

COVID-19 CORONAVIRUS RISK BULLETIN FOR RESTAURANTS USED FOR PICK-UP AND DELIVERY

ALLIANZ RISK CONSULTING

Given the COVID-19 pandemic situation, and in an effort to aid the community and ensure revenue, many restaurants are offering curbside pickup and delivery options where previously then may have only offered sit-down meals and carry-out orders (via GrubHub, Uber Eats or other delivery services) as a small portion of the business. The following are suggested practices to embrace as your operations evolve during the current pandemic.

All of the recommendations are technical advisory in nature from a risk management perspective and may not apply to your specific operations. Please review recommendations carefully and determine how they can best apply to your specific needs prior to implementation. Any queries relating to insurance cover should be made with your local contact in underwriting, agent and/or broker.

ANY SIGNS OF ILLNESS

- Make sure employees are safe and healthy before showing up for work (and when leaving):
 - Tell staff to self-assess before they come into work and remain home with any indication of illness.
 - Check staff when they arrive via pre-screen.
 - Please continue to check: **Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19) | CDC**
<https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html> .

- Evaluate using the Centers for Disease Control and Prevention (CDC) document for signs of illness: **Symptoms & Testing | CDC**
<https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/> .
- Strive to minimize overtime as much as possible to allow staff to get sufficient sleep and stay healthy.
- Help staff reduce stress levels as much as possible to help stay healthy. Please use the following for more information: **Key Facts | CDC**
<https://www.cdc.gov/coronavirus/2019-ncov/faq.html> .

INCREASED PERSONAL HYGIENE/SANITATION

- Wash hands upon arrival at work, before handling food, whenever sneezing/coughing, after bathroom, follow normal health department regulations.
- Provide sanitizer (60% alcohol per World Health Organization (WHO) and CDC).
- Use of any protective measures as needed (gloves, aprons, masks, etc.) per CDC guidelines.

REDUCED STAFF TO ALLOW BETTER SOCIAL DISTANCING INSIDE KITCHEN/FACILITY

- Use no more staff than necessary.
- Utilize portions of the 'front of house' for better staff separation.

PROPER CLEANING OF ALL SURFACES

- Follow WHO and CDC guidelines for designated cleaning procedures and frequency.
- Use a cleaning checklist to document what was done and when.

DESIGNATED STAGING AREA FOR CUSTOMER PICK-UP

- Staging of separate staff:
 - Kitchen staff prepare food carry out and leave it on interior holding table.
 - Stager 1 picks up food containers, brings them to pick up staging table and notifies Stager 2 after they are 6 feet away.
 - Stager 2 picks up food containers from staging table and brings them to the trunks of waiting customers without ANY interaction with the customers.
- All orders are pre-paid so no transfer of cash, credit cards, or other forms of payment.
- Do not allow customers to come into facility to order, pay, pick-up food or use restrooms.

RESTAURANT OPERATIONS USED FOR DELIVERY SERVICE:

- Utilize the same controls as above during preparation and dispatching the driver:
 - Require all orders to be processed online or by phone and fully paid for in advance.
 - Notify customers that delivery personnel will contact them upon arrival but will leave the food safely outside of the residence and then step back (or go to their car) to allow the customers to maintain safe distance before picking up their food.

DRIVER CONTROLS:

- Use appropriate outside service such as Door Dash, Uber Eats, or other service:
 - Make sure appropriate contractual liability measures are in place.
 - Make sure these drivers are independent contractors or employees of another service and with appropriate written agreements in place.

USE OWN DRIVERS

- Check MVRs on all drivers for safe driving records.
- Secure proof of personal auto insurance that allows for use for business purposes (delivery of food).
- Ensure the automobile is safe.
- See Allianz Risk Bulletin – **Allianz Non-Owned Auto Exposure** <https://www.agcs.allianz.com/content/dam/onemarketing/agcs/agcs/pdfs-risk-advisory/ARC-Non-Owned-Automobile-Exposure.pdf>
- Provide safe means of maintaining food temperatures, as appropriate during transport.
- Provide designated food prep areas where restaurant staff can stage the food for pick-up by the delivery drivers AFTER the prep staff are over 6 feet away.
- Supply delivery drivers with hand sanitizer meeting the CDC requirements (at least 60% alcohol).
- Instruct drivers to not hand food to customers, receive payment/tips, or other interactions involving 6 feet or less clearance.
- Instruct drivers how to notify the customers they have arrived and will leave the food outside and step away before the customer should come out to retrieve the food.

- Be cognizant that COVID-19 has been reported to be stable on surfaces for extended time: **New coronavirus stable for hours on surfaces | National Institutes of Health (NIH)** <https://www.nih.gov/news-events/news-releases/new-coronavirus-stable-hours-surfaces>

REFERENCES

WHO coronavirus information www.who.int

CDC coronavirus information www.cdc.gov

Canadian government coronavirus information <https://www.canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19.html>

QUESTIONS OR COMMENTS?

PLEASE CONTACT

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