COVID-19: The Science and What We Know (Now) and Issues We Are Dealing With
Tracey Dodd

- Environmental, Health, and Safety (EHS) Practice Line Leader at J.S. Held LLC
  - Specializes in Infection Control Risk Assessment (ICRA)
  - Expert in Human Health Risk Assessment
  - Leads Healthcare Practices Team
  - Twenty-five years of performance of damage assessments and remediation protocols protective of public health and the environment
- Expertise in Toxicology and Risk Assessment with food and product contamination
- B.A. Biology, University of Mississippi
- M.S.P.H. Toxicology and Risk Assessment, Tulane University
Allison Stock, PhD, MPH, MS

- Specializes in human health assessments and the impact following environmental, occupational, and pharmaceutical exposures.

- Dr. Stock has extensive epidemiological experience and has conducted large human health studies to environmental agents such as lead, petrochemicals, formaldehyde, and infectious agents such as SARS, Salmonella and Legionella.

- She served as a Lt. Commander at the US Center for Disease and Prevention.

- Education:
  - PhD, Toxicology/Epidemiology, University of Texas School of Public Health
  - MS, Forensic Toxicology, University of Florida
  - MPH, Occupational Health and Aerospace Medicine, University of Texas School of Public Health
  - BA, Biology and Art History, Trinity University
COVID-19: What Do We Know?

Pandemic: Describes a disease that has spread across many countries and affects a large number of people

- Determined by: World Health Organization
- 12/31/19 – 1st Currently known case
- CDC: Term is used when viruses “are able to infect people easily and spread from person to person in an efficient and sustained way” in multiple regions.
  - The declaration refers to the spread of a disease, rather than the severity of the illness it causes.
COVID-19: Who Do We Rely On?

- **World Health Organization** to analyze data, coordinate with partners, increase supplies and manage expert networks
- **Centers for Disease Control and Prevention** is a U.S. health protection agency and main liaison for healthcare and public health
- **U.S. EPA** provides key resources on “Emerging Viral Pathogens” for Antimicrobials
- **FDA** provides a multifaceted all government response role to address diagnostics, vaccines and treatment
- **Federal and State Governments** includes the Departments of Health, Environmental Protection divisions, and even FEMA
- **OSHA** was established to ensure safe and healthful working conditions for workers by setting and enforcing standards and by providing training, outreach, education and assistance.

BE CAREFUL WHO YOU RELY ON!
COVID-19: What Are the Issues Our Clients Are Dealing With?

- Access issues (to Inspect) for non-COVID-19 claims
- Definitions of a virus
- Workers’ compensation claims
- Professional liability
- Moving towards lowering of government mandates and the “new normal”
COVID-19: What Are the Issues Our Clients Are Dealing With?

Definition of a Virus – not in most standard insurance policies or ambiguously defined.

What is it?
- Is it a solid?
- Is it a microbe?
- Is it a pollutant?
- Does it alter the space around it?
- Does it permanently alter the surface or substrate that it resides on?
COVID-19: What Are the Issues Our Clients Are Dealing With?

Access Issues (to Inspect) for Non-COVID Claims and COVID Claims

- Risk Analysis (evaluate exposure potential)
  - Keep the adjustment team safe
  - Protect the Insured
- Communicate with the Insured
- Expect delays
- PPE
- Use Technology
  - J.S. Held 360 Virtual Inspection Tool to allow others to desk review while safely away from the site
COVID-19: What Are the Issues Our Clients Are Dealing With?

Workers Compensation Claims

- Incredibly difficult to social distance in some work roles
  - Construction workers
  - Retail
  - Healthcare
- High degree of asymptomatic people transmitting covid-19
- Use human resources policies to assist
  - Extend leave due to illness without drawing from PTO
  - Extend leave past negative test and recovery
- Stepped up compliance inspections by federal and state OSHA
  - General duty clause
  - Difficulty in confirming source of COVID-19
  - If work-related, OSHA recordable
- PPE: voluntary vs. Involuntary
  - Availability
- Cleaning to reduce transmission
COVID-19: What Other Issues Are Our Clients Are Dealing With?

Professional Liability

- Protocols for cleaning
  - Use experts
- Protocols for post-cleaning verification
  - Use experts
  - Use accredited laboratories
  - Make clear the limitations of testing
    - Real time vs. Laboratory
    - RNA vs. Cleaning efficacy
  - Follow up/communicate
- Could the inspection team have transmitted the virus?
COVID-19: More of What Our Clients Are Dealing With?

Moving Towards Lowering of Government Mandates and Our ‘New Normal’

• Maintaining the property
• Cleaning where necessary
• Look at other environmental issues due to lack of occupancy
• Addressing potential exposure with inspections
• PPE
• Technology use
COVID-19: How Do We Respond?

• Currently thought to spread primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes.
• Person-to-person and close contact is primary
• People are symptomatic and asymptomatic
COVID-19: Transmission and Our Response (currently)

- Numerous studies indicating high percentage of people being asymptomatic
  - Columbia University: 86% asymptomatic or mild symptoms
    - Still contagious
    - Source of 79% of further infections
  - Various other studies indicate similar data (40+% are asymptomatic)

- Therefore: Respiratory etiquette, social distancing and a reduction in travel are important
COVID-19: Transmission and Our Response (Currently)

- Behaves like other coronaviruses and stays on surfaces from a few hours or up to several days
  - Dependent predominantly on the material the surface is made of
  - Electron microscopy can be useful look for other “allegations” of damage
    - Materials Scientists

- U.S.A Today article: Found fragments of RNA on surfaces (not the live virus) after 17 days
  - DON’T BELIEVE EVERYTHING YOU READ!

- Therefore: Cleaning of surface is the primary way to resolve impact.
New Testing Innovations

- FDA is approving new testing methods at “breakneck” speed (humans)
  - PCR
  - Antigen
  - Antibody
- New testing methods decrease the number of days from test to results
- Field screening as a measure of cleanliness for cleaning
  - Instantaneous
  - Utilized historically and currently in hospitals
Site Testing

• Luminometers
  • Adenosine triphosphate (ATP)
    • Organic compound found in living cells
  • Measures cleanliness
  • On-site results

• Quantitative
  • Comparative results
  • Pre vs Post
  • Non-Impact vs impact

• Limitations
  • Not viral specific
  • Small sample size
  • Limited by locations selected
  • Moment in time
How Should Site Testing Be Performed?

• Proper PPE
  • Gloves
  • Respirator/Mask
• Procedures
  • Avoid cross contamination
• Locations
  • High touch surfaces
Who Should Do the Site Testing?

• Third Party Consultant
  • Not contractor
  • No monetary connection to the contractor

• Qualified Professionals
  • Industrial Hygienists
  • Environmental scientists
  • Contamination knowledge
  • Sampling experience
Issues As We Move to Re-Occupancy

- A building that is shut down and maintained will be okay and ready to occupy
- Stigma and concern
- Maintain IAQ
- Maintain building water systems
  - Legionella
    - Flush the water
    - Check for biofilms
- Burden of care is to the building owners and operators
- Cleaning of high contact surfaces during re-occupancy should be considered
- Revisit Building Management Plan
- Communicate!
COVID-19 Cleaning & Decontamination

• Reduce transmission by cleaning
  • Follow the same procedures hospitals use for infection control
    • Clean
  • Use EPA’s List N: List of Disinfectants for use against COVID-19.
    • Doesn’t call for fogging agents.
      • Health hazard in an occupied setting

• Look at the exposure scenario
  • Do you need to do anything?
  • Optics?
COVID-19 Cleaning & Decontamination

• Exposure Scenarios
  • Every building is different
  • Primary exposure, secondary exposure, etc.?

• Do we need to clean?
  • Science!
  • Perception?

• What cleaning protocol should we follow, if any?

• Tenant vs. Property Manager Responsibilities

• Field screening as a measure of cleanliness for cleaning
  • Do I need to do it?
  • Why?
Cleaning Protocol

Who should prepare them?
• Third Party Consultant
  • Not contractor
  • No monetary connection to the contractor
• Only Qualified Professionals
  • Certified Industrial Hygienist (CIH)
  • Certified Safety Professional (CSP)
  • Remediation protocol knowledge/experience

What should they consist of?
• Scope
• Procedures
• Verification
Who Should Be Trusted for Proper Guidance for Site Cleanup and Decontamination?

https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2
Cleaning Cost & Invoice Analysis
Issues During COVID-19

Cost considerations – the increase in PPE requirements for cleaning will increase costs:

- Disposable coveralls
- Goggles
- Respiratory protection; medical evaluations; fit testing
- Additional training and certification
- Shortages of PPE, supplies & cleaning products & approved disinfectants
- Basic risk vs. food service establishments
More Cleaning Cost Issues Regarding COVID-19

Some other factors to consider when writing damages, monitoring projects, and reviewing invoices:

- Multiple cleanings and disinfectant applications
- Increased supervision
- Social distancing of cleaning staff
- Additional debris removal
- HEPA vacuuming vs. Normal vacuuming
- Post-work evaluation
- Charges for ATP testing
- Additional time for documentation
- Increased cost of insurance burden
Takeaways from Our Session Today

- Data is constantly changing, sometimes many times a day
  - Be careful what you rely on
- Use competent professional experts
  - Is there damage?
  - Determine what is necessary (protocol) for cleaning, if anything
  - What am I responsible for?
  - Determine that cleaning is satisfactory
  - Check for other building issues
- Let science drive what you do
- Social distancing and cleanliness are the most important due to the mode of transmission.
- Understand the risks in moving towards our new normal we must deal with
Questions and Discussion
If You Have More Questions, Please Contact:

Tracey Dodd
tdodd@jsheld.com
504-481-6624

Dr. Allison Stock
astock@jsheld.com
225-335-5854