



COVID-19 and Protecting Your Company in Chaotic Times

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Summary of Topics

1. **Shutdown Orders and Exemptions**
 2. **Personnel Issues**
 3. **Customer Relations Issues**
 4. **Insurance Coverage Issues**
 5. **Miscellaneous Issues**
 6. **Post-Pandemic Work**
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Shutdown Orders & Exemptions

- Canadian border: details developing; planned exemption for “essential” businesses
- Statewide partial shutdowns: target specific industries; some exemptions for “essential” business
- County/Local: Bergen County, NJ (rescinded); San Francisco Bay Area, etc.

Personnel Issues

- COVID-19 symptoms: how much can you inquire?
- Employees' concern about COVID-19: can they take off?
- New statute passed: Families First Coronavirus Response Act



Personnel Issues

Safety First!

- Workplace safety/OSHA
- State restrictions and shutdowns
- Flexibility for employees
- Work-related travel
- Personal travel by employees

Personnel Issues

Employees who contract COVID-19

- HIPAA and privacy
- Paid sick leave
- FMLA and other leave/job protection
- ADA implicated?
- Medical testing/RTW certifications

Customer Relations Issues

- Promises re: continuity
- Inability to perform
- Force majeure vs. impracticability/impossibility
- Accounts receivable

Insurance Coverage

- Business interruption coverage? NJ Assembly Bill A-344
- General liability coverage (CGL)
- Credit insurance: monitor changes in customer coverage
- Home deliveries with employees' vehicles



Miscellaneous Issues

- IRS relief from April 15th
- Pandemic-related phishing attempts
- Other?

Post-Pandemic Projects

- Emergency response and contingency plans
- Remote work capabilities
- Policy improvements

Q&A



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