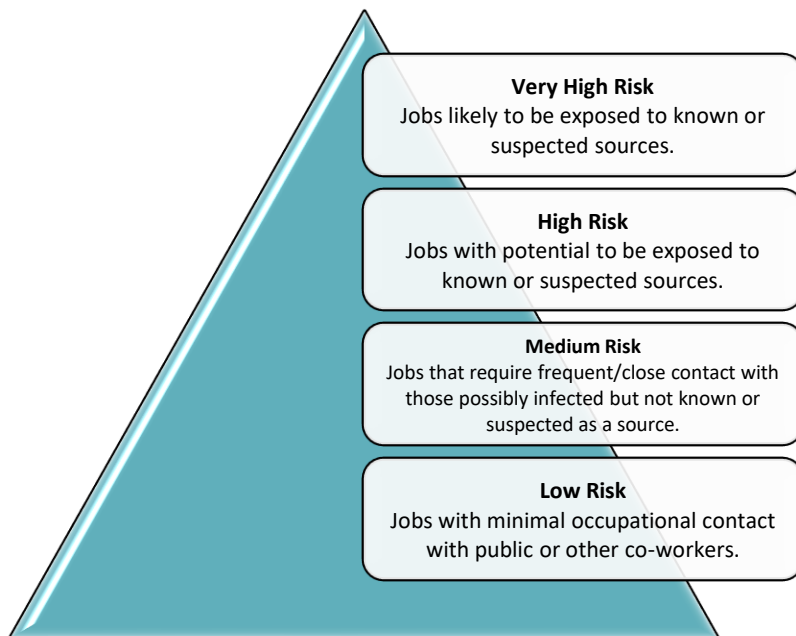
Risk is universal. Ways to mitigate risk are nearly infinite. And during a pandemic, everyone is at risk. So, when planning your response strategy:

- Assume everyone is infected.
- Assume everything is contaminated.
- Over-communicate to staff.
- Be considerate and protective of guests.
- Protect your operation from harm.

Let's work through these unprecedented times using our two-step risk guide. Here, you can find insight to help make a difference in the way you operate today and tomorrow.

Step One: Determine Your Level of Risk

Once you determine what your true risks are, you'll know what actions to take across different aspects of your business. One way to determine your level of risk is to use the OSHA risk pyramid model:



A Brief Note to Our Customers

With the impact of COVID-19, you're experiencing pressure to ensure safety and well-being for your employees, guests and business. It's during these unprecedented times that Westfield is here to help.

As a *current Westfield customer*, you have access to a community of resources. We curate risk insights using reliable government and industry resources, such as:

- [The Center for Disease Control \(CDC\)>>](#)
- [Occupational Safety and Health Administration \(OSHA\)>>](#)
- [World Health Organization \(WHO\)>>](#)

then package what we learn to share. Our goal? To provide insights that help you operate effectively and efficiently.

The information contained in this publication was obtained from sources believed to be reliable. Westfield®, its companies and employees make no guarantee of results and assume no liability in connection with either the information herein contained, or the safety suggestions herein made. Moreover, it cannot be assumed that every acceptable safety procedure is contained herein or that abnormal or unusual circumstances may not warrant or require further or additional procedure.

This information is intended as a guideline to be used in conjunction with other loss control resources. It does not represent legal advice and does not imply insurance coverage or amend the terms, conditions or coverage of your insurance policy.

For example, most hotels are low-medium risk based on general or reduced operations. However, when hoteliers face opportunities for alternative use during a crisis, their risk can increase.

Alternative Use

Alternative use is a non-traditional application of facility and services. For example,

- A form of homeless shelter
- Overnight accommodations for first responders
- Recovery centers
- Temporary hospitals

When options for alternate uses arise:

- Consult experts:
 - **Your agent** to help understand risk factors and considerations when evaluating or making changes to regular operations
 - **Legal counsel** to create and review any contracts needed to manage and transfer risk
 - **Industry or risk experts** to assess exposures and modifications based on non-traditional use
- Establish and update risk management plan and controls.
- Understand the scope of alternative uses, including:
 - Intended duration
 - Potential exclusions
 - Immunity granted by States
 - Disinfecting protocols when discontinuing non-traditional uses
 - Impacts to your facility during closure or limited service

Potential for Claims

Alternative use opens opportunity for third-party bodily injury or property damage claims declaring that the hotel did not properly protect employees and guests.

While each alternative use claim should be evaluated on a case-by-case basis, consult your insurance agent or broker and your carrier. With their expertise, you can better understand:

- Coverage ramifications
- Contracts
- Certificates of Insurance
- Information about the scope of alternative use

References: Risk Assessment

OSHA - <https://www.osha.gov/Publications/OSHA3990.pdf>

CDC - <https://www.cdc.gov/coronavirus/2019-ncov/php/risk-assessment.html>

WHO- <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

An Ounce of Prevention

Here are some things to consider if you must temporarily close or significantly limit service:

Temporary Closings

- Inspect regularly
- Use onsite security:
 - Engage a security service
 - Verify alarms work properly
 - Close and lock exterior doors and windows
 - Verify all fire protection systems work properly
- Turn off unnecessary utilities and equipment
- Ensure necessary utilities and equipment remain in service (i.e. outside lighting, weather-appropriate heating and cooling and refrigeration)

Limited Service

- Make a staffing plan
 - Assign at least two people for on-site, 24-hour coverage
 - Add a medic to staff or have on call
- Know fire alarm and response procedures
- Ensure and document hourly security patrol

Step Two: Identify Risk Actions

Once you understand the level of risk you face, you'll understand which actions to take. And while you may find some quick opportunities to reduce risk, you must consider long-term options as well. Use this section to help identify actions you can take to reduce risks for each aspect of your hospitality operation.

General Risk Reduction

There are many facets of your business, but each one shares common risks. When you determine your risk level, you can take steps toward reducing risk overall when you consider incorporating these controls.

- Educate employees - at least weekly – about all aspects of the pandemic:
 - How the virus spreads and best practices to prevent spreading
 - Practice social distancing – maintain 6' distance from others
 - Wash hands regularly throughout the day
 - What the virus symptoms are and how to check for symptoms
 - Take temperatures before each shift
 - What to do when they have a fever or other symptoms
 - What to do when they've been exposed

AFTER EXPOSURE OR INFECTION: WHEN TO RETURN TO WORK

Resources:

[Symptoms>>](#)

[Prevent the Spread>>](#)

[Return to Work>>](#)

- Educate guests by making information available about how your facility is preventing the spread of the virus and how they can help during their stay, too.
- Host frequent staff meetings to share guest zones, level of current risk and changes to procedures or protocols.

- Adjust responsibilities and employee areas to encourage social distancing and frequent hand washing and cleaning.
 - Remove tables and chairs from break areas.
 - Provided dedicated areas for employees to store their personal items.
 - Discourage employees from bringing personal items to work if possible.*
- Provide protective equipment and supplies for all employees:
 - Use CDC-approved disposal or reusable masks
 - Instruct staff about safe use, storage and cleaning for masks
- Create different traffic patterns
 - Use stairwells (if under 3 stories) instead of elevators
 - Disinfect all surfaces – at least hourly:
 - Elevator buttons and controls
 - Stair railing
 - Doorknobs or handles
 - Dedicate entrances and exits for both employees and guests.
- Designate space or zones for different guest scenarios, for example:
 - Self-isolating
 - Healthcare worker assigned to high-risk areas
 - Homeless shelter
 - Traveler
 - Recovering patient

Consider segregating these rooms to the main floor near a dedicated exit to limit the areas where they walk inside the hotel.

- Close non-essential amenities such as:
 - Pools
 - Fitness centers
 - Self-serve coffee areas
 - Lobbies set up for public seating
- Be clear about new policies when applicable:

Guests:

- Remain in their rooms except to exit or enter the hotel
- Use electronic payment options for in-room food and beverage purchases.

Employees:

- Wear masks and disposable gloves always.
- Place food deliveries outside the guest room door.
- Place laundry deliveries outside the guest room door.
- Maintain a safe distance from each other and guests.

Be proactive! You might encounter a guest who has become infected with the virus. If so, you need a response plan; so, work with your local medical facilities and public health officials. But in the meantime:

- Immediately isolate the guest
- Request the guest not leave their room
- Contact your local medical facility or public health official

With each facet of your business comes unique risks. We've provided some considerations for unique risks within your industry.

Food Service

Food service may not look the same in every hospitality operation, but here are some common approaches to potential risks you may face.

When possible, limit all in-person customer interactions when ordering food and:

- Establish an online or phone order system – including payment
- Use a contact-free food delivery system:
 - Designate a centralized food pick-up area
 - Place food outside the guest's room door
 - Use disposable food containers
- Wear gloves while delivering and dispose of gloves before returning to the kitchen
- Make pantry items available upon request at the front desk or via delivery from a checklist

- Reduce cross-contamination:
 - Schedule one cook at a time and assign to a designated area
 - Schedule food preparation staff one at a time and assign to a designated area
 - Specify who should handle which equipment
- Disinfect commonly used equipment and surfaces hourly, for example:
 - Knife handles
 - Freezer handles
 - Counter surfaces
 - Cooking equipment controls

Front Desk

The front desk is a thoroughfare for contact and contamination. Here are some ideas to reduce contact between the front desk staff and guests.

- Offer an online check-in kiosk separate from the front desk
- Install a splash guard between the front desk staff and guests at the counter

OR

- Allow the front desk staff to wear a mask
- Instruct front desk employees to remain behind the front desk unless they must leave the area
- Implement cleaning protocols:

Between guest interactions

- Wash hands between all guest interactions
- Disinfect:
 - All pens
 - Room cards
 - Counter tops

Between front desk employees

- Assign only one person to work the front desk at a time
- Disinfect work items after use, for example:
 - Hotel phones
 - Credit card machines
 - Front desk
 - Office supplies
- Make 6' social distancing possible while working

Housekeeping

The housekeeping staff is in contact with nearly everything that could be contaminated multiple times each day, it's their job. So be sure to consider how to create a safe workplace for these team members.

- Reduce movement and stock the carts!
 - Provide adequate supplies for their assigned rooms.
 - Provide proper carts and bags to safely discard garbage.
 - Make chutes available between floors – when possible – for laundry and rubbish
- Provide face masks and gloves to use when turning over rooms.
 - Change gloves between each room
 - Wash hands immediately when removing gloves
- Reduce or eliminate in-room housekeeping duties during the stay of each guests.
- Clean interior and exterior guest room doors and handles first, then enter a room

THE BEST VIRUS DEFENSE IS A SOAP
AND WATER OFFENSE.

Resources

[Disinfecting>>](#)

[Cleaning Masks>>](#)

[Laundry>>](#)

- Clean equipment at the end of each shift, for example:
 - Vacuum handles
 - Carts/cart handles
 - Bottles
- Make 6' social distancing possible while working

Laundry

Viral particles can be transferred via clothing, shoes and other items. That's why handle laundry with the greatest care during a pandemic is something to consider. Here are some ways to help create a safer environment for employees and guests.

- Suspend laundry and cleaning service during guest stay.
- Amend laundry services, for example:
 - Provide guests with laundry bags
 - Pick-up and deliver laundry outside the guest's room door
 - Define what you will launder for guests
- Require staff to wear masks and gloves when performing laundry tasks.
- Disinfect surfaces hourly, for example:
 - All equipment
 - Door handles
 - Carts
- Make 6' social distancing possible while working

Maintenance

Everything requires maintenance which means that your maintenance staff have a high risk for exposure. Each maintenance staff member should be familiar with how other operate and follow the same control measures.

- Assign tools to individual maintenance staff and include dedicated storage areas for these tools to prevent cross contamination.
- Wear masks and disposable gloves when conducting any work inside guest rooms and dispose of gloves after leaving each room.
- Disinfect throughout the day and after each shift:
 - All equipment
 - Tools
 - Workstations

Additional Controls

Viral spread does not end when a shift ends. Each employee can take additional steps to keep themselves healthy – with the support of their employer:

- Wash hands before and after work – then try not to touch anything before going to car.
- Avoid bringing personal items, but if you do, clean them before placing in car.

- Allow employees to remove and bag their clothing at work.
- OR
- Encourage them to remove their clothing before or upon entering their home.
 - Shower immediately upon returning home.
 - Disinfect any surfaces and door handles touched before showering.
 - Use wipes or other cleaning materials to wipe down the interior of personal car surfaces, car keys, and so on.
 - Educate employees about safe laundry practices for clothing worn at work
-

Risk is difficult to think about. It is universal and ways to mitigate risks are nearly infinite. During a pandemic, since everyone is at risk, deploying both simple and complex risk controls can be daunting if you don't know where to begin. *That's why Westfield is here to help.* Along with your independent agent or broker, we're available to help think through options to help keep your employees, guests and community safe.

Use our reference material to access additional information about risk assessments, best practices and protocols, recommendations, programs and more.



WESTFIELD®

Reference Material

Prevention

Symptoms: https://www.who.int/health-topics/coronavirus#tab=tab_3

Prevent spread: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/how-covid-spreads.html>

Return to work: <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html>

Disinfecting/Cleaning Best Practices

Food service and Laundry CDC cleaning controls:

<https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html>

Cleaning masks: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/when-and-how-to-use-masks>

Laundry: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/cleaning-disinfection.html>

Housekeeping protocols for rooms occupied by self-isolated or health care worker guests:

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html>

Relief

Loan Disaster Relief: <https://www.sba.gov/funding-programs/disaster-assistance>

Main St Lending Program: <https://www.federalreserve.gov/newsevents/pressreleases/files/monetary20200409a7.pdf>

Paycheck Protection Program: <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp>

Paid Leave Relief: <https://www.irs.gov/newsroom/treasury-irs-and-labor-announce-plan-to-implement-coronavirus-related-paid-leave-for-workers-and-tax-credits-for-small-and-midsize-businesses-to-swiftly-recover-the-cost-of-providing-coronavirus>

Paid Leave under the Families First Coronavirus Response Act: <https://www.dol.gov/agencies/whd/pandemic>

Operations – for instances of alternate use or general protection against potential claims

Rental agreement: https://www.ahla.com/sites/default/files/Group%20Rental%20Agreementnew_0.pdf

Waiver of release and liability: <https://www.ahla.com/sites/default/files/Release%20of%20Hotel%20Guests%20%281%29.pdf>

Alternative use/care: https://www.cdc.gov/coronavirus/2019-ncov/hcp/alternative-care-sites.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fhealthcare-facilities%2Falternative-care-sites.html

Impacts of COVID-19: https://www.ahla.com/sites/default/files/Compiled%20State%20Job%20Loss%20Impact-COVID_0.pdf