

BUSINESS  
MANAGEMENT  
DURING  
PANDEMICS




# TREE CARE OWNER'S GUIDE TO COMBATING CORONAVIRUS



CORONAVIRUS  
& INSURANCE  
CLAIMS



CORONAVIRUS  
SAFETY TIPS  
FOR  
ARBORISTS



TCIA  
RESOURCES  
FOR  
TREE CARE  
BUSINESSES



# BUSINESS MANAGEMENT DURING PANDEMICS

## DISTRACTIONS AT WORK

- During times of uncertainty, many people will have other things on their mind while at work
- Talk to your team about how to identify and handle distractions to minimize injuries & return focus to their work

## KNOW YOUR CREW

Knowing the skill strengths and weaknesses of each of your team members will help you adjust when facing a shortage of employees who are out sick.

See our "[Know Your Crew](#)" business tip for more info!

## ESSENTIAL SERVICES

Know your local regulations in regards to essential services



## PAY-AS-YOU-GO WORK COMP POLICY

- Pay premium based on prior month's payroll.
- When payroll is lower from less work, premium is lower which can boost cash flow.

## FLEX SICK DAYS

Ensure your sick day policy is flexible so that employees do not feel as though they HAVE to come in in order to keep their job.

**Provide incentives for customers who prepay or provide full payment upfront**



## PROVIDE ESSENTIAL SERVICES

- Many projects that tree care companies perform everyday could qualify as essential services ([source: TCIA, ISA](#))

- Focus on the highest hazard jobs first, as long as you can safely get the work done.







# CORONAVIRUS SAFETY TIPS FOR ARBORISTS



## TRUCKS

Place sanitizing wipes in each truck and make a thorough wipe down of the interior of the cab (including the door handles, steering wheel, gear shifter, radio controls, door locks and window controls) part of your pre and post trip inspections.

## CHAINSAWS & EQUIPMENT

Sanitize any hand held equipment after each new person uses the equipment and at the end of each day.



## REMOTE OFFICE

Implement as many work-from-home options as possible!



## ELECTRONIC PROPOSAL DELIVERY

- Minimizes the spread of germs
- Helps streamline paper processing time for office staff

## VIDEO CONFERENCING

Utilize technology like Zoom or Webex to deliver safety meetings & morning crew duties and assignments to limit face to face interaction.

## MAKE COMPANY PPE'S PERSONAL



If your safety equipment (specifically, helmets, eye protection, face shields, chaps, respirators) is not being assigned to a specific employee, now is the time to get out the Sharpie and write names on each piece.



# CORONAVIRUS & INSURANCE CLAIMS

Are Tree Care Company owners responsible if one of their employees or customers were to become infected?

## COMMUNITY WIDE OUTBREAKS

- Flu viruses (like the Coronavirus) can be picked up almost everywhere
- It is near impossible to pinpoint the source of the virus
- Community-wide epidemics are much less likely to trigger a liability

## LOCATION BASED OUTBREAKS

- Salmonella and E. Coli outbreaks can often be traced back to a single source
- If your company harbored that type of bacteria, you would be liable for any illnesses incurred

**There will most likely not be business insurance coverage available to infected persons**



## WHAT ABOUT WORKERS COMP?

A Coronavirus infected employee could make a successful claim, however, there needs to be a very specific set of circumstances.

For a workplace illness to qualify as a Work Comp claim:

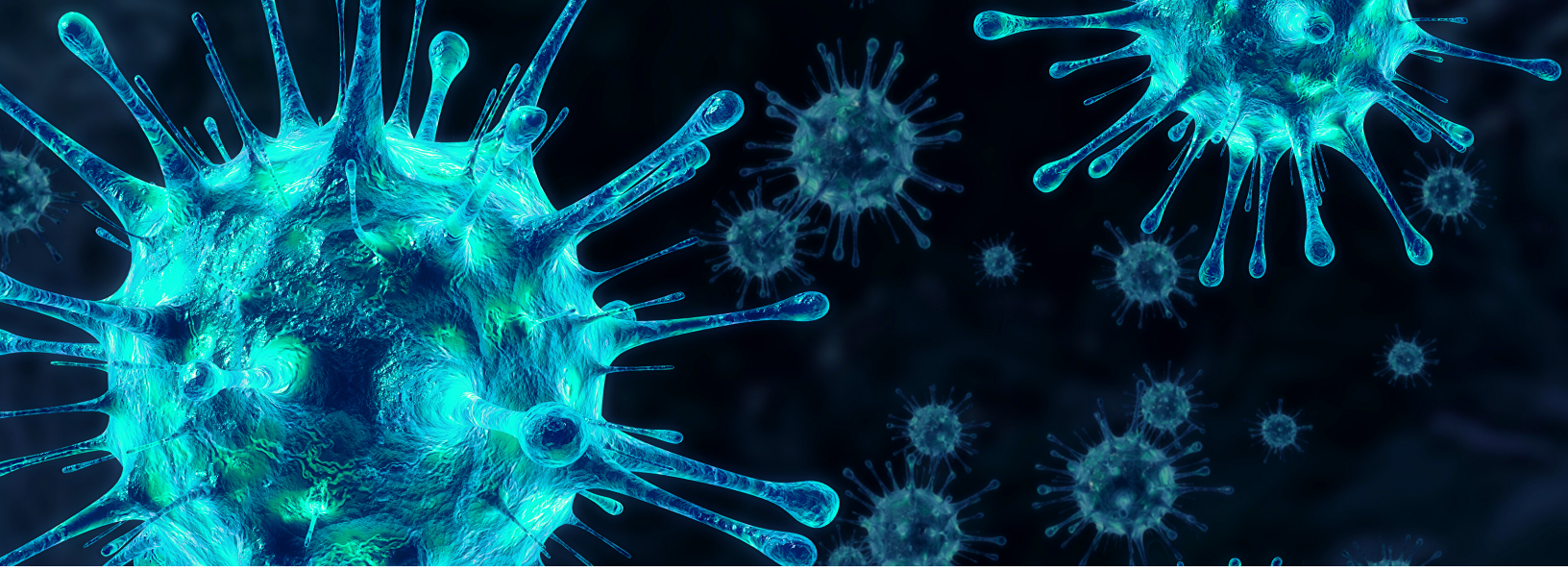
- Proven that the employee was subjected to a unique environment that is not common to the general public.
- Said unique environment was a known location to a Coronavirus outbreak
- Employee was sent there to perform their work duties and contracted the illness

## WHAT WE KNOW ABOUT CORONAVIRUS

- Spreads person-to-person, similar to the flu
- New cases rarely have any connection to original source

**Consequently, any claims handled for Coronavirus should mimic claims for the flu**





## CDC TIPS FOR MINIMIZING COVID-19 IMPACT

**1**

Ensure sick employees stay home and are symptom free for at least 24 hours before returning to work.



**2**

Be flexible with your sick leave policy and make sure employees know what they are expected to do when sick.

**3**

Educate employees on proper self-hygiene, like washing hands and covering your mouth during a cough or sneeze.

**4**

Keep cleaning supplies, tissues and hand sanitizer stocked and readily accessible.

**5**

Perform routine cleaning in your shop and office as well as providing disposable wipes to employees to keep workstations clean.

**6**

Check the CDC's Traveler's Health Notices for travel guidance before sending an employee on business.

### ADDITIONAL RESOURCES

Looking for more? TCIA has some excellent resources available on their website:

**TCIA**  
**RESOURCES**

