

Insurance Commissioner Shares Reopening Reminders

Businesses urged to revisit insurance needs, encourage workplace safety

The Delaware Department of Insurance is sharing reminders with businessowners regarding important measures to take as phased reopenings begin and providing resources that can help companies enhance worker and customer safety throughout the reopening process.

Insurance Commissioner Trinidad Navarro recommends that businesses revisit their insurance plans in order to verify that they remain active and account for any changes that occurred due to COVID-19 related closures and economic impacts, stating “Businesses have gone through a lot of transition during COVID-19, and their insurance circumstances may have changed as well.” Companies should contact their insurer if they have policy questions or concerns.

[Governor John Carney’s reopening plan](#) provides a phased approach to economic rehabilitation, with Phase 1 of business openings beginning on June 1. During Phase 1, enumerated establishments including restaurants, retail establishments, and malls may open with a maximum capacity of 30%, requires face coverings, and strict social distancing guidelines. Industry-specific requirements are included in the reopening plan.

“As businesses bring employees back to work and start interacting with members of the public, there are many aspects of COVID-19 prevention that management should take into account to ensure the safety of all involved,” said Commissioner Navarro.

Last week, the Delaware Division of Small Business, in

association with the Division of Public Health, announced [COVID-19 Consumer Protection Standards](#). This voluntary self-reporting program offers a checklist of safety precautions and a public-facing window cling for participants. It is important to note that this program is not related to the [Delaware Department of Insurance Workplace Safety Program](#). Participants in the COVID-19 Consumer Protection Standards will not receive the workers' compensation insurance discounts that are available in the Department of Insurance Workplace Safety Program.

Additional guidance for businesses is available on the [Department of Labor Occupational Safety and Health Administration COVID-19 website](#), including industry-specific information for retail businesses, restaurants, transportation companies, construction, manufacturing, healthcare, and more, as well as content in multiple languages.

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