

Mitigating Risk for Restaurants during COVID-19

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), the U.S. Food & Drug Administration (FDA), and Occupational Health and Safety Administration (OSHA)*. It is also important to know and follow all state or local requirements regarding your operation. 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:

Operations

- Update operating procedures with latest guidance from regulating agencies, and train employees on same
- If the facility has been closed or open in limited capacity, follow CDC guidance regarding building water systems
- Clean and sanitize the entire facility, and all equipment using CDC guidance
- Between each customer seating, clean and sanitize all table items
- Consider elimination of table cloths and reusable napkins
- Consider utilizing pre-rolled silverware and eliminating table presets to reduce handling of clean utensils
- Remove cups, lemons and unwrapped straws, prepackaged condiments from self-service stations
- Clean and sanitize reusable menus. If you use or switch to paper menus, discard them after each customer use
- Implement procedures to increase how often you clean and sanitize surfaces in the back-of-house
- Check restrooms regularly and clean and sanitize them based on frequency of use
- Make hand sanitizers readily available to customers and employees
- Clearly communicate with employees regularly by websites, signs and other available media
- Conspicuously display your hours, services and guidelines at your restaurant; use websites or other communications to let customers know how you are operating

Food Safety

- Discard all food items that are out of date
- If providing a “grab and go” service, consider stocking coolers and shelves with minimum levels
- Ensure the person in charge is properly certified and that their certification is current
- Provide food handler and server training to refresh employees

Employee Health

- Communicate that existing FDA Food Code regulations state employees who are sick should stay at home
- If an employee comes to work with a cold, follow guidelines and standard practices for action
- Employees should wear masks or appropriate face coverings and clean them in accordance with CDC guidance
- Train or retrain all employees on frequent hand washing, and give instruction to avoid touching hands to face
- Follow all instructions on cleaning and sanitizing products

Practicing guidelines and precautions and clearly communicating with employees and customers can help make the visit to your restaurant more enjoyable, efficient and safe.

* <https://www.fda.gov/food>, <https://www.cdc.gov>, <https://www.osha.gov> (April 27, 2020)

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.