Helping Mitigate Risk for Personal Services

There is publicly available information on government websites with suggestions on how to help keep employees and customers safe when providing services during the COVID-19 pandemic. Some of these tips are provided below for the convenience of Farmers® insurance customers. In addition, business owners are encouraged to refer to, understand and educate their staffs on the current guidelines from the Centers for Disease Control and Prevention (CDC), and Occupational Health and Safety Administration (OSHA)*. It is also important to know and follow all state or local requirements regarding your operation, and refer to State Certification Boards. While none of these agencies can offer any assurances that following these steps will prevent the spread of COVID-19, these are some of their recommendations:

General Guidance
Require appointments to limit number of people in the facility to help maintain social distancing
  o Advise the customer the establishment is taking precautions using State, OSHA, and (CDC) guidelines
  o Instruct customers to wait outside until the technician is ready to serve them
  o Request the customer prepay credit card or other non-cash payment options
• Maintain social distancing at all times unless permitted and required to service customers
• Consider installing solid divider shields, staggering work stations and/or work in shifts to help achieve distancing

Personal Protective Equipment (PPE)
• Follow recommended guidelines for face covering
• Customers should wear face masks to the extent possible while receiving services
• Disposable gloves should be worn when servicing customers and change gloves between each customer
• Smocks, aprons, capes and neck strips and other PPE should be disposable or washed and dried after each use
• Practice washing hand guidelines with soap for at least 20 seconds before/after each service or glove exchange

Disinfecting
• Using CDC guidelines and standard procedures, the facility, tools and workstations should be cleaned and disinfected daily prior to opening, after each service, and throughout the day as surfaces and tools are touched
• If the facility has been closed for an extended time, follow CDC guidance regarding building water systems
• Plastic covers can be used on porous and fabric surfaces
• Use recommended disinfectants that are EPA-registered
• Follow all instructions on the label of products use for disinfection and cleaning
• Wash all linens, aprons and smocks in hot soapy water and completely dry; store in an airtight cabinet
• Store all used/dirty linens in an airtight container
• Use signage to communicate sanitation procedures; use floor markers and signs to remind of social distancing
• Provide hand sanitizers throughout the business

Practicing precautions and clearly communicating with your customers can help make the service visit in your facility productive, efficient and safe.


This bulletin is intended for informational purposes only and is offered solely as a guide to assist management in its responsibility of providing a safer working environment. This bulletin is not intended to cover all possible hazardous conditions or unsafe acts that may exist, especially during a pandemic. Other unsafe acts or hazardous conditions should also be noted and corrective action taken. In addition, federal, state or local laws, regulations, standards or codes, as applicable, can change and the user should refer to the most current requirements.