



COVID-19 Actions & Insurance Implications

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If you missed our Webinar, COVID-19: What the H@!?! Do We Do Next? [CLICK HERE](#) for a recording.

Recent News

- Congressional Democrats have proposed an additional \$3T in spending related to COVID-19. [Click Here](#)
- Commercial insurance pricing was up 14% in Q1 compared to last year with a 21% increase in property rates. [Click Here](#)
- The Fed is preparing to lend up to \$100bn in three-year loans under the TALF as well as provide monthly disclosures on that program and the PPP. [Click Here](#)
- Some small businesses are struggling with continuing rule changes to PPP loan requirements. [Click Here](#)
- Debate continues in Congress on the possible provision of liability limits related to COVID-19 claims. [Click Here](#)
- Some commentators are forecasting empty office buildings as work from home programs are set to continue for many large companies such as Facebook. [Click Here](#)
- Some travel destinations are putting together unique plans for reopening and attracting visitors in the new environment. [Click Here](#)
- Many individuals are at risk for mental health issues as economic and social consequences mount. [Click Here](#)
- Broadway will remain closed through Labor Day. [Click Here](#)

Actions & Analysis – Week in Review

- Be sure to clearly understand the cleaning services used by maintenance staff including types of products used and the level of disinfection provided by those products.
- Remember to attend to mental health of employees and include communication regarding mental health resources to employees and tenants. [Click Here](#)

As buildings and businesses begin to reopen, much attention has been focused on screening the health of employees and guests, providing PPE, and ensuring that everyone has access to a clean, healthy environment. However, businesses should engage in detailed discussions with janitorial vendors and custodian suppliers regarding the type of products used. While one product that sanitizes may seem to be identical, or at least functionally equivalent, to a product that disinfects, the terms “sanitizer” and “disinfectant” are actually terms of art, which imply differing levels of performance.

A sanitizer for food contact surfaces contains agents which kill 99.999% of bacteria within 30 seconds, under the Official Detergent Sanitizer Test, while the standard for non-food contact surfaces is a reduction of 99.9% within 30 seconds. Overall, the point of a sanitizer is to reduce the number of microorganisms considered important for public health purposes. On the other hand, a disinfectant is measured by its ability to destroy all organisms within ten minutes under the AOAC Use Dilution Test. The reader will notice two things. First the action of the disinfectant may take longer than a sanitizer. Second, disinfectant is tested to destroy or otherwise eliminate the threat of all microorganisms for which it is designed. Thus, the disinfectant chooses completeness over speed. Other products which are considered “cleaners” simply remove dirt and other items from a surface without being able to kill on contact, like sanitizers and disinfectants.

The takeaway for business owners is not to achieve mastery regarding product type, but owners must consult with their vendors and suppliers about what they are buying and whether it is effective. Most importantly, they must ensure that vendors or employees properly use the products employed. For example, a disinfectant may need up to 10 minutes to work effectively; so, an area may need to be closed to public traffic for that period after application. As buildings begin to open it is imperative that owners fully understand the services being offered by janitorial vendors and ensure that proper products are being employed in a proper manner.

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[Debbie Dorsch](#)
Principal + Owner
(410) 491-2391

[Eileen Hartzell](#)
Principal + Owner
(443) 386-8075

[Jessica Gray](#)
Principal + Owner
(202) 262-4711

[Matthew Fischer](#)
General Counsel, Director of Claims &
Risk Management
(443) 353-0559