DEFT CLAIMS

COVID-19: Safety and Transmission Prevention Procedure

Components:

1) *Personal protective equipment selection*
2) *Contact between persons*
3) *Overview, selection, and application of disinfectants*
4) *Certifications required*
5) *Informing the client of risk mitigating procedure*

New Climate for Claims Handling

COVID-19 will be a concern of the public for the foreseeable future. Planning to address the safety of clients, contractors, and adjusters will be of significant importance now and into the future. Such planning will promote safety, reduce viral hazards, and decrease parasitic claims from arising. Claims handling has changed irrevocably post-pandemic. These procedures are intended and designed to create uniformity for viral transmission prevention by claims consultants and contractors during *Site-Visits* and *Post-Loss Recovery*.

Personal Protective Equipment Selection

PPE requirement is determined by risk level. Requirements are dictated by two categories of risk, high and low. Low risk protective equipment is NOT indicative of low protection. High risk PPE requirements are appropriate when maximum protection is needed.

Considerations for determining high risk:

- COVID-19 confirmed case
- Vulnerable inhabitants
- Inhabitant exhibiting COVID-19 symptoms
- Space is restricted in a manner prohibiting safe social distancing (joint inspections as an example)

These considerations are not limited. Reason and sound judgement is necessary to asssertain risk category. Personnel will assess risk profile before arriving on-site by verbally communicating with clients about their situation and concerns via phone or email.

Low Risk

Respiratory protection: A National Institute for Occupational Safety and Health (NIOSH) rated N95 mask should be worn at all times **before arriving at entry point**. An N95 respirator is a respiratory protective device designed to achieve a very close facial fit and very efficient filtration of airborne particles.

The 'N95' designation means that when subjected to careful testing, the respirator blocks at least 95 percent of very small (0.3 micron) test particles. N-95 masks are prone to achieve less efficacy than controlled tests because of discomfort, sweating, and improper wear in field use. Though a mask will be worn, safe social distancing is **constantly** required to reduce risk of transmission.

Single-use (disposable) examination gloves: Disposable gloves should be worn at all times. Personnel should avoid touching face with gloves to reduce creating potential hazards. Personnel will properly discard gloves off-site after use.

High Risk

Respiratory protection: Full-Face respirator or PAPRs with a full-face covering is required. Full-face cartridges should be NIOSH-certified N100. The N100 particulate filtering facepiece respirator filters at least 99.97% of airborne particles but is not resistant to oil. Fit test for mask must be completed by a qualified technician. An N-95 is not sufficient protection. N-95 masks do not filter enough particulate for high level risks.

Single-use impermeable garment: Coveralls with integrated hoods are preferred for use; coveralls with or without integrated socks are acceptable. Coveralls and gowns will be used with appropriate sizing so personnel with long arms are able to cover their forearms without gaps between gloves and sleeves when extending their arms to perform normal duties.

Single-use (disposable) examination gloves with extended cuffs: Two pairs of gloves should be worn so that a heavily soiled outer glove can be safely removed and replaced. At a minimum, outer gloves should have extended cuffs. Double-gloving also allows potentially contaminated outer gloves to be removed during doffing to avoid self-contamination.

Single-use (disposable) boot covers: Shoe covers should be worn. Personnel should determine what is appropriate based on surfaces that will be contacted, magnitude of duty to be performed, and viral threat.

Note: Donning and doffing procedures may be required for some threats. All PPE will be disposed offsite. Risk reducing measures should be implemented if possible to operate at a Low Risk PPE standard.

Contact Between Persons

Eliminating and limiting contact between person is a first line defense for personnel and clients. Personnel will practice safe distancing of 6 ft from clients. Aside from reducing risk, there is perceptual value to clients that personnel are trained and conscious of client safety. Practicing social distancing is as critical as wearing PPE.

Overview, Selection, and Application of Disinfectants

There are many products available to neutralize COVID-19. We do not recommend a disinfectant for use unless it is EPA registered, which means that the product has been proven by a third party for claims of effectiveness. Products used against COVID-19 should be “hospital grade” as per the EPA.

Check the EPA website, instead of just trusting hearsay or unknown product labels. Clients will be provided *Safety Data Sheets* and *Product Sheets* for any product being used in their dwelling or facility.

Considerations for disinfectant selection:

Efficacy against COVID-19	Corrosiveness	Safety Hazard	Containment
•Is this disinfectant registered with the EPA?	•Will this disinfectant damage electronics and finishes within the dwelling?	•What are the PPE requirements using this disinfectant?	•Will the dwelling need to be vacant when using this disinfectant?

Some disinfectants are corrosive and can damage electronics if improperly used or even properly used. Disinfectants that are corrosive or toxic require special protective equipment for applicators. The protective equipment is not only determined by disinfectant choice, but also the delivery system such as: wet fogging, misting, spraying, etc. The different applications produce different OSHA related concerns for applicator safety. Some disinfectants may require a dwelling to be vacant during application then for a period of time after application.

Recommended Product

With such considerations outlined, the recommended product is Benefect Botanical Decon 30 Disinfectant. The product delivers a low risk solution with effective kill log, light scent, and natural compounds.

See Data Sheet and Product Sheet.

Application

Disinfectants have a dwell time to achieve documented kill log. Merely wiping a surface with a disinfectant does not achieve observed efficacy. When personnel apply product to a surface, visual inspection is required to verify uniform moisture. Enough product should be applied to ensure an air-dry dwell time of 10 minutes. The ten-minute standard is a confirmed benchmark of average surface air-dry.

Site-visit disinfectant procedure: Spray disinfectant on all surfaces contacted during visit, such as door handles. Personnel should spray and inspect surface for proper coverage. Allow disinfectant to air-dry, desired dwell time is 10 minutes. A standard spray bottle is acceptable, but must be labelled. A client should be given a *Data Sheet* and *Product Sheet*. *This procedure is intended for execution after a contractor monitors equipment or an adjuster makes a site-visit for assessment.*

Post-loss recovery disinfectant procedure: Pre-cleaning is required where there is a visible build-up of dirt, dust, or other surface contamination. Visible surface dirt or debris must be removed so that the hospital grade disinfectant can make surface contact. There are three levels of cleaning:

> *Light Cleaning:* Area has received typical "maintenance" cleaning and shows very little surface dirt or debris. Therefore, the Level 1 cleaning includes wiping only the “high-touched” areas such as entry ways, handles, faucets, etc. - 10% or less of area is impacted.

Medium Cleaning: Area has not been properly pre-cleaned and therefore Level 2 cleaning involves significantly more pre-cleaning. Up to 50% of surface must be cleaned.

Heavy Cleaning: Area has significant surface contamination & therefore must be deep cleaned prior to decontamination, including all contents. Up to 100% of surface area will be cleaned in the Level 3 cleaning procedure.

After the dwelling or facility is prepped from cleaning, a misting or fogging delivery of disinfectant on all surfaces should be applied. The option yielding the most value for all parties is the "fog and go" method. A concern for misting or fogging of disinfectants is leaving a residue on surfaces. Some disinfectants leave a corrosive or harmful residue, such products, will not be used. Even the products that yield the lowest safety risk can leave a residue that, while not harmful, leaves surfaces "smudgy." Glass, mirrors, and countertops will require a finishing residue removal. *This procedure is intended for execution after a contractor completes property repairs or mitigation.*

Certifications Required

The following certifications are required:

Low Risk	High Risk
•COVID-19 Disinfecting •Bloodborne Pathogen	•OSHA 10 •Hazard Communication •COVID-19 Disinfecting •BloodBorne Pathogen •HAZWOPER 40

The "Low Risk" skill set can be completed online. There are several COVID-19 Disinfecting classes available online. The "High Risk" skill set requires additional online training and a HAZWOPER qualified supervisor when work is being performed. In addition to certifications, a mask fitment test is required for all personnel in a high-risk PPE requirement.

Inform the Client of Risk Mitigating Procedures

Informing clients of preventive actions and steps taken to ensure their safety exhibits a strong sense of professionalism. Such preventative measures convey proactive concern for the well-being of clients. Field team and contractors will provide clients with the following:

1) Liability Release: *COVID-19 Safety and Transmission Prevention Procedures for Entry*
   - Document should be signed by the client **before** entering dwelling or premise
2) *Data Sheet* and *Product Sheet* of Disinfectant for Application
   - Provide Benefect Botanical Decon 30 Disinfectant *Data Sheet* and *Product Sheet*
   - Liability Release should be signed by the client **before** applying any disinfectant