



AmTrust
FINANCIAL

AmTrust's Guide to
GETTING BACK

TO BUSINESS

Keeping Employees and Customers Safe
While Reopening



www.amtrustfinancial.com/helps

A man in a dark suit and tie is smiling and looking down at a sign he is holding. The sign is white with the word "OPEN" written in large, dark, capital letters. The background is a solid dark blue color.

Welcome **Back**

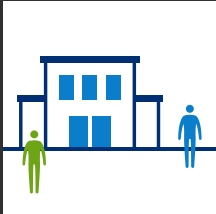
AmTrust is here to help with expert advice on how to get back to business and reduce risks to your employees and customers.

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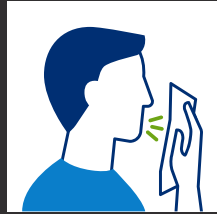


Tips for Safely Reopening Businesses

Businesses of all sizes, in all industries, can take the following measures to keep their employees and customers safe and healthy as they prepare to reopen their doors:



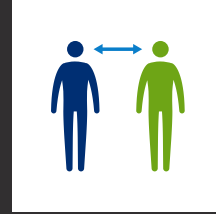
Stagger the return of employees



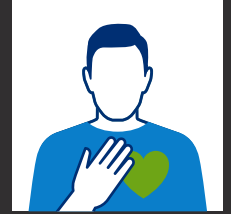
Monitor employee health



Increase cleaning and disinfecting



Limit gatherings



Communicate openly and often

Encourage Employees to Protect Themselves and Others



Face Masks

[Cloth face coverings](#) potentially slow the spread of the virus.



Hand Washing

Practice safe personal hygiene practices, including constant [hand washing](#).

Employee Burnout

[Employee burnout](#) is the result of physical and emotional exhaustion and work stress. It can happen any time, but it has become more prevalent during the coronavirus pandemic. To avoid burnout, encourage employees to:



Get enough sleep



Focus on proper nutrition



Take breaks



Find positive support



Find coping strategies



Limit news and social media exposure



Find ways to relieve stress



Reach out for mental health support



Keep a schedule



Potential **Cyber Threats** to Your Business and Employees

COVID-19 has unfortunately provided many opportunities for cybercriminals. AmTrust identifies some of the top cyber security issues – and how to reduce them.



Social Engineering Scams

Cybercriminals are using “[social engineering](#)” to commit their crimes – the act of deceiving or manipulating someone into divulging confidential or personal information that may be used for fraudulent purposes. Social engineering fraudsters use a variety of means to carry out their attacks, such as phishing (done over email), smishing (texting or SMS) and vishing (phones and users of Voice over Internet Protocol (VoIP) services like Skype).



Steal your credentials



Persuade you to divulge sensitive information



Convince you to give up control of your computer or mobile device



Entice you to click on a suspicious link



Lure you into visiting a malicious website



Scare you into volunteering personal information

Don't “Act First, Think Later”

The idea behind social engineering is to take advantage of someone's natural tendencies or to elicit an emotional reaction of “act first, think later.” With COVID-19, many people are anxious for information and updates about the virus. They are also eager for interaction with others while being sheltered in place and less cautious while working away the office.

Fraudsters may pose as fellow employees, your company's IT department or a trusted vendor. For example, your business might receive new wiring instructions from a vendor you frequently work with. On the surface, this may seem like a common request – but if it's someone posing as your vendor instead, you've just opened yourself up to sharing sensitive financial information with a cybercriminal.



Potential **Cyber Threats** to Remote Workers



Remote Workers

Remote workers may be at a [higher risk for a cyber attack](#). AmTrust identifies the top four risks associated with remote work, and how to avoid them.

Risk #1

Lack of cybersecurity training and established best practices

Proper training is paramount in defending against cybersecurity threats.



Risk #2

Using unsecured Wi-Fi networks

Access public Wi-Fi safely by using a VPN, SSL or TSL connections.



Risk #3

Personal use of laptops or lack of physical security

Keep devices locked and securely stored when not in use.



Risk #4

Falling victim to a social engineering scam

Employees need to stay vigilant while working remotely.



Protection Procedures

Businesses can protect themselves by creating procedures to verify:

- Any changes to customer or vendor details, independent of the requester of the change
- Changes in wiring instructions or recipient account information
- Email addresses used to send emails, especially when using a mobile or handheld device, by ensuring the sender's email address appears to match who it is coming from



Protecting Employees in Key Industries

Businesses in AmTrust’s key industries have specific requirements to protect their employees. We’ve outlined some key points for businesses to adhere to in retail, restaurants, offices and manufacturing.

Industry: Retail

Shopping in [retail stores](#) will look very different from the days of the past. Taking steps to ensure everyone’s health and safety is essential to help prevent the spread of COVID-19. These steps include:



Continue to offer delivery or curbside pickup



Clean and disinfect frequently touched items



Close fitting rooms



Require employees to wash their hands frequently or use hand sanitizer



Remove testers for perfume or other items



Place signage throughout the store to adjust the flow of customers



Provide employees PPE, like face masks or gloves



Provide employee training on new policies and procedures

“Finding ways to limit store traffic is counterintuitive to traditional retail models designed to do the opposite. But techniques such as curbside pickup with online payments can create a safer and relatively contact-less experience. This can be a differentiator, as customers seek the security of safe partners to do business with.”

Jeff Corder, VP Loss Control at AmTrust

Industry: Restaurants

Restaurants will welcome back patrons to a different dine-in experience. [Reopening restaurants](#) will be based on federal, local and state circumstances and industry guidelines for cleanliness, social distancing and employee health practices.



Between customers, sanitize commonly touched areas, menus and condiments



Designate a location for takeout and delivery orders



Redesign tables and seating arrangements to ensure at least six feet of separation between tables



Utilize single-use items such as disposable menus, plates and utensils



Stagger workstations in the kitchen so employees avoid standing directly opposite or next to each other



Shut down self-service areas like salad bars and soft drink dispensers



Use reservations and call-ahead seating to space diners arrival

“The successful implementation of these sanitation controls will likely require increased staffing, especially during peak periods.”

Brad Wilkins, Senior Loss control Specialists at AmTrust



Protecting Employees in Key Industries

Industry: Offices

Creating safer [office workplaces](#) for employees to return to is vitally important. AmTrust suggests companies take the following measures to keep office workers safe:



Encourage regular hand washing and placing hand sanitizer in high-contact locations



Encouraging virtual meetings in place of in-person meetings



Limit visitations from frequent external visitors, such as vendors or in-person interviews



Restricting congregation in office spaces



Consider use of drop boxes for mail and deliveries



Avoid the use of shared refrigerators, or empty and disinfect them daily



Canceling or postponing events when social distancing guidelines cannot be met

“Make no mistake - business as we know it has changed forever. Those who think of the pandemic as an organizational challenge that can be negotiated with a few well-applied workarounds may be left behind. We should take time now to rethink our entire risk framework in light of our changed and changing environment.”

Jeff Corder, VP Loss Control at AmTrust

Industry: Manufacturing

The manufacturing industry often involves workers in close contact with each other in production and assembly lines. To maintain social distance and create safe work environments, manufacturing facilities should:



Reconfigure workstations to space workers six feet apart



Monitor social distancing on the assembly line floors



Recommend wearing cloth face coverings on the worksite



Use physical barriers like partitions between workers



Provide access to handwashing stations and hand sanitizer



Stagger workers' arrival, departure and break times



Regularly clean and disinfect tools and equipment

“As production ramps back up, a primary concern of manufacturing operations is keeping front-line workers safe. A viral outbreak could result in a huge setback to the best laid plans. Decreasing worker density by adding space between work stations, installing plexiglass shields, or reconfiguring operations to maintain the CDC-recommended six-foot distancing is critical.”

Jeff Corder, VP Loss Control at AmTrust



AmTrust is Here to Help Small Businesses

AmTrust is here to help our agents and the businesses they support during the coronavirus pandemic.



For more information visit:

www.amtrusthelps.com

www.amtrustfinancial.com/coronavirus

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