



Safety Webinar: OSHA, COVID-19 Q&A

This webinar was held on 04/09/20. The recording and referenced material can be found [here](#).

If you have any follow-up questions, please contact your broker or email our expert, Jade Simmers at jsimmers@hmk-ins.com.

COVID-19 Frequently Asked Employee Questions	How Does this Apply to Us?
If we advise the employees to stay home, would they qualify for Emergency Paid Sick Leave?	Please consult our legal alerts and compliance infographics available on our COVID-19 dashboard.
In eastern PA, we have a few projects ongoing for Lehigh Valley Health Network. We have requested waivers for a few other projects deemed essential businesses but not received approvals to date. Many of our sites can easily be arranged to meet social distancing guidelines.	<ul style="list-style-type: none">* The governor has to issue you a waiver Application for these waivers ceased on April 3rd.* If you have to shut down a site for exposure, what protocols are you using to determine who and when workers can return?* Please follow the CDC quarantine guidelines.
Is the Appendix D form also required if we are only providing a surgical mask?	Please use a proper Respirator Voluntary use form. Either of the following options are valid and can be downloaded here .
Would we still be responsible to wash if what we do is provide an allowance for employees to buy their own?	If you, as an employer, are requiring the masks, then yes, you must provide cleaning resources, just like safety glasses or other respiratory protection. If the employer is simply offering a stipend to those that may wear them on a voluntary basis, then no, the employee is responsible.



The information contained herein should be understood to be general insurance brokerage information only and does not constitute advice for any particular situation or fact pattern and cannot be relied upon as such. Statements concerning financial, regulatory or legal matters are based on general observations as an insurance broker and may not be relied upon as financial, regulatory or legal advice. This document is owned by Alera Group, Inc., and its contents may not be reproduced, in whole or in part, without the written permission of Alera Group, Inc.

Updated as of 04/14/2020.

<p>Do homemade masks need to be 180 thread count?</p>	<p>There is no thread count requirement issued by the CDC.</p>
<p>We implemented a face mask program. The masks are homemade out of 180 thread count, what are our responsibility's moving forward?</p>	<p>If you, as an employer, are requiring their use, you must offer cleaning services. These face covers do not fall under OSHA's Standard.</p>
<p>Do you have any advice for the training of on-site COVID-19 compliance officers?</p>	<p>A competent person, someone versed in the current COVID-19 CDC and OSHA parameters can provide training.</p>
<p>For clarification, if you do not have a respiratory protection program or conduct training, yet an employee has and wants to wear an N-95 to protect against exposure to the virus, then does the employer need to implement a respiratory program and training and then do the additional paperwork to satisfy the piece for voluntary use?</p>	<p>No. Refer to voluntary use form that can be found on our website here.</p>
<p>Can you please provide us with the N95 Voluntary Respirator Use form for sign-off by each employee?</p>	<p>The N95 Voluntary Respirator Use form can be found on our website here.</p>
<p>If you have to shut down a site for secondhand exposure, what protocols are you using to determine who and when they can return to work?</p>	<p>The recommended CDC quarantine is 14 days. Afterward, disinfect and clean the job site.</p>
<p>I was under the impression that only respirator use required fit tests and respiratory examinations. Wouldn't an N95 mask be considered a dust mask rather than a respirator?</p>	<p>N95 respirators are disposable but fall under the Respiratory Standard if required use.</p>
<p>We are a mechanical subcontractor who suggests wearing face masks according to the CDC but does not require it</p> <p>If our clients (the GC) REQUIRES face coverings at a job site in order to work at the site, who is responsible to provide those face masks and clean them?</p>	<p>The GC should not be issuing PPE to sub-contractors. Look at contractual agreements. Sub-contractors should provide their own PPE.</p>



The information contained herein should be understood to be general insurance brokerage information only and does not constitute advice for any particular situation or fact pattern and cannot be relied upon as such. Statements concerning financial, regulatory or legal matters are based on general observations as an insurance broker and may not be relied upon as financial, regulatory or legal advice. This document is owned by Alera Group, Inc., and its contents may not be reproduced, in whole or in part, without the written permission of Alera Group, Inc.

Has anyone determined if "water vapor" from sewer wet wells can infect you?	Undetermined, but possible.
If you already have a written respiratory program in place, do you still reserve the right to promote voluntary use of the N95? Or because you have a written respiratory program, are you subsequently required to mandate N95 or above use?	Not required to mandate N95 use. If the employer requires N95 use, then it falls under your respiratory protocol program.
Are you saying we are better off to run a HEPA filter machine inside construction areas as an added level of protection with COVID-19?	Yes.
Will these slides be available to print later?	Yes. The slides can be downloaded on our website here .
If the local gov't or muni comes out with stricter guidelines, how are you anticipating OSHA to respond on a federal level?	Answered in the call. OSHA can only enforce its own standards.
How do you handle subcontractors on your job as far as following the guidelines and should they submit a signed paper waving liability on the prime contractor?	Subs should follow all guidelines of the GC; this is already standard contractual policy. A liability waiver may not be sufficient.
If we are on an FR site, are N95's sufficient or are there FR masks available?	Yes.
Is it fair to say if you are not following CDC recommendations that OSHA can cite for failure to protect employees? In other words, the CDC is the authority on this situation right now...	OSHA will not cite against CDC policy. OSHA may utilize the General Duty Clause for almost anything though.
How long can the virus live on a face mask?	Current guesstimates are between two and nine days Disinfect "disposable" masks with an alcohol spray and allow them to dry.



The information contained herein should be understood to be general insurance brokerage information only and does not constitute advice for any particular situation or fact pattern and cannot be relied upon as such. Statements concerning financial, regulatory or legal matters are based on general observations as an insurance broker and may not be relied upon as financial, regulatory or legal advice. This document is owned by Alera Group, Inc., and its contents may not be reproduced, in whole or in part, without the written permission of Alera Group, Inc.

Updated as of 04/14/2020.

<p>What about manufacturing workers – should we take the temperature before starting work? We already hand out masks and stagger break times.</p>	<p>It is a recommended best practice. Not required.</p>
<p>HEPA Filters have very high-pressure drops and existing systems cannot flow air adequately when HEPA is installed. How are you getting the added pressure drop addressed to allow the use of HEPA filters?</p>	<p>This shouldn't create a pressure drop if you are just circulating the air in the space. If you are venting outside, then set-up units on opposite sides of the room to maintain pressure.</p>
<p>I'm in Northeast PA. We were just granted a waiver for my masonry, excavation co. We are outside over 6 ft apart - my masons are choosing not to wear masks - we are providing them. Should I make them sign a waiver?</p>	<p>Speak to legal counsel.</p>
<p>In regard to the requirement of N95 masks and risks of requiring them to be worn, if face covers are required (like cloth), is there the same sort of liability/guidelines needed by employers?</p>	<p>No.</p>
<p>The quarantine period is a little unclear to me: I keep hearing about the 14 day quarantine period, but what I found on the CDC website is 7 days. I cannot find anything official that actually says 14 days (for example here). Could you please advise when the 7-day quarantine should be in effect and when the 14-day quarantine should be in effect?</p>	<p>The seven day period is for healthcare essential workers. 14 days is recommended because symptoms may not present for 10-14 days.</p>
<p>We are not required to wear masks under normal circumstance – this is only because of COVID-19. And if bandanas are okay, what more do we need to put in our plan aside from covering our faces and washing it after?</p>	<p>That's all unless you are providing them and/or requiring them as the employer, then you must provide washing.</p>
<p>If we make the face mask/bandana available for employees, but we are not requiring them to use them, do we still have to wash them?</p>	<p>If you provide any PPE, please wash them on a daily basis. As an employer, you do not want the potential liability of providing potentially virus-impacted PPE and asking the employee to take it home in their vehicles and into their home.</p>



The information contained herein should be understood to be general insurance brokerage information only and does not constitute advice for any particular situation or fact pattern and cannot be relied upon as such. Statements concerning financial, regulatory or legal matters are based on general observations as an insurance broker and may not be relied upon as financial, regulatory or legal advice. This document is owned by Alera Group, Inc., and its contents may not be reproduced, in whole or in part, without the written permission of Alera Group, Inc.

<p>If we supply bandanas to be worn voluntarily, are we still obligated to wash them daily?</p>	<p>Please refer to the answer above.</p>
<p>Can the mask be washed with just a standard detergent?</p>	<p>Yes.</p>
<p>What if your local (county) is requiring masks to be worn?</p>	<p>Please adhere to your county's guidelines.</p>
<p>If you provide the masks but don't require them, do you still need to provide for their maintenance?</p>	<p>If we are talking about a face-covering (bandana, etc), which has no NIOSH approval, then you, as an employer, do not want the potential liability of providing potentially virus-impacted PPE and asking the employee to take it home in their vehicles and into their home. I would recommend that the employer conduct this cleaning.</p>
<p>If our construction job was deemed essential and granted a waiver by the state of PA, and we cannot find any sanitizer or Clorox or masks for our employees, will OSHA fine us?</p>	<p>OSHA cannot fine you under these Guidance documents, but if someone is infected on your job site and you lack these Best Practice materials (sanitizer, wipes, etc.), you could be cited under the General Duty Clause.</p>
<p>How would you recommend sanitizing your tools at the end of a day?</p>	<p>We suggest the use of alcohol wipes with 60% solution or greater.</p>
<p>Should I have the subcontractors working on the job site sign an Appendix D sign-off mandatory respirators?</p>	<p>The subs should manage their own employees and keep records. As the GC, you can require this from them but they would retain documentation.</p>
<p>We are requiring our subs to wear face masks on the job site and if they don't have one, we are providing them. I think I heard you mention you don't recommend GC's supplying them. If I heard correctly, can you elaborate on why?</p>	<p>If we are talking about N95 respirators or greater, and you are requiring them, then the liability of a written program, training, fit-testing, and medical evaluations falls on you. If we are talking about face covers, like bandanas, then the cleaning of them falls on you. Do not issue respiratory protection to anyone but your own employees.</p>



The information contained herein should be understood to be general insurance brokerage information only and does not constitute advice for any particular situation or fact pattern and cannot be relied upon as such. Statements concerning financial, regulatory or legal matters are based on general observations as an insurance broker and may not be relied upon as financial, regulatory or legal advice. This document is owned by Alera Group, Inc., and its contents may not be reproduced, in whole or in part, without the written permission of Alera Group, Inc.



Safety Webinar: OSHA, COVID-19 Q&A

This webinar was held on 04/13/20. The recording and referenced material can be found [here](#).

If you have any follow-up questions, please contact your broker or email our expert, Jade Simmers at jsimmers@hmk-ins.com.

I would like to follow up on the question regarding the employer mandating face coverings without mandating a specific type – is training still required?	If the employer is requiring respiratory protection, they must dictate which type is to be utilized. This falls under the OSHA Standard for PPE, Employer Hazard Assessments. If the employer-required respiratory protection has a NIOSH rating or Assigned Protection factor, then yes, all components of the Respiratory Protection Standard (training, written policy, fit-testing, medical evaluation, etc.) must be followed. If the employer requires a face-covering (homemade type or bandana), which do not have a NIOSH rating or APF, then no.
What are your recommendations for how to support employees working remotely who may be experiencing anxiety or psychological distress?	Does your company utilize any Employee Assistance Programs (EAP's)? If not, reach out to local hospitals for recommendations. For more information about EAPS, check out this article .
How about portable water? No water fountains being used, we gave all employees Coleman jugs to bring water to work.	No issue with this, as long as we ensure that there is no sharing.



The information contained herein should be understood to be general insurance brokerage information only and does not constitute advice for any particular situation or fact pattern and cannot be relied upon as such. Statements concerning financial, regulatory or legal matters are based on general observations as an insurance broker and may not be relied upon as financial, regulatory or legal advice. This document is owned by Alera Group, Inc., and its contents may not be reproduced, in whole or in part, without the written permission of Alera Group, Inc.

Updated as of 04/14/2020.