

BUSINESS REOPENING GUIDELINES

It's business as usual for us.

Although we are working remotely, nothing's changed: we are still delivering the same high level of service and coverages that you and your clients have come to expect from us, the most trusted, family-owned and operated specialty program manager in the industry.



As states begin to lift Stay-at-Home orders and shuttered businesses reopen, it's time to start thinking about your accounts that recently terminated their policies when they shut down during the pandemic. In these uncertain times, Brownyard Group is ready to assist you and your clients in getting back to business. We have a [Covid-19 Resource Section](#) on our website with industry resources for you and your clients.

To secure coverage on New Business or Renewal and reduce stress, we are offering our newest feature: [Agency-Direct Bill ACH \(Automated Clearing House\) Payment Option](#).

As you discuss your clients' insurance needs, it's an opportune time to review their previous coverages and discuss loss control procedures as they reopen. Here are some general guidelines for your clients that can help mitigate the potential for losses. Here is what we recommend:

- **Keep an open line of communication with employees.** Notify them as soon as possible as to the plan to resume operations. If there will be communication changes in the operations or staffing at your company, let them know immediately. Once you are back on site, make sure employee facilities are clean and operational.
- **Municipality and Utility notifications.** Notify the police, fire department, utilities and the alarm company of your restart date. Provide updated lists of emergency contacts for the business, especially if there were any personnel changes. Conduct an inspection of the building exterior to ensure previously secured areas are now open.
- **Clean sweep.** Conduct a thorough cleaning before your facility reopens. Common, high-traffic areas like parking lots, sidewalks and building interiors, if customers will frequent, should be inspected for trip and fall hazards. Make any necessary repairs and document these efforts.
- **Inspect hazardous materials.** Before fully restoring power or starting up any equipment, conduct inspections of any stored chemicals and flammable liquids.
- **Restart electric.** When restoring power to areas in which it was shut down, monitor the areas to identify any problems with the electrical systems, equipment and lighting. This reduces the potential for electrical fire or equipment damage.
- **Start equipment properly.** Follow specific restart procedures from equipment manufacturers and suppliers for equipment that has been shut down for extended periods of time. Refer to operations manuals. Finally, inspect and start any mobile equipment and vehicles prior to reopening to ensure they are operating correctly.

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