

# Coronavirus: Steps for Restaurants' Consideration

As you likely know, on Friday, March 13, President Donald Trump declared the coronavirus (COVID-19) pandemic a national emergency. Later the same day, Missouri Governor Mike Parson declared a state of emergency and announced two more "presumptive positive" cases in the state, bringing Missouri's total to four. Both leaders explained the declarations as necessary steps to free up additional resources to combat the spread of the virus.

Even though the Centers for Disease Control and Prevention continues to state, "Currently, there is no evidence to support the transmission of COVID-19 associated with food," it is likely that many people will decide to minimize public exposure and reduce human contact. Missouri Restaurant Association understands this will negatively impact our industry. Restaurants must do everything possible to contain the virus. State and local food codes establish strict safe food handling requirements for restaurants, and MRA suggests operators be proactive by stepping up existing cleaning and sanitation procedures.

Suggested procedures for consideration include:

- Increase the frequency of handwashing and emphasize proper procedures for washing hands.
- Place alcohol-based hand sanitizer stations throughout your restaurant.
  - Inside your front door
  - Kitchen
  - Outside public restrooms
  - Service stations
- Eliminate bare hand contact with ready-to-eat foods.
- Practice social distancing – the amount of space between tables where patrons are dining.
- Consider single-use paper menus.
- Sanitize tables, chairs, and reusable laminated menus after each use.
- Do not leave condiments such as salt & pepper, ketchup or mustard, or sugar and sweetener packets on the table. Instead, bring individual portions to the table as needed.
- Roll silverware with gloved hands and present it only in this fashion.
- Sanitize all high-touch surfaces frequently during each shift: touch screens, tablets, door handles, keyboards, telephones, etc.
- Sanitize all hard surfaces at the beginning of each shift.
- Disinfect all restroom fixtures at the beginning of each shift.
- After hours, perform a deeper clean of all surfaces.
- Encourage all employees with fever or any flu-like symptoms to stay home. Do not allow symptomatic employees to remain at work.

Importantly, communicate with your customers and the public to let them know of your enhanced cleaning and sanitizing protocols, and your concern for their well-being.

Some customers may prefer to enjoy take-out. Consider ways to make this option convenient for them. If you do not have special parking for take-out patrons, create a few spots.

MRA is aware that some restaurateurs are considering using employees for meal delivery since employee hours may now be available. Be mindful of the insurance issues this practice creates. Roy Reichold, senior risk advisor at Lakenan Insurance Agency, recommends the following steps:

1. Notify your agent/broker that you are changing your operations and will be offering meal delivery by your employees. You need an endorsement on your policy known as "**Hired and Non-Owned Auto**" coverage. Hired and Non-Owned Auto insurance provides liability

coverage for bodily injuries or property damage that you or your employees cause while driving for work. This protection applies to vehicles you **"hire"** (like a rental car) or vehicles your business doesn't **own** (like employees' personal vehicles).

Have employees present a valid driver's license and current insurance card and keep copies on file. Have them notify their insurance agent that they are using their vehicle for business purposes. In the event of an accident, while making a delivery, employees must understand that their car insurance is primary and will respond first to any claims.

1. Develop safe driving policies and procedures such as no texting or phone usage, only one person in the car while delivering, no speeding, etc.
2. Establish a radius of a reasonable number of miles for delivery service.

Good luck to you during this difficult time. MRA will continue to do its utmost to keep you informed.