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Recommendations for Managing COVID-19 at your Hotels

Todd Seiders CLSD, Petra Risk Solutions
todds@petrarisksolutions.com







Disclaimer...



- **The COVID-19 Pandemic is an UNPRECEDENTED situation for everyone.**
- **I am NOT an Attorney, and there is no similar situation in the past that we can refer to.**
- **These are the BEST recommendations we can make at this time, based on the best available info.**
- **Everything is changing on a daily basis, so YOU also have to keep an eye on the official sources, like the CHLA, CDC, your local county health dept.**
- **Always check with your Ownership, Attorney or Management Company before you take action.**



COVID-19 Guest Issues



- You cannot refuse a guest that appears sick. You are not a medical professional.
- If a Guest TELLS YOU they have Covid19 then you can refuse accommodations. Or, if they tell you their relative had it, or they just came from China, Italy, Iran etc.
- You have the right to refuse any guest that you reasonably believe to be a danger to staff or other guests.
- If you see a guest who appears sick, determine if they need 911, or encourage them to seek medical help. Call 911 yourself if it appears they need assistance. It doesn't matter if it's the flu, or a slip and fall etc. Get medical help if a guest looks like they need it.
- Use social distancing and PPE when interacting with guests.



If a Hotel Guest has COVID-19

- If you are contacted by a Govt agency and told of a COVID-19 guest, **FOLLOW THEIR INSTRUCTIONS.**
- Confirm all VERBAL instructions in WRITING. Email the official, recap the discussions or instructions, and get confirmation. Document, Document, Document.

Specifically ask the officials:

1. Do you TELL the Employees?
 2. Do you tell the Guests?
 3. Follow their instructions and GET IT IN WRITING!
- Once the Guest has left, do not enter the room for 24 hrs, this will help kill the virus.



If a Guest has Covid19 continued

- Make all employees cleaning the room use proper PPE, and use recommended chemicals.
- Your hotel should write up a policy that requires employees “social distancing” at all meetings, stand ups, breaks and lunch breaks etc.
- You must be able to show you TRAINED staff and PRACTICED proper CDC recommendations. This will help later if you are accused of negligence by Guests or Employees. (Whole Foods example today!)
- Employees should practice personal hygiene and sanitation procedures.
- Send sick employees home!





If a Government Agency Contacts your Hotel for Patients, Quarantine, or First Responders

- In a “health emergency”, the public health authority can shut down, limit the use of, quarantine, all or part of the hotel.
- You may be entitled to compensation for the use of the hotel, depending on the circumstances.
- Generally, Officials will not seize your hotel. You will be asked to participate in the housing of patients, a quarantine, or helping first responders.
- They will present a contract, for the services they are requesting. Have an Attorney examine the contract.
- Suggestions: The agreement will need FULL indemnity by the Governmental agency. The agency will have to accept the facility “as is”, the hotel is not a hospital and was not built to those specifications.
- This is the BEST info, as of TODAY.





Patients, Quarantine, First Responders

- First and foremost – No commingling of GUESTS and potential patients on property. The Governmental agency must take **the entire facility if they ask to use the hotel.**
- You want the Government Agency to STAFF all patients, quarantined rooms, first responders.
- All cleaning, meals, errands etc. are done by them, NO HOTEL EMPLOYEES are involved.
- Hotel Staff may be needed to manage the front desk, or maintain the building.
- Make sure those roles are clearly defined in the contract.
- REQUIRE the Government Agency to clean, sanitize, and certify that your hotel is ready to be occupied again.
- Include a cleaning timeframe (“within 48hrs of departure etc.”)





NEWS FLASH



- We have received some answers from Insurance Carriers about Hotel coverage during this time. (as of March 26, 2020)
- The market is evolving and as insurance carriers are finding out that hotels are becoming hospitals, they are excluding “Communicable Diseases” by adding an endorsement, which includes COVID 19 as an exclusion. Meaning they **ARE NOT COVERING A COVID19** injury, illness, or related claim.
- Please do not blame the carriers. They did not underwrite/insure the hotel liability to become a hospital, and cover any potential loss arising from COVID 19 exposures to others.
- We **HIGHLY** recommend that if a hotel is being used as a temporary hospital etc. by the County or State, the owner/manager must contact their insurance broker/carrier and advise of the change. The insurance carrier may apply the exclusion, but if no notice is given, the carrier will absolutely exclude the exposure under the policy language of “change in exposure”.
- CHLA has reported as of yesterday, that 1000 Hotels Statewide have signed up to be temporary Covid19 shelter. This absolutely effects your insurance coverage!!



Closing Your Hotel

- Your closed hotel will attract trespassers, vandals and thieves.
- You **MUST** provide 24/7 SECURITY. Contact your insurance provider for your specific policy requirements.
- You can use Hotel Employees for security. Keep your best staff working through this crisis.
- **DOCUMENT** regular security patrols around the perimeter, and interior of the building. Keep written records
- You must be able to show you provided “**reasonable security**”, during this closed time. We won’t know what is considered “reasonable security”, as this is all uncharted territory in the insurance industry.
- **Protect your closed hotel!**





Closed Hotels Continued



- Employees providing security should be **well trained** at the hotel's fire alarm, and fire sprinkler system!
- How to read the fire panel, respond to an alarm, reset the fire system, turn off the fire sprinkler water etc.
- We recommend that some Maintenance staff should remain on payroll and be included in your security staff. Their knowledge of the hotel is vital to ensure on going operation of hotel systems.
- Maintenance staff should continue to fill out their daily **maintenance checklist** of the hotel, to ensure your water system, fire life safety systems etc. are maintained.
- **DOCUMENT-DOCUMENT-DOCUMENT**
- Staff can spend the night in the hotel....recommended but not alone



Resources for You!

- **Check CHLA's website for more!**
- **Petra Risk Solutions has written handouts that cover this COVID-19 material.**
- **Petra also has a short video explaining these COVID-19 procedures.**
- **Email requests to:**
Resources@petrarisksolutions.com





Questions?



or email your questions to:

Resources@petrarisksolutions.com