

REOPENING SCHOOL

Like many of you, we have spent the last several months educating ourselves on the subject of Coronavirus (COVID-19). This public health emergency continues to evolve requiring numerous changes in how we conduct our lives. Recently, the Governor's Responsible RestartOhio program issued guidance for the reopening of schools. The guidance provides each local board of education the opportunity to develop and implement unique reopening policies and procedures to educate students.

The Ohio School Plan understands that school will be back in session in some manner in the coming weeks. Several districts have already reached out inquiring about liability should they reopen, insurance coverage for potential claims and any information on expectations from an insurance perspective that their individual plans should contain.

Ohio schools are required to provide appropriate levels of education to the students living within their district. How that education is delivered, virtual or in person, does not change the district's liability. The only change to liability occurs when district decisions are in direct defiance of state or local directives.

The question of insurance coverage for COVID-19 claims is much more complex. The Ohio School Plan prides itself on providing the most comprehensive coverage throughout the State for public schools. Having said that, there are instances that arise that no one can anticipate and COVID – 19 certainly falls into that category. The question of coverage depends on each individual situation. No two claims are alike and need to be addressed on their own merit. Although some coverage may be excluded under your general liability it may be picked up under your pollution coverage. You may also find defense coverage in your contract but no indemnification.

The Ohio School Plan's position on all claims is, and continues to be: if you think you have a claim, file it. Our claims department will review your claim, discuss your contract and make a coverage determination. We always encourage you to reach out to your agent or Hylant Administrative Services if or when a claim occurs.

Again, the Ohio School Plan expects that all schools to open in some manner. The manner in which the district will operate will be very different in the face of the ongoing pandemic. Our best advice for schools is to fully comply with Ohio Health Department Specific Operating Requirements (click [here](#) to link to the requirements) and seek input from the local Health Department as you develop and implement your reopening plans to place your district in the best defensible position should legal action be taken.

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This resource document was created to describe effective loss control techniques widely accepted as public District best practices. The suggestions, recommendations or directions provided are not intended to be legal advice. Any action taken as a result of the information contained on this sheet should be done with the advice of legal counsel.



REOPENING SCHOOL: OPERATIONAL GUIDE

This guide was created to help school administrators better understand the Responsible RestartOhio guidelines for schools. School administrators and staff should review the governor's Sector Specific Operating Requirements for schools, available on the Responsible RestartOhio webpage. District's should review and prominently post the notices and posters provided by the State of Ohio on the Responsible RestartOhio webpage, under the Sector Specific Operating Requirements for schools.

COVID-19 is a respiratory illness that continues to spread person to person primarily through respiratory droplets. It is capable of causing serious health problems or even death. Preventing its spread as schools reopen requires a multi-layered strategy. No one layer can be completely secure, but, by enacting a layered system the spread of this illness can be minimized.

The layers are,

1. Health screenings to reduce the number of infectious individuals in populated areas,
2. Face coverings to minimize droplet spread from infectious individuals,
3. Social distancing to minimize droplet exposure for uninfected individuals, and
4. Sanitation to cleanse hands and exposed surfaces so that droplet spread does not linger.

Health Screenings for All Students and Staff

- All students, caregivers, staff, and volunteers are asked to monitor their health daily before reporting to work or school. Those who have symptoms of respiratory illness (cough, shortness of breath, etc.) and experience a fever of 100.4° F or greater MUST contact their supervisor or principal before reporting to work or coming to school, and in most or all circumstances should be required to stay home until time has passed and symptoms have improved.
- Schools should take temperatures of students and staff as they enter the building, and immediately isolate anyone with a fever of 100.4° F or greater. Such individuals should be given face coverings and placed in a location away from the nurse's office and other areas students are likely to visit until caregivers and local health department officials can be contacted. Full requirements are available in Ohio's Responsible RestartOhio guidance.
- The Ohio School Plan can provide guidance on equipment and techniques for temperature checking students and staff.
- The school should ensure that students awaiting temperature testing are socially distanced.
- Students and employees should not be penalized for staying home when symptomatic, or in quarantine or isolation after a possible exposure. Penalizing students and employees for proper behavior could incentivize covering up risks, placing other students or personnel in greater danger.

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Face Coverings

- Each district is expected to develop its own policy in regards to the wearing of face coverings by students.
- Pupils in grades K through 12 are required to wear face coverings at all times. Exceptions can be made for students with medical or physical reasons that make coverings infeasible.
- All school employees are required by the State of Ohio to wear a face-covering at all times in the workplace, with certain narrow exceptions listed in the Responsible RestartOhio school guidance.
- Schools are encouraged to use face shields if possible, when cloth face coverings are impractical. Face shields are hard, transparent apparatuses that wrap around the face and extend below the chin.

Social Distancing

- Whenever possible, operations should be modified to limit or eliminate the need for employees or students to congregate. Six feet of social distancing should be the minimum goal.
- Where six feet of social distancing cannot be met, a combination of face coverings and maximum distancing should be established.
- Distancing is particularly important when speaking loudly, singing, or playing a musical instrument, as these activities increase the quantity and velocity of respiratory droplet spread.
- Where possible, schools should reinforce distancing with visual cues such as floor markings or other postings.
- Distancing is important in all school operations, including busing.

Sanitation

- Students, staff and volunteers should practice frequent handwashing for at least 20 seconds when hands are dirty, before and after eating, and after using the restroom. Sanitizer should be made available in high traffic areas. And students, staff and volunteers should avoid frequently touching their mouths, noses, and eyes. These procedures reduce the chance that respiratory droplets will travel from exposed surfaces to vulnerable membranes.
- The CDC and the State of Ohio continues to strongly encourage frequent cleaning of all commonly touched surfaces. Remember, cleaning is the removal of debris from a surface to limit the spread of the virus. The virus is known to live outside of the body for hours even days on some materials. Disinfection of these cleaned surfaces is a separate action through the application of a chemical on these cleaned surfaces to kill the virus where it lands.

- Surfaces such as desks should be kept clean and free of scattered materials to allow for a more thorough cleaning and disinfection process. The more surfaces the virus can contact makes the process more difficult and time-consuming. The frequency of cleaning and disinfecting should be increased from daily to most likely several times a day depending on the ability of the service. Employees should be encouraged to assist in this effort by cleaning their desks and work areas with disinfecting wipes.
- Commonly touched surfaces like door pulls, elevator buttons, electronic devices, sinks and toilets will require frequent disinfection. Employers should establish a frequency for disinfection multiple times a day. High use zones within buildings should be assessed to limit gathering size or potentially close if cleaning and disinfection frequency cannot be established.

Buildings and Facilities

- HVAC Systems should be inspected and assessed for their ability to introduce outside air. Systems with the ability to use outside air should be set to do so. Systems that do not have the ability to introduce outside air should be set to allow for the maximum of indoor air changes.
- Water supply systems that have had little to no use in the past several weeks should be flushed and potentially disinfected to remove harmful contaminants. Water that has been allowed to become stagnant in hot or cold distribution lines, drinking fountains, fixtures and storage tanks could develop bacterial growth that when ingested could cause potential harm.

Transportation

- Social distancing should be implemented where possible. Limit seating capacity to one per seat if possible but no more than two per seat.
- Riders should be encouraged to wear masks at all times while on the bus.
- Windows should be kept open during routes to increase air flow.
- Commonly touched surfaces and all seating surfaces should be cleaned and disinfected after each route.
- Bus loading should be done back to front and unloading from front to back.
- Seating assignments should be clear and continuous to help with contact tracing.

Sports

- Ohio Health Department Specific Operating Requirements have been established for sports. Districts should fully comply with all requirements.
- Participation consent and waiver forms should be signed before participation begins.

