



COVID-19 (CORONAVIRUS) FAQ

March 26, 2020

The Trust and Alliance appreciate the challenge our members face as information, recommendations, and mandates related to the COVID-19 pandemic change daily. While you are on the front line, Trust and Alliance staff is closely monitoring the impacts of COVID-19 on our members. We are committed to providing you with up-to-date information as it becomes available so that you can plan and prepare.

This FAQ document has been compiled to offer the latest information to Trust and Alliance members. Any headings in red text are new or updated when compared with the FAQ document released on March 19, 2020.

TRUST AND ALLIANCE OPERATIONS

Are the Trust and Alliance offices open?

Trust and Alliance staff are working remotely until at least April 10. Please know that we will continue normal business operations as seamlessly as possible during this time, and we remain committed to accessibility and responsiveness to members' needs. To that end, member requests will be handled via videoconference, phone, or email. Staff will also continue to initiate communications—including providing regular updates throughout the duration of this situation—and will manage member needs as they evolve, whether from school closures or other interruptions.

Will the Trust and Alliance continue to adjust claims?

Yes. The respective claims departments will continue to work with the appropriate district staff to handle existing and newly reported claims.

Will the Alliance triage nurses continue taking calls from injured employees?

Yes. Injured employees can call 888.252.4689 and press 2 to speak with an on-call triage nurse. If an injured employee sought treatment from a provider and needs to report a workers' compensation claim, the employee can call 888.252.4689 and press 3.

How can I contact the Trust and Alliance?

You can reach out directly to your Trust and Alliance contacts (e.g., member services coordinator, loss control consultant, and/or claims adjuster). If you don't know who those contacts are, email the-trust@the-trust.org or call us at 800.266.4911.

COVID-19 RESOURCES AND RECOMMENDATIONS

Have the Trust and Alliance made any COVID-19 resources available online?

Yes, they are available [here](#).

Is there a COVID-19 hotline available from the State of Arizona?

There is a new statewide hotline that residents can call with questions related to COVID-19. It is available in both English and Spanish, and can be reached by dialing 2-1-1 from 8:00 a.m. to 8:00 p.m.

The hotline will provide information on:

- how to prepare for and prevent the spread of COVID-19;
- testing for COVID-19 as it becomes available;
- who is at a higher risk of contracting COVID-19;
- what to do if you get sick; and
- where to find the most up-to-date and accurate information (e.g., the CDC).

For additional State of Arizona resources, click [here](#).

What are the Trust's recommendations regarding cleaning or sanitizing?

The Trust recommends following CDC guidelines, outlined below, for cleaning and disinfecting. These guidelines should be followed both for campuses and buses.

“At a school, daycare center, office, or other facility that does not house people overnight:

It is recommended to close off areas used by the ill persons and wait as long as practical before beginning cleaning and disinfection to minimize potential for exposure to respiratory droplets. Open outside doors and windows to increase air circulation in the area. If possible, wait up to 24 hours before beginning cleaning and disinfection.

Cleaning staff should clean and disinfect all areas (e.g., offices, bathrooms, and common areas) used by the ill persons, focusing especially on frequently touched surfaces.” For further instructions on what “clean and disinfect all areas” entails, visit the CDC website [here](#).

Please note that additional cleaning and disinfecting methods, such as fogging, have been adopted by numerous industries during this pandemic. These are valuable supplemental methods that districts may consider after following CDC recommendations.

If you would like a referral for an external vendor who can conduct one of the cleaning methods outlined above, please contact the Trust.

TRUST COVERAGE

Does Trust coverage exist for cleaning or sanitizing a campus with a known COVID-19 outbreak?

If a COVID-19 outbreak requires that the district disinfect the entire school, coverage may exist through the Trust Coverage Agreements (All-Risk Property A.3, Section 14.4, otherwise known as “no-fault mold”). This provision offers coverage to remove “bacteria” up to \$25,000 per site and \$75,000 aggregate. The Trust will apply this coverage to the cost to disinfect a school, even though the district would be disinfecting to eliminate a “virus,” not bacteria.

If the district is closed and has elected not to pay employees during the closure, will the Trust pay for lost wages to those employees?

The Trust does not provide coverage for lost wages during district closures.

Does business interruption coverage apply during the closure of district campuses?

Some members have asked whether a district can file a claim for business interruption if it shuts down its campuses. The short answer is that no coverage exists for this situation. Business interruption coverage under the All-Risk Property section of the Trust Coverage Agreements (Appendix A.3, Section 5) applies only when “direct physical loss or damage” occurs. Thus, in order for coverage to apply, there must be physical damage. Closing the campus as the result of a COVID-19 infection—or for prevention of infection—does not qualify.

If physical loss or damage *does* occur, the business interruption coverage covers loss of earnings and continuing operating expenses during the “Period of Restoration,” which is defined as the time required to repair or replace “damaged property.”

Does the Trust provide automobile liability and automobile physical damage coverage if employees take district vehicles home?

Automobile liability coverage. The Trust's automobile liability coverage will apply to the district for claims arising from the use of vehicles taken home by the district's employees. Coverage will also be applicable to the employee for claims arising out of uses of the vehicle that are authorized by the district. However, if an employee uses the vehicle for an unauthorized purpose and causes an accident, coverage would apply for the district, but coverage may not apply for the employee driver.

Automobile physical damage coverage. The Trust's automobile physical damage coverage applies as provided under ordinary circumstances, as if the district were conducting business as usual.

Can employees receive unemployment insurance benefits because they are off work due to the COVID-19 outbreak?

As of March 20, 2020, Governor Ducey issued [Executive Order 2020-11](#) to ensure that individuals out of work due to COVID-19 can receive unemployment benefits. The executive order also waived: (1) the waiting period for a claimant to receive benefits upon application; and (2) the work requirement that a claimant be able, available, and actively seeking work.

It is important to note, however, that if the district is paying employees during the closure, they likely will not be eligible for UI benefits.

Trust staff will stay in touch with the Arizona Department of Economic Security (DES) to gather additional information on how UI benefits will apply. As staff receives updates on this matter, this FAQ page will also be updated.

If you have further questions regarding unemployment insurance, please contact Keith Oarde, Trust Unemployment Insurance Program manager, at koarde@the-trust.org or 623.332.6239.

ALLIANCE COVERAGE

If an employee contracts COVID-19 at school, will workers' compensation coverage through the Alliance apply?

COVID-19 is not an occupational disease but rather a communicable illness that can be contracted anywhere, just like the common cold and/or the flu. If an employee believes that they have contracted COVID-19 due to an exposure while in the workplace, the

claim should be reported, and Alliance staff will conduct an investigation to determine if the COVID-19 condition arose out of and in the course of employment. [Arizona workers' compensation statutes](#) will be followed in making any compensability decision.

How does the Alliance workers' compensation coverage apply when employees are working from home?

Workers' compensation coverage may apply to employees working from home, as their home becomes their "office"—the designated location from which they have been directed to conduct business.

With any claim that is filed—including those filed by employees working remotely—the Alliance will thoroughly investigate to ensure that the claim arose out of and in the course of employment, and to verify that there has been no deviation from the injured worker's typical employment.

REMOTE LEARNING/TRAINING OPPORTUNITIES

What online learning/training resources do the Trust and Alliance have for employees who have limited work?

All Trust and Alliance members have online access to 14 SafeSchools/SafeColleges trainings, including "Coronavirus Awareness," as well as the full library of videos and webinars available on the Trust website. These two options are outlined further below.

SafeSchools/Safe Colleges. The Trust has partnered with SafeSchools/SafeColleges to provide districts with training for staff members. If your district is not already signed up, call SafeSchools/SafeColleges at 800.434.0154, and you'll be instructed on how to complete the registration process (for more information on SafeSchools/SafeColleges trainings, click [here](#)).

If your district is already registered with SafeSchools/SafeColleges, log on to the Trust website and go to the SafeSchools/SafeColleges link under the Resources & Training tab. You'll then be able to access your online portal and assign courses to district staff. As a bonus, completion of a SafeSchools/SafeColleges course by 20% of your full-time equivalent staff allows the district to earn funds through the Trust Loyalty Credit Program.

Trust website streaming videos. To access the Trust's streaming video library, log in to the Trust website and click on Streaming Videos under the Resources & Training tab. Some of the available videos include:

- transportation (defensive driving video series),

- maintenance (property webinar series),
- administration (Trust/NAU webinar series or Coverage 101 video series), and
- cybersecurity (phishing video series).

Each district has a general use account for the Trust website, with access to resources and trainings, including the Streaming Videos page. Financial, claim, or personal information is not viewable with this login, so the login is safe to share among your staff. Please contact your member services coordinator for your district's general use account information.