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ICW GROUP
Insurance Companies

CORONAVIRUS & WORKERS' COMP

What You Need To Know

Dear Valued Policyholder,

As the coronavirus disease 2019 (COVID-19) continues to spread globally, many employers are wondering if they can be held responsible if an employee contracts the illness and what precautionary actions should be taken to reduce risk. To help, we've addressed these concerns below.

Can Coronavirus Become a Work Comp Claim?

Yes, if an employee who during the course and scope of employment came in close contact with a party infected with the coronavirus. Below are some examples where employers **may** be responsible:

- Employees who travel overseas for business and contract the illness.
- Employees who are exposed to the illness at work by an infected co-worker.
- Employees who are assigned to work in a location with infected parties.

Steps to Take Now to Protect Your Workers from Coronavirus

Health authorities now believe infected people can spread the virus before they begin to show symptoms, increasing the likelihood that they will pass the illness to others. This makes promoting healthy habits in the workplace especially important.

The Centers for Disease Control and Prevention (CDC) recommends the following actions. You can also visit the **CDC website** for more information.

CDC Downloadable Poster

- **Ensure sick employees stay home:** Employees should stay home if they are experiencing acute respiratory illness symptoms such as fever, cough and shortness of breath, and they should not come back to work until they are symptom free for at least 24 hours. If an employee appears to arrive to work sick or becomes sick during the day, he or she should be separated from other employees and sent home immediately. If you have contract or temporary employees, talk to the companies that provide these employees to ensure sick workers stay home.

- **Be Flexible with Your Sick Leave Policies:** Make sure your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies.

- **Educate Employees:** Place **posters** in common areas that encourage staying home when sick, to use cough and sneeze etiquette, and remind everyone to wash their hands.

- **Keep Supplies Stocked:** Make sure tissues, hand sanitizer and soap and water are regularly stocked and accessible.

- **Perform Routine Cleaning:** Clean commonly touched surfaces

regularly. Provide disposable wipes to employees so they can keep their workstations clean as well.

- **Take Steps Before Employees Travel:** If you have any employees who are required to travel for business, be sure to check CDC's **Traveler's Health Notices** for guidance.

If you have any questions about the coronavirus and workers' comp, please contact 800.877.1111. For more information on the illness, please refer to the CDC's **fact sheet** or the **Frequently Asked Questions** section of the CDC website.

Best regards,

ICW Group Risk Management Services

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