



COVID-19 Risk Management Resources

Within a short time, the COVID-19 outbreak has caused unprecedented changes in the U.S. workplace. To help employers manage through these challenges, Travelers has resources available for its management liability insureds through Risk Management Plus+ Online® (rmplusonline.com), including the following:

Families First Coronavirus Response Act Summary

A summary of the federal emergency legislation to address the COVID-19 outbreak, which will be effective on April 1, 2020 and expire on December 31, 2020. The new law's requirement includes provisions for emergency paid family and medical leave (FMLA) expansion as well as emergency paid sick leave.

Emergency FMLA Provision:

- Covered employers generally include: employers with fewer than 500 employees.
- Under the emergency FMLA expansion, those employers are required to give workers up to 12 weeks of job-protected FMLA leave when the employee is unable to work or telecommute because they must care for a minor child whose school or childcare facility has been closed due to a public health emergency. Employees eligible for such leave must have been on the employer's payroll for at least 30 calendar days. However, health care providers or emergency responders are excluded from this provision and will not be afforded such FMLA leave.
- Employers do not have to pay employees during the first two weeks of this emergency FMLA leave.
- After the first two weeks, employers must pay employees for the remaining ten weeks at 2/3 of their regular pay for the number of hours they would be otherwise scheduled to work. The maximum payment employees can receive under this provision is \$200 per day and \$10,000 total.

Emergency Paid Sick Leave:

- Covered employers generally include: non-governmental employers with fewer than 500 employees and governmental employers.
- Under the emergency paid sick leave provision, private employers with fewer than 500 employees and certain governmental employers must provide paid sick time to their workers. All employees are eligible for paid sick time as it applies. There is no requirement for an employee to have been on the employer's payroll for at least 30 calendar days to be eligible for emergency paid sick leave.
- Employers must provide emergency paid sick leave to employees who are unable to work or telecommute because:
 - The employee is quarantined due to federal, state, or local order;
 - The employee has been advised by a health care professional to self-quarantine because of COVID-19;
 - The employee is showing symptoms of COVID-19 and seeking a medical diagnosis;
 - The employee is caring for someone in isolation or quarantine, including self-quarantined on medical advice;
 - The employee must care for a minor child whose school or care facility is closed as a result of COVID-19; **or**
 - The employee is "experiencing any other substantially similar condition specified by the Secretary of Health and Human Services in consultation with the Secretary of the Treasury and the Secretary of Labor."
- Employee compensation is paid at either the employee's regular rate or two-thirds of the employee's regular rate, depending on the employee's basis for taking sick leave. The maximum payment employees can receive under this provision is \$511 per day and \$5,110 total.

Updated OSHA Guidance Summary

OSHA advises that all employers take the following actions:

- Create an infectious disease policy;
- Prepare to implement prevention measures, including proper hygiene, frequent cleaning and disinfecting;
- Create a policy to identify and isolate individuals who are sick, when appropriate;
- Communicate workplace flexibilities and protections; and
- Implement virus controls in the workplace, such as physical barriers or protective equipment.

Model Policy on Disease/Epidemic Control

To access the policy, login to rplusonline.com select the Knowledge Vault Menu, select Model Policies, select Disease/Epidemic Control, and follow the prompts.

Podcasts

“Hoping for the Best, Preparing for the Worst: Coronavirus and the Workplace” and “RiskTrends: Families First Coronavirus Response Act” are available. To access the podcast, login to rplusonline.com, select the Knowledge Vault Menu, Select Podcasts and select the designated podcast. These podcasts are also available in the Apple Podcast or Spotify application by searching the McCalmon Group.

For instructions on how to access Risk Management Plus+ Online, please reach out to your Travelers Management Liability underwriter.



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