



COMMERCIAL INSURANCE

EMPLOYEE BENEFITS

PERSONAL INSURANCE

RISK MANAGEMENT

SURETY



SPECIAL COVID-19 UPDATE

MARCH 31, 2020

SAIF ESTABLISHES \$10 MILLION WORKER SAFETY FUND FOR COVID-19

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The State Accident Insurance Fund (SAIF) has announced a newly established \$10 million COVID-19 worker safety fund that "...will help pay for expenses tied to preventing the spread of coronavirus at businesses or mitigating other coronavirus-related costs." Under the program, policyholders may request funds for:

1. Expenses already incurred
2. Planned expenses needing approval
3. Planned expenses needing funds in advance

All policyholders are eligible to apply for available funds via the [online form](#), provided the following requirements are met.

The expense(s):

- Was incurred between **March 1, 2020** and the close of the fund
- Request is **submitted by an authorized company representative**
- Are **associated with the COVID-19 pandemic**
- Are **only direct costs** (equipment, shipping, handling, delivery, mileage, and when approved, staffing) and **DOES NOT** include any indirect expense allocations

- Are related primarily to employee safety
- Are documented
- Are **NOT** reimbursable **or anticipated** to be reimbursed to the policyholder by another entity or government program
- Are related to **NEW safety activities** not previously in place or committed to by the policyholder prior to the crisis

These requirements and further details about the program's requirements are available for download [here](#).

The following are some items based on CDC recommendations that may potentially qualify for the program. Please note that this is by no means a comprehensive list, but rather intended to prompt further thought and ideas.

CLEANING AND DISINFECTION

- Are you using a **third party** for cleaning and disinfection?
- Are you following the [CDC recommendations for cleaning and disinfection](#) for community facilities?
 - Materials needed to follow these are:
 - » Additional ventilation
 - » Soap or detergent

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- » Disinfectants from the [EPA list](#)
- » Any machines or supplies needed to apply or use cleaners and disinfectants
- » Wipeable coverings for electronics
- » PPE used for cleaning and disinfecting
 - Gloves
 - Gowns

SKIN CARE

- With the increase of use in soaps and sanitizers that can dry the skin, are you providing skin moisturizers to prevent cracking and tearing, which creates additional pathways for infection?

SITE AND WORK MEASURES

- Have you had to redesign or modify your workplace to allow for social distancing?
- If you have discontinued **carpooling** to sites, what are you doing now?
 - If you have implemented other measures, are there any associated costs?
- Have you staggered shifts or crews?
 - What is the additional cost for differential or additional supervisory staffing?

SIGNAGE

- Have you printed **any special signage** (i.e., large signs placed at site entrances with screening questions and further directions)?

SCREENINGS

- Are you doing **health screening** at the site entrance?
 - Have you had to purchase any special equipment to do so (e.g., touch-free thermometer)?

- Do you have an employee clinic?
 - Have you had to make any modifications or provide any additional staffing to provide COVID-19 treatment?

REMOTE WORK

- Have you bought new or additional subscriptions for teleconferencing (e.g., Zoom or Skype)?
- Are you doing anything else specifically for remote work that has additional costs?

EMPLOYEE ASSISTANCE PROGRAM

- If you didn't offer one before, have you purchased one now?
- If you did have one before, has there been any additional cost increase due to the pandemic?

SPECIAL TRAINING

- Have you received any **special training specifically designed for worker protection and well-being during the pandemic** that incurred a cost?

For specific questions about the program or qualifying expenses, email SAIF directly at safetyfund@saif.com. Should you need further assistance, please do not hesitate to reach out your King & Neel team; we will be happy to help you.

The above questions are based on the [CDC recommendations for interim guidance for businesses and employers](#) and the [CDC mitigation strategies on workplaces, page six](#).