



Business Name: Germania Mutual Insurance

Date completed: November 23rd, 2020

Date distributed: November 23rd, 2020

Revision Date: November 19th, 2020

Developed by: Germania Mutual Insurance & H2R Business Solutions Inc.

COVID-19 SAFETY COMMUNICATION PLAN - SNAPSHOT

Germania Mutual Insurance is committed to providing a safe and healthy workplace for all our employees and customers. To ensure that, we have developed the following COVID-19 Policy and Safety Communication Plan in response to the COVID-19 pandemic. Managers and employees are all responsible for implementing this plan. Our goal is to mitigate the potential for transmission of COVID-19 in our workplaces and communities, and that requires full cooperation among our employees, management, and customers. Only through this cooperative effort can we establish and maintain the safety and health of our workplaces.

Management and employee are responsible for implementing and complying with all aspects of this COVID-19 Policy and Safety Communication Plan. Germania Mutual Insurance Leaders have Germania Mutual Insurance's full support in enforcing the provisions of the COVID-19 Policy and Safety Communication Plan.

PART ONE: SCREENING FOR COVID-19

Germania Mutual Insurance has implemented a COVID-19 screening process that follows the recommendations as outlined by the Ontario Ministry of Health. The screening process is mandatory and applies to all employees, agents, and essential visitors entering the work environment.

Screening must occur before entering the building and will be used to screen individuals for COVID-19 before they are permitted entry into the workplace. Employees and visitors are required to complete screening forms before being permitted into the workplace. Managers and/ or Office Administrators will be monitoring the list and will have access to the information should we be contacted by Public Health with possible exposure or are visited by an Inspector from the Ministry of Labour.

NO ONE is permitted to enter the building without completing the screening form. The screening form can be completed before arriving at the facility but must be completed as close to the time of entrance as possible to ensure accuracy.

In addition to completing Germania Mutual Insurance screening form before entering the workplace, it is also encouraged that all individuals self-monitor for signs and symptoms of COVID-19. The assessment can be found here: <https://covid-19.ontario.ca/self-assessment/>

We also encourage individuals to download the COVID Alert mobile app to protect yourself and your community. You will get a phone alert if you have been exposed to COVID-19 and let others know if you test positive, without sharing any personal information. You can find more information here: <https://covid-19.ontario.ca/covidalert>



PART TWO: REPORTING ILLNESS

The symptoms of COVID-19 can resemble a cold or the flu. At this time, it is recommended that any worker who is experiencing any symptoms related to cold, flu, or COVID-19 should be sent home. Effective March 19, 2020, the Employment Standards Act, 2020, was amended to provide job-protected leave for employees affected by COVID-19.

According to Health Canada, symptoms can appear in as little as a few days, or as long as 14 days after being exposed to someone with the disease. COVID-19 can cause a range of symptoms including fever, cough, sore throat, and shortness of breath.

For some people, the symptoms are like having a cold; for others, they are quite severe or even life-threatening. It is important to check with your healthcare provider and follow instructions about staying home or away from public spaces to prevent the spread of the virus. The virus typically spreads through coughing and sneezing, personal contact with an infected person, or touching an infected surface and then the mouth, nose, or eyes.

Close contact with a potentially infected person or touching potentially contaminated items (such as desks, keyboards, counters, door handles, hard surfaces, elevator buttons, etc.) are likely to pose the greatest exposure risks. Also, close contact with other people increases the risk of exposure to someone who may be infected.

If you are feeling unwell with any of the following symptoms:

- fever or chills, difficulty breathing or shortness of breath, cough, sore throat, trouble swallowing, runny nose/stuffy nose or nasal congestion, decrease or loss of smell or taste, nausea, vomiting, diarrhea, abdominal pain, not feeling well, extreme tiredness, sore muscles

AND/OR you have experienced any of the following:

- Travelled outside of Canada in the last 14 days
- You are in close contact with a person who is sick with respiratory symptoms who recently travelled outside of Canada
- You have a confirmed case or probable case of COVID-19
- You have the signs and symptoms of COVID-19, have been tested for COVID-19 and are awaiting the results of the test
- You been in close contact of a person identified as having COVID-19, even if they do not themselves have any symptoms of COVID-19

FOLLOW THESE STEPS:

1. Remain home from work! The Company has revised their policy to advise ANY employee who is sick to stay home from work.
2. Communicate your health circumstance to your Manager and/or Office Coordinator.



3. Monitor symptoms by taking the Government of Ontario's Self-Assessment which can be found at www.covid-19.ontario.ca/self-assessment/#q0
4. Put yourself into self-isolation or self-quarantine for a minimum duration of 14 days.
5. Seek a clinical assessment for COVID-19 over the phone - Contact your primary care provider or Telehealth Ontario at 1-866-797-0000 and get tested for COVID-19.
6. If you are experiencing sudden and intense symptoms call 9-1-1.

EXPOSURE TO COVID-19

Germania Mutual Insurance has the right to ask employees if they have been in close contact with someone infected by COVID-19 or have tested positive for COVID-19. The Company is obligated under the OHSA to take every precaution reasonable

Germania Mutual Insurance is required to inform workers if they have been exposed to a person with COVID-19 at the workplace. The disclosure of personal information will be limited to the greatest extent possible when the Company may need to advise employees that there has been a confirmed case of COVID-19 that employees may have been exposed to in the workplace.

PART THREE: PROTECTING YOURSELF AND CO-WORKERS

Coronaviruses are spread through close contact, including at work. Here are some helpful tips to prevent the spread of infection:

- Wash your hands often and thoroughly with soap and water or alcohol-based hand sanitizer.
- Sneeze and cough into your sleeve.
- If you use a tissue, discard it immediately and wash your hands afterward.
- Avoid touching your face, eyes, nose, or mouth.
- Avoid contact with people who are sick.
- Stay home if you are sick.
- Avoid high-touch areas, where possible, or ensure you clean your hands after.
- Where possible, wear gloves when interacting with high-touch areas. Do not touch your face with gloved hands. Put on and remove gloves in a manner that avoids contamination of the hands.
- Ensure if you are ill: notify your supervisor immediately, complete the self-assessment, and follow the instructions you get.

1. HAND WASHING

Basic infection prevention measures are being implemented at our workplaces at all times. Employees and agents are instructed to wash their hands for at least 20 seconds with soap and water frequently throughout the day, but especially at the beginning and end of their shift, before any mealtimes, and after using the toilet. All visitors to the facility will be required to sanitize their hands before or immediately upon entering the facility. Hand sanitizer is available throughout the office and is accessible to employees, agents, clients, and customers.



2. RESPIRATORY ETTIQUETTE

Workers and visitors are being instructed to cover their mouth and nose with their sleeve or a tissue when coughing or sneezing and to avoid touching their face, in particular their mouth, nose, and eyes, with their hands. They should dispose of tissues in the trash and wash or sanitize their hands immediately afterward. Respiratory etiquette will be demonstrated on posters and supported by making tissues and trash receptacles available to all workers and visitors.

3. SOCIAL DISTANCING

Social distancing is being implemented in the workplace through the following engineering and administrative controls. Employees, agents, visitors, and customers are prohibited from gathering in groups. Employees, agents, visitors, and customers are prohibited from gathering in confined areas, including elevators, and from using other workers' personal protective equipment, phones, computer equipment, desks, cubicles, workstations, offices, or other personal work tools and equipment.

4. MASKS

Ontario updated **Regulation 364/20** with the new business mask rules. Ontario now requires businesses to enforce mask-wearing, meaning that employers will incur liability for unmasked individuals in the place of business who do not have an exemption.

The regulation does contain several exemptions, including medical, religious, or human rights code reason, and exemptions for young children. Also, the regulation allows for the removal of a mask if needed for service (e.g. ID verification). The rules explicitly state that no customer needs to provide proof of an exemption.

While this regulation applies to all businesses operating in an indoor space (including workplace vehicles), *there is an exemption for spaces in the business which are not accessible to the public, so long as a physical distance of at least two meters is maintained from every other person.* For example, you would not be required to wear a mask while socially distanced at your desk but must wear a mask while walking around, if social distancing cannot be maintained.

5. HOUSEKEEPING

Regular housekeeping practices are being implemented, including routine cleaning and disinfecting of work surfaces, equipment, tools and machinery, delivery vehicles, and areas in the work environment, including restrooms, break rooms, lunchrooms, meeting rooms, and drop-off and pick-up locations. Frequent cleaning and disinfecting will be conducted in high-



touch areas, such as phones, keyboards, touch screens, controls, door handles, elevator panels, railings, copy machines, credit card readers, delivery equipment, etc.

PART FOUR: POTENTIAL CASE OR SUSPECTED EXPOSURE TO COVID-19 AT Germania Mutual Insurance

We have created a checklist with the procedures of what to do if someone gets sick at work, including key contact numbers (see below).

- **Tell the employee to self-isolate immediately or go directly home**
- Employees who test positive must self-isolate for 14 days.
- If the employee has symptoms, self-isolation must start from the day when their symptoms started showing.
- If the employee does not have symptoms, self-isolation must start from the date they were tested.

- **Contact Public Health**
- Public health will provide instructions and do contact tracing if needed.
- Be prepared to provide information about those who had close interactions with the COVID-19 positive employee. Tip: Be sure to maintain employee privacy when collecting and storing information.

- ✓ **Implement public health measures**
 - Having a COVID-19 workplace safety plan already in place will help make the workplace safer for everyone.
 - As soon as possible, clean and disinfect any surfaces that the COVID-19 positive employee may have touched.
 - Other employees who were exposed may need to be notified and directed to self-isolate for 14 days from their last contact with the individual who has COVID-19.

Note: Public Health might declare a COVID-19 outbreak if 2 or more cases could have reasonably been acquired in your workplace. Public Health will work closely with you on the next steps.

- ✓ **Notify the Ministry of Labour**
 - Notify the Ministry of Labour, Training and Skills Development in writing within 4 days if an employee has tested positive for COVID-19 due to exposure at your workplace or if a claim has been filed with the Workplace Safety and Insurance Board (WSIB).
 - You must also advise your workplace's joint health and safety committee, or your health and safety representative



PART FIVE: MANAGING NEW RISKS CAUSED BY CHANGES TO OUR OPERATION

As information is changing at a rapid pace and as new information becomes available as per the Federal and Provincial Government and Public Health, Germania Mutual Insurance will communicate all changes to employees and agents by updating the Safety Communication Plan. Germania Mutual Insurance is monitoring any changes to legislated requirements and is closely following the framework for Ontario workplaces. Any new health & safety risks will be examined, and the proper protocols will be put in place to protect the health and safety of all those who visit our workplace.

PART SIX: MANAGEMENT & SUPERVISION OF SAFETY COMMUNICATION PLAN

The Germania Mutual Insurance Safety Communication Plan will be reviewed regularly by Germania Mutual Insurance management and H2R Business Solutions Inc. as new information becomes available through the Federal and Provincial Government and Public Health. We will also review feedback from employees, agents, and clients to ensure safety for all. All changes will be communicated to employees and agents.

PART SEVEN: COMMUNICATION

The COVID-19 Safety Communication Plan has been certified by Germania Mutual Insurance management and will be posted throughout the workplace. It will be updated as necessary and will be shared upon request.

Certified by (signature):

Dan Hill, President/CEO

Guidance for developing a COVID-19 Safety Communication Plan

COVID-19 GOVERNMENT UPDATES

- <https://covid-19.ontario.ca/> (Government of Ontario)
- <https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html> (Government of Canada)
- <https://www.publichealthontario.ca/> (Ontario Public Health)
- <https://www.publichealthgreybruce.on.ca/> (Public Health Grey Bruce)