



# 2020 SUMMER RISKS FOR BUSINESS

Keeping your Employees and Property Safe





### **COVID-19 Impact:**

Business owners face summer hazards every year, but 2020 requires extra health and safety precautions.



# **COVID-19 Brings Extra Risks for Businesses This Summer**

The unique risks summer brings – soaring temperatures, busier travel schedules and strong storms – are now combined with the risks presented by the coronavirus pandemic. Employers should take extra precautions to keep their business and their employees safe in Summer 2020.\*



# Summer Travel

Staying safe and healthy should remain top of mind for anyone with [plans to travel](#) away from their local community in the next few months.



**Check locations on your itinerary**



**Practice good hygiene**



**Wear a face covering and keep your distance**



**Get updated travel information frequently**



## What about employees and personal travel?

Extra measures should be taken to ensure the health and safety of the entire workforce before they may return to the workplace, such as implementing a policy that requires the employee to self-quarantine for 14 days.

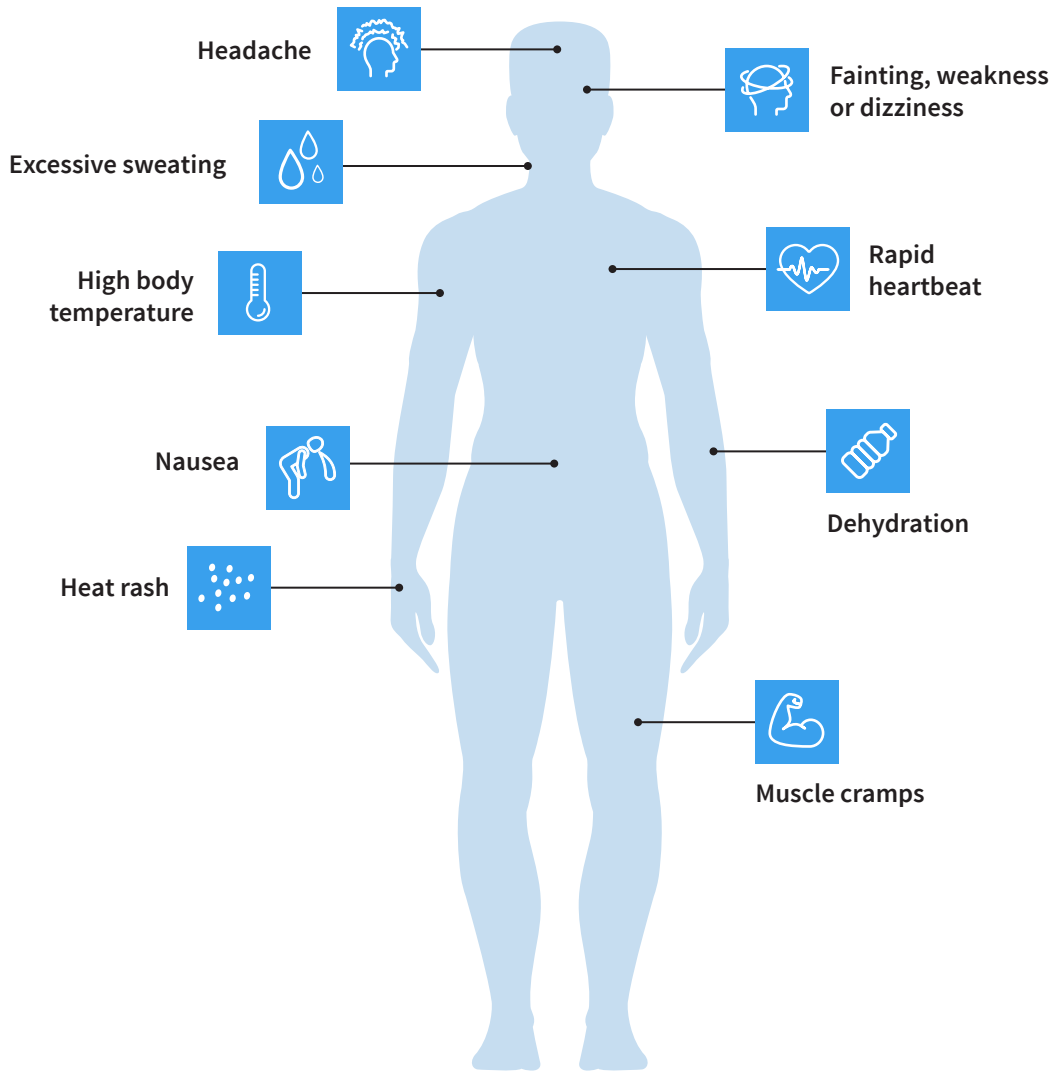


# Working in Summer Heat

Outdoor workers and workers in spaces without air conditioning are often [exposed to extreme heat and/or humidity](#) that can easily lead to heat stress and exhaustion, heat stroke and even death.




Heat stress begins when high temperatures and/or humidity cause a worker's body's natural cooling mechanisms to become ineffective, and the body core temperature begins to rise.

## Common signs of heat stress in workers include:



For new workers, exposure to heat should be around **20% on day one**, increasing another 20% with each passing day on the job.

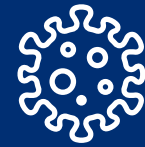
## Preventative steps:

-  Keeping workers hydrated
-  Encouraging appropriate clothing
-  Scheduling frequent breaks
-  Checking in on workers



### COVID-19 Impact:

Many businesses require cloth face coverings at the workplace to help reduce the spread of COVID-19. It's important that business owners keep the environment employees are in top of mind, as face masks can pose potential hazards like heat stress when worn in warm, humid conditions.



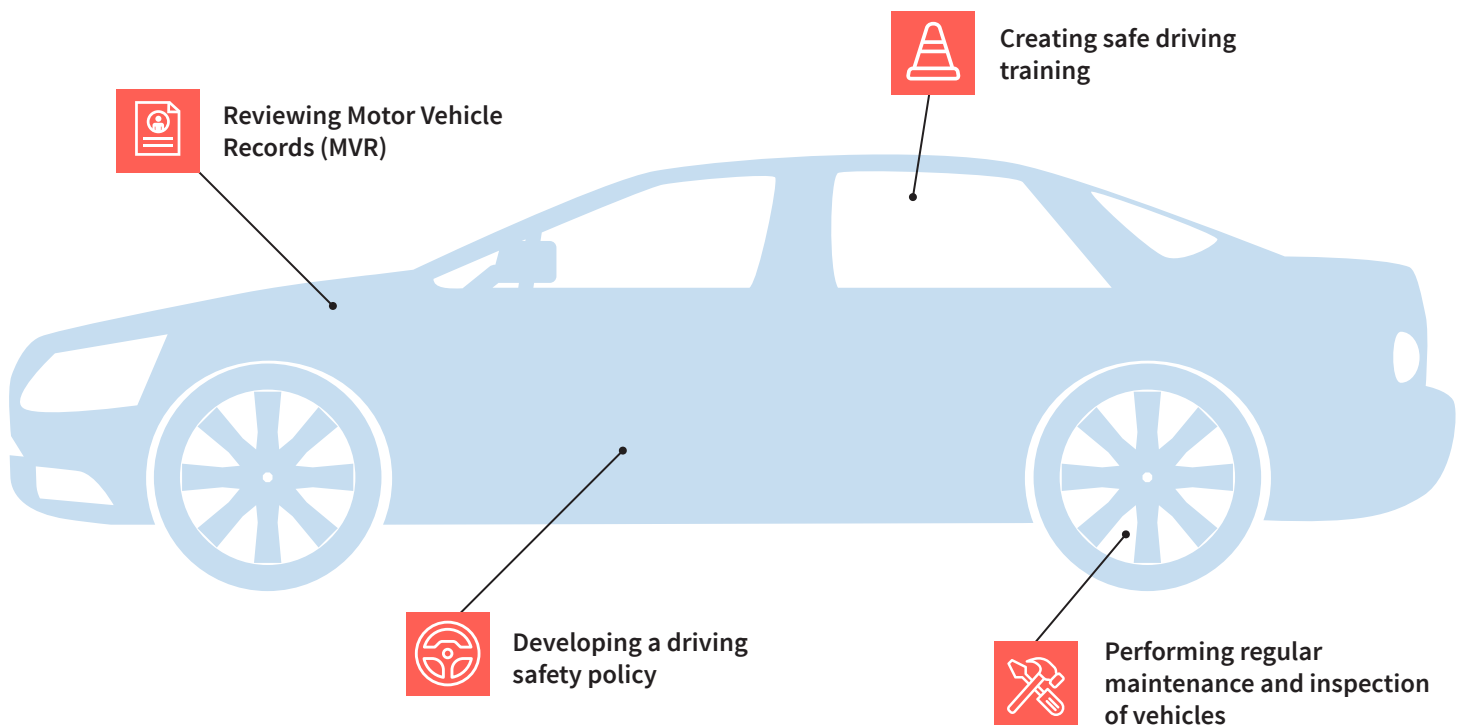
## COVID-19 Impact:

A face mask should not replace six-foot physical distancing, respiratory etiquette and frequent hand-washing. Additionally, improper use can lessen their protective benefits or even introduce new or unanticipated hazards into the business operation that could potentially lead to a workers' compensation claim.

# Delivery Risk: Your Order Is On Its Way

As more restaurants add delivery, restaurants should focus on motor vehicle risk.

AmTrust anticipates motor vehicle claims will continue to become more common in this sector as delivery is taking on an even bigger role during the coronavirus pandemic. Before COVID-19 hit, the impact of motor vehicle accidents was already on our radar, as motor vehicle accidents account for some of the more costly claims for restaurant classes. Restaurant owners should follow driving safety best practices including:



Restaurant motor vehicle accidents are consistently almost **double** the cost of slip and fall accidents.



# Restaurants – Summer Risks

Summer is normally the busiest time of year for restaurants, making it necessary for owners and managers to hire temporary staff to compensate for the additional business. According to the [AmTrust Restaurant Risk Report](#), June, July and August historically have the highest reported restaurant workers' compensation accidents.

Inexperienced and/or newly hired seasonal workers are [more likely to be injured](#) than those who have been on the job for a while due to:

AmTrust data shows that July experiences **12% more workers' compensation claims** than the rest of the year.



Less experience



Inconsistent training



Physical and mental attributes



Lack of knowledge regarding federal and state laws

## What can employers do to keep employees safe in summer?

Ensure all employees are properly trained and receive clear and consistent supervision in safe work practices.



Put seasonal training programs into effect



Implement a buddy system



Label equipment off-limits to young workers



Host a Q&A session for new employees



Explain the procedures for work-related injuries



### COVID-19 Impact:

“It is well understood that slips and falls, cuts and burns, strains and sprains are part of the restaurant business. But now restaurant owners and managers are faced with a new dilemma: [protecting employees and guests from the spread of a virus.](#)”

– Matt Zender, SVP, Workers' Compensation Strategy at AmTrust

Cuts make up a third of restaurant claims reported, but slip and falls accounts for **4.5 times more** in paid losses.

# Other Industries – Summer Risks

Summer 2020 presents unique challenges to all industries. Here's how a few will be impacted:

# 1

## Retail

[AmTrust's Retail Risk Report](#) shows that strains are the most common injury payout for retail workers, but slips and falls resulted in higher payouts. Retail stores should continue to train employees on safety, while remembering that during the COVID-19 pandemic it is even more important for workers to pay attention to their surroundings and stay hydrated.



# 2

## Manufacturing

Higher indoor temperatures can lead to challenging working conditions. Workers should wear lighter clothing and stay hydrated. Due to COVID-19, manufacturers have to create safe environments for their workers including advocating social distancing, wearing cloth masks and providing handwashing stations.

# 3

## Offices

An [office](#) setting poses certain risks to employees throughout the year including injuries caused by machinery, slips and falls or fire hazards. During the coronavirus pandemic, creating safer office workplaces for employees to return to is vitally important. Offices should follow state regulations on occupancy levels and implement social distancing recommendations, proper hand hygiene and other precautionary measures.



# Summer Emergency Preparedness

Businesses need to proactively [create a plan](#) to help them prepare for the severe storms summer can bring.



Move any materials, vehicles or equipment to a secure area



Check roof and drainage system



Unplug and cover equipment



Charge communication devices beforehand



Install and maintain a generator

## PROTECT YOUR MOST IMPORTANT ASSET: YOUR EMPLOYEES

Small businesses that could be in the path of storms should create a [hurricane preparedness](#) plan for potentially extreme weather conditions.

- Verify employee contact information
- Update critical business functions
- Prepare your recovery location

### What to do after a storm

First, make sure that everyone is safe. Then:

- Take pictures of damage
- Keep clear of heavily damaged areas until crews arrive
- When safe to do so, disconnect all affected electronics and electrical equipment and move it to a dry location
- Stay at least 10 feet from downed power lines
- Protect your property from further damage by boarding up windows and salvaging undamaged items
- Contact your insurance agent and file a claim as soon as it is safe to do so



#### COVID-19 Impact:

“If a natural disaster were to hit a coronavirus hot zone area there are concerns this could quickly devolve into a situation we’ve never seen before. The large increase in COVID-19 cases in Florida and other gulf coast states as we approach the middle of the hurricane season is a legitimate cause for concern. This year more so than any other year in our lifetimes, developing a hurricane plan is something you have to do.”

– Jeff Corder, VP, Loss Control at AmTrust

For all storms, close your office at a time that allows your employees ample opportunity to safely travel home, so that they can **secure their home and prepare for the storm.**



# AmTrust is Here to Help Small Businesses



**For more information visit:**

[www.amtrusthelps.com](http://www.amtrusthelps.com)

[www.amtrustfinancial.com/coronavirus](http://www.amtrustfinancial.com/coronavirus)

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