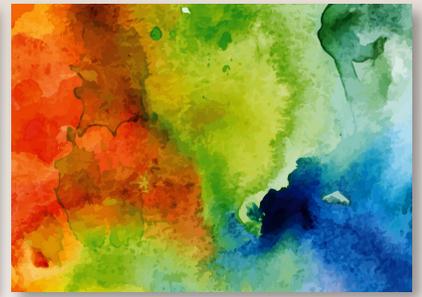


COVID-19 UPDATE: REOPENING RESPONSIBLY



Now that many states are planning to reopen, each with their own phasing protocols, are you prepared? If you haven't done so already, begin planning now; it will be an exciting day, but remain vigilant and flexible.

Closing down was the easy part, it's a simple operation. Reopening will be more difficult. Remaining closed for a long, extended period is unsustainable for your organization, the economy and the 30M+ unemployed.

As states meet specific standards and are confident that their reopening strategy will not spike the COVID-19 spread, it's critical that each business acts responsibly by ensuring the health and safety of staff and visitors.

It's important to pay close attention to lessons learned, including social distancing protocols within your organization. Continue wearing masks and gloves when in close contact with others, and frequently wash hands and surfaces in your business where the virus may linger. Customers need to know that they are safe while in your establishment, otherwise they will not walk through your front door.

We don't want history to repeat itself. Businesses that reopened too early after the 1918 Spanish Flu caused a resurgence that lasted through the end of 1919. We know a lot more now than we did then. If we are conscientious citizens, we can prevent a return of the virus that only prolongs the medical and economic crisis.

Follow the facts, look at the science and data, review the metrics, then prepare your reopening.

- **Inform your insurance broker of your plans to reopen.** If inventory was reduced during your closing and exposures have changed, or if you have revised your business continuity plan, or are thinking about it, involve your broker. They will help ensure that proper coverage is in place for your post COVID-19 operations.
- **Ensure staff, clients and visitors are safe.** Develop a safety plan, complying with all state and employment laws. It's suggested your post your social distancing plan publicly so that your visitors are aware of your establishment's commitment to their health and well-being.
- **If you make visits** to fine art storage facilities, framers, conservators, etc., or wherever your inventory is located, make sure that these companies and your affiliates are complying with CDC guidelines and that your business follows them.
- **Check your alarm systems.** Because you've been away for a period of time it's a good idea to test all of your security systems, such as motion detections, contact alarms, panic buttons, CCTV systems, and battery backups to ensure they are functioning properly. Don't assume anything.

Over, please.

- **Distribute hand sanitizer throughout your establishment.** If possible, have masks and gloves available.
- **Require staff and visitors to wear masks and gloves at all times**– it's a reasonable and respectful requirement.
- **Pay attention to medical experts** as well as federal, state and local government authorities to remain vigilant in our collective fight to eradicate the spread of COVID-19.
- **Employee that are not well**, let them know they should stay at home.

We hope your reopening is smooth and safe transition. To curtail this pandemic, each of us is responsible to do the best we can to ensure the health and safety of our employees, clients and visitors.

ADDITIONAL RESOURCES:

Equal Employment Opportunity Commission (EEOC), [What You Should Know About the ADA, the Rehabilitation Act and the Coronavirus](#)

EEOC Webinar, [The COVID-19 Pandemic and Antidiscrimination Laws](#)

Occupational Safety and Health Administration, (OSHA), [COVID-19](#)

Centers for Disease Control (CDC), [What You Should Know about COVID-19 to Protect Yourself and Others](#)

Centers for Disease Control (CDC), [Coronavirus Website](#)

We wish every client, colleague and friend the best throughout the year, but most importantly at this moment. If we can be of any assistance, please contact your HTB representative.



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This information has been provided as an informational resource for Aon clients and business partners. It is intended to provide general guidance on potential exposures, and is not intended to provide medical advice or address medical concerns or specific risk circumstances. Due to the dynamic nature of infectious diseases, Aon cannot be held liable for the guidance provided. We strongly encourage visitors to seek additional safety, medical and epidemiologic information from credible sources such as the Centers for Disease Control and Prevention and World Health Organization. As regards insurance coverage questions, whether coverage applies or a policy will respond to any risk or circumstance is subject to the specific terms and conditions of the policies and contracts at issue and underwriter determinations.

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