



# COVID-19 IMPLICATIONS FOR SORORITY PROPERTIES

+ SOME INSURANCE BASICS FOR  
HOUSE CORPORATION VOLUNTEERS

PRESENTED BY MJ SORORITY





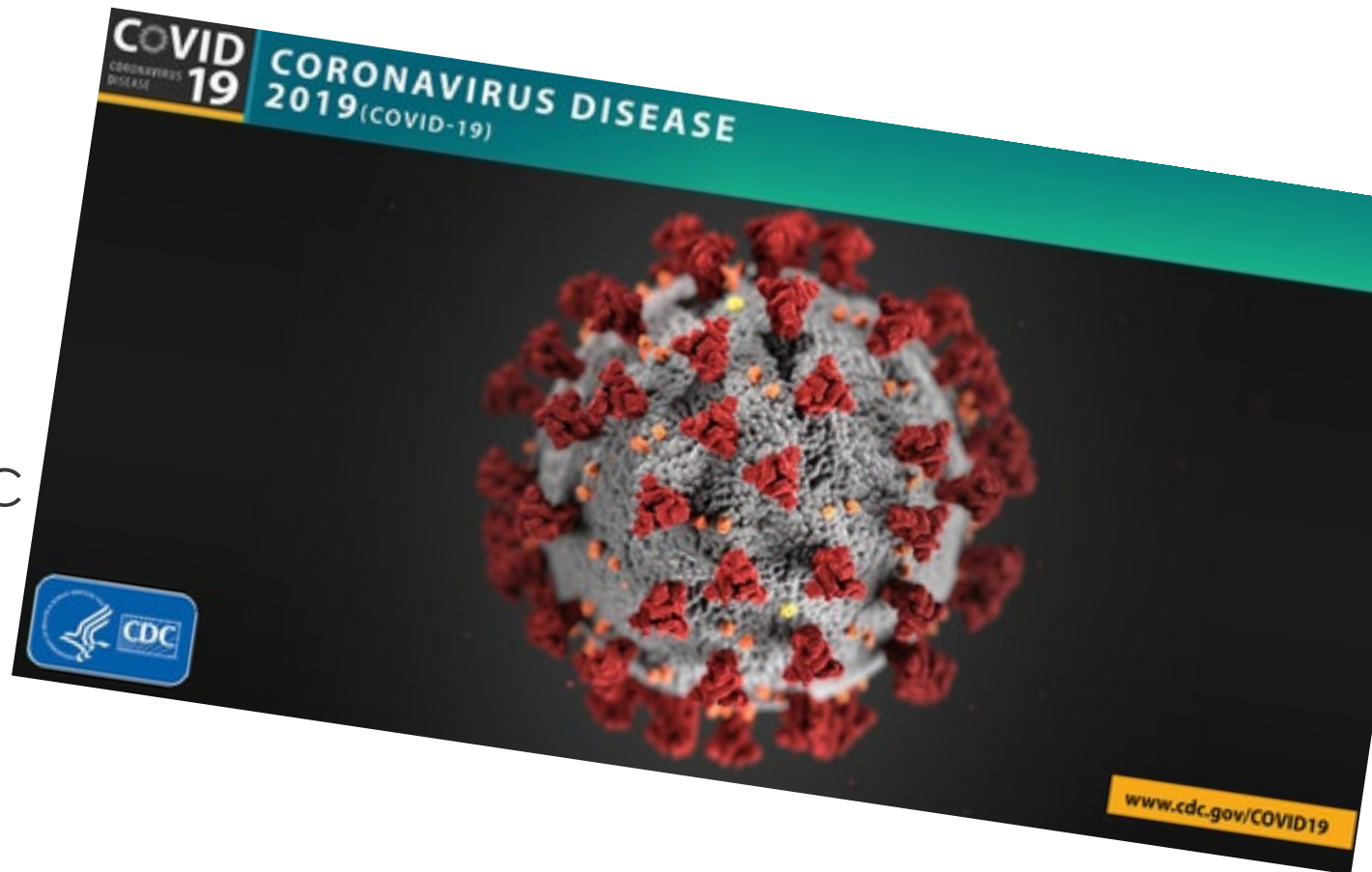
# DECONTAMINATION GUIDANCE



# REFER TO CDC GUIDANCE!



- + Decontamination baseline, and then increase “normal” cleaning protocols
- + Refer to MJ resource based on CDC Guidance
- + Continually refer to CDC Guidance for updates



# CDC GUIDANCE FOR FACILITIES THAT HOUSE PEOPLE OVERNIGHT



- + Follow Interim Guidance for US Institutions of Higher Education on working with state and local health officials to isolate ill persons and provide temporary housing as needed.
- + Close off areas visited by the ill persons. Open outside doors and windows and use ventilating fans to increase air circulation in the area. Wait 24 hours or as long as practical before beginning cleaning and disinfection.
- + In areas where ill persons are being housed in isolation, follow Interim Guidance for Environmental Cleaning and Disinfection for U.S. Households with Suspected or Confirmed Coronavirus Disease 2019. This includes focusing on cleaning and disinfecting common areas where staff/others providing services may come into contact with ill persons but reducing cleaning and disinfection of bedrooms/bathrooms used by ill persons to as-needed.
- + In areas where ill persons have visited or used, continue routine cleaning and disinfection as in this guidance.
- + If it has been more than 7 days since the person with suspected/confirmed COVID-19 visited or used the facility, additional cleaning and disinfection is not necessary.





**BOOKMARK CDC INTERIM GUIDANCE FOR  
ADMINISTRATORS OF US INSTITUTIONS OF HIGHER  
EDUCATION**

**[HTTPS://WWW.CDC.GOV/CORONAVIRUS/2019-  
NCOV/COMMUNITY/GUIDANCE-IHE-RESPONSE.HTML](https://www.cdc.gov/coronavirus/2019-nCoV/community/guidance-ihe-response.html)**



# EPA GUIDANCE OF APPROPRIATE DISINFECTANTS



**i** We've made some changes to [EPA.gov](#). If the information you are looking for is not here, you may be able to find it on the [EPA Web Archive](#) or the [January 19, 2017 Web Snapshot](#). Close



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# List N: Disinfectants for Use Against SARS-CoV-2

All products on this list meet EPA's criteria for use against SARS-CoV-2, the virus that causes COVID-19.

[Other COVID-19 Resources](#)



## ADDITIONAL REMINDERS/ THINGS TO THINK ABOUT



Decontamination versus disinfection



Estimated \$2-\$5 per square foot for professional decontamination service – get multiple quotes



Use CDC guidelines, whether your employees decontaminate or a professional does. Engage with firm with *now* – local or otherwise.



Cold dorms: contact your local public health department for advice (before re-opening)



Importance of ongoing protocols



Possibility of sharing electrostatic sprayers across campuses?



Importance of staying connected with University public health department



# INSURANCE BASICS FOR HOUSE CORPORATIONS





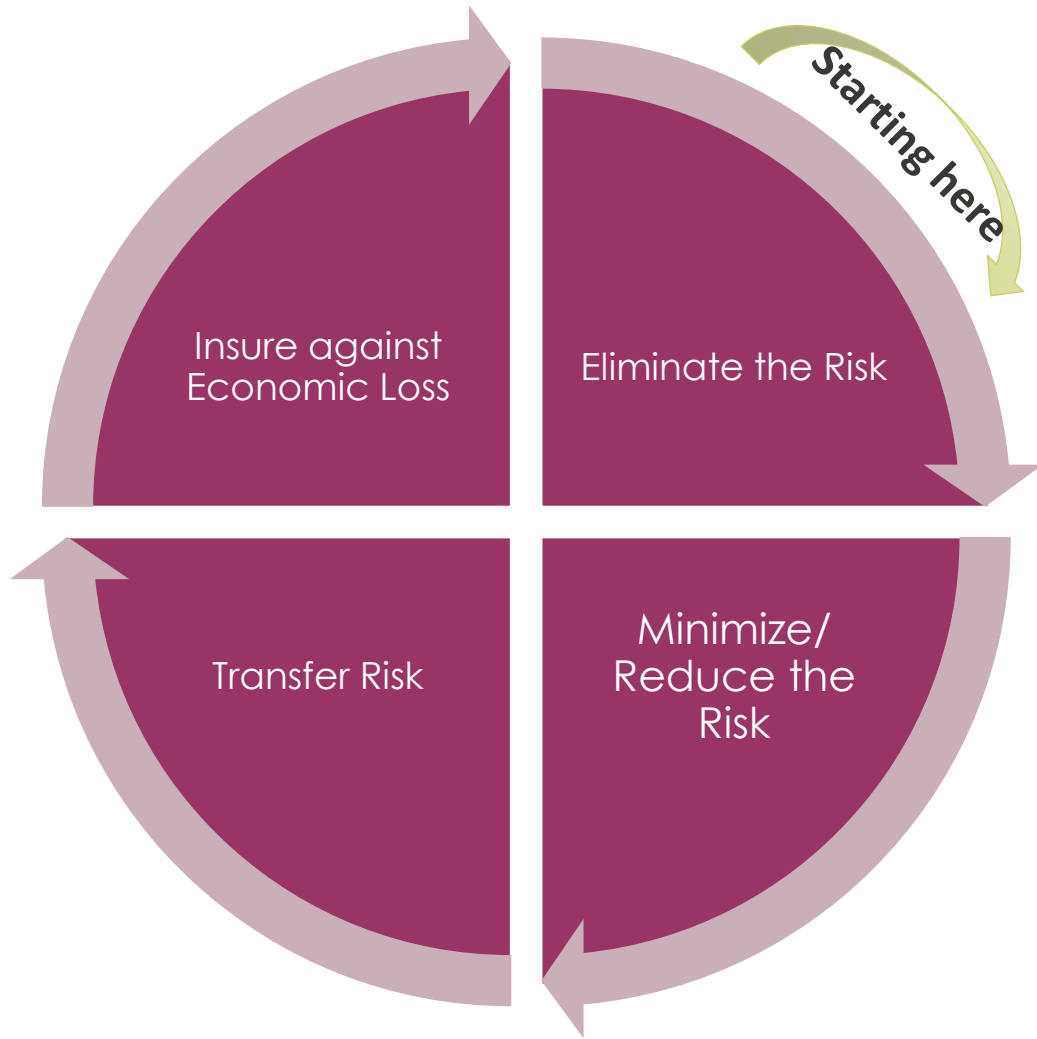


# RISK MANAGEMENT = SISTERHOOD





# RISK MANAGEMENT TECHNIQUES





# THE ROLE OF THE HOUSE CORPORATION





# HOW AM I COVERED?

Protects named insureds

- National organization
- Foundation
- All officers, employees, and volunteers acting on behalf of the organization

Coverage applies to all premises and operations

Third-party claims alleging

- Bodily injury
- Property damage
- Personal injury

Directors and Officers





# HOW DOES THE ORGANIZATION'S INSURANCE PROGRAM WORK?



PROPERTY  
COVERAGE



LIABILITY COVERAGE



AUTOMOBILE  
LIABILITY COVERAGE

## WHAT DOES IT MEAN TO BE HELD LIABLE?



### Am I liable?

If you are found liable and negligent, you may have to pay monetary damages to compensate for property damage or destruction, physical injury, emotional pain, rehabilitation and/or legal expenses.

Responsible for some act or event that causes harm or damage to another.

### Can I be sued?

Anyone can be sued for anything at anytime. Even if the suit is eventually thrown out, you/the organization may still have to cover significant legal fees and expenses. There are so many specifics that go into answering that question that we cannot confidently answer it either “yes” or “no.”



SORORITY



# COVID-19 TRENDS & QUESTIONS





# PROPERTY-RELATED IMPLICATIONS OF COVID-19



Members' personal property left in facility

Importance of developing protocols for:

- Decontamination if infected person at facility
- Disinfecting/cleaning protocols of facility if/when re-opened
- Communication of personal cleanliness expectations and increased availability of handwashing stations and communications
- Social distancing implications at the facility
- Quarantining of ill persons – contact campus health department and refer to CDC for guidance

Managing expectations moving forward – ever evolving





## IMPORTANT PROPERTY REMINDERS FOR QUARANTINE



- +The sudden closure of many of our properties present exposures that may be easily overlooked. Make sure that you have taken the following proactive steps for closed facilities:
  - +Secure external doors and windows and activate your building security system. If you do not have a security system, schedule drive-bys of the facility.
  - +Maintain building heating systems to prevent water pipes from freezing or damage to sensitive equipment. Also maintain electrical power if it supports critical equipment.
  - +Keep the automatic fire protection systems on and in service.
  - +Notify the campus police department that the property will be vacant and provide emergency notification phone numbers to the police.
  - +Mold is a concern as weather turns warmer.
- +Stay connected with campus public health department



**QUESTION: HOW LONG CAN THE VIRUS SURVIVE ON A SURFACE? CAN'T I JUST WAIT FOR IT TO DIE AND AVOID CLEANING AND DISINFECTING?**



+The CDC reports that the virus has been detected in the air for as much as three hours after it is aerosolized and up to [17 days on some inanimate surfaces](#). Not all surfaces have been tested and it is not yet known how much of the virus material is required to contract COVID-19. CDC currently does not have enough information about SARS-CoV-2 to be able to make a definitive statement on how long to quarantine an area for it to be reduced to an acceptable risk level. For these reasons, the cleaning and disinfection processes described by [CDC continue to be the recommendation](#).

# QUESTION: CAN OUR OWN EMPLOYEES DO THE DISINFECTION OF THE FACILITY?



- + There is no restriction against an employer cleaning and disinfection their own facility; however, there are certain regulatory requirements that must be met in order to be in compliance with OSHA and EPA regulations: OSHA's Personal Protective Equipment (PPE) standards (29 CFR 1910 Subpart I), require training when using gloves, eye and face protection, and respiratory protection.
- + When respirators are necessary to protect workers, employers must implement a comprehensive respiratory protection program in accordance with the OSHA's Respiratory Protection standard (29 CFR 1910.134). This includes a written program, respirator fit tests and medical clearance to wear air purifying respirators. NOTE: Facemasks that are worn to protect others from the spread of pathogens and not to protect the wearer do not have the fit test and medical clearance requirements.
- + OSHA has [issued a statement regarding COVID-19 Waste](#): "...use typical engineering and administrative controls, safe work practices, and PPE, such as puncture-resistant gloves and face and eye protection, to prevent worker exposure to the waste streams (or types of wastes), including any contaminants in the materials, they manage. Such measures can help protect workers from sharps and other items that can cause injuries or exposures to infectious materials." Failure to properly manage the waste could lead to cross-contamination and further infection risks.
- + CDC says that most household disinfectants are effective at reducing the risk of infection, but it is important to [use only disinfectants that are registered with the EPA](#).
- + OSHA has recently issued a pamphlet entitled, [Guidance on Preparing Workplaces for COVID-19](#). This document is valuable source of information for employers who want to address the COVID-19 situation. It will help identify at risk employees and provide risk mitigation strategies to employ.



**YOUR QUESTIONS?**





#1 SOURCE FOR ALL THINGS SORORITY  
RISK MANAGEMENT =  
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UPDATES ON COVID-19

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