

# COVID-19: Reopening Sports and Recreation Businesses

Thank you for the trust you have placed in K&K Insurance; your safety and wellbeing and that of your clients is of utmost importance to us now and always. As your clients look forward to reopening and conducting business within what may now be considered the new normal, questions are being asked in terms of what should be done to reopen in a manner that reduces risk to their organization, clients, members, spectators and participants.

From a pure risk standpoint, the question that organizations should ask is "Am I doing everything that could be considered reasonable and prudent?" The first way this can be done is to **follow the guidance of the Centers for Disease Control and Prevention, individual state mandates from the governor and state health officials and any local regulations** that may be implemented. These will undoubtedly play a large part in when, and in what manner the business may open.

The next step that can be considered reasonable and prudent will be to **complete a cleaning and disinfection of the entire facility based upon the physical layout and use profile**. A large facility such as a stadium or arena will need to take a much different approach than a summer camp, health club or fitness center. While these businesses all bring in people, the way in which the facility interacts with them is much different. A stadium entertains people for a set period of time, a fitness center/health club has members that interact with instructors/trainers and equipment and a summer camp must feed and house their campers as well as provide all the necessities of life. Each of these scenarios will require specific cleaning and disinfection

practices and applying all methods that can be considered reasonable and prudent should be used.

**Documentation must become a significant part of the cleaning and disinfection process.** It will be important to document what was cleaned, how it was cleaned, what products and equipment or material was used to clean and disinfect the facility, who performed the cleaning and disinfection tasks and who verified it was properly performed and the time of disinfection and cleaning. By documenting these positive actions, the insured will be able to demonstrate that reasonable and prudent steps were undertaken and completed to keep guests, players, staff, spectators, members, and campers as safe from infection as possible.

Going forward, implementing and documenting facility cleaning and disinfection along with demonstrating adherence to CDC guidelines as well as any state and local regulations must become an integral part of the insured's operation in order to answer and refute any cause for question.

CDC Website: <https://www.cdc.gov/>

Cleaning and Disinfecting Community  
Facilities – <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html>

For Businesses and Employers: <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/businesses-employers.html>

Key OSHA Standards for COVID-19 <https://www.osha.gov/SLTC/covid-19/standards.html>

US Chamber of Commerce Small Business Guide to COVID-19  
<https://www.uschamber.com/co/small-business-coronavirus>

U.S. Food & Drug Administration - <https://www.fda.gov/food/food-safety-during-emergencies/best-practices-retail-food-stores-restaurants-and-food-pick-up-delivery-services-during-covid-19>