

**April 2020**

## Are You Resuming Business Operations?

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As states begin to ease up on stay-at-home orders and move toward a measured return to work for some businesses, what does this mean for you, your team, and your insurance coverage?

- If we had initiated a reduction in exposures or discussed a change of business model, we may need to revisit both after the full resumption of operations.
- Do you have concerns over how to protect your employees as they return to work? We have information available for you on our website and have an OSHA authorized outreach trainer.
- Are you maintaining proper payroll records, including identifying staff roles that have changed, staff continuing to receive compensation while not working and any new roles created in response to this event?

You may wish to take a few moments to review [What You Should Know Before Reopening Your Business Following the COVID-19 Shutdown](#), or visit our website for additional information, including state-specific resources: [www.therichardsgrp.com](http://www.therichardsgrp.com).

We are here to review with you any concerns you have relative to your insurance, the safety of your team, and any premium payment challenges.

Stay safe, stay healthy, and let us know how we can be of assistance.

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