A Message to Gowrie Group’s Clients & Partners

The Coronavirus (COVID-19) outbreak is a rapidly evolving situation that presents both health and business risks on a global level. Gowrie Group, and our parent company Risk Strategies, are continuously monitoring developments worldwide, nationally, and at the state and local levels. Our teams of risk advisors are working diligently in order to help you assess contingency plans, understand coverages, and keep your workforce safe as the situation unfolds.

The health and safety of our clients and employees is priority one. Internally, we have implemented policies including travel restrictions, health monitoring, and workplace preventative measures to help prevent the spread of illness. We strongly encourage all clients to adhere to the Centers for Disease Control’s recommendations for Businesses & Employers, which include both Interim Business Guidance for COVID-19 and Cleaning & Disinfections Recommendations.

Already, we’ve seen that the magnitude of the outbreak has impacted organizations in the U.S. and abroad in terms of business continuity, supply chain disruption and potential losses. We are prepared to help you assess the physical and non-physical impact your business faces and will analyze existing insurance policies to determine if losses are covered.

Our team will work with you as you plan to minimize your physical, financial and reputational losses due to external events. We can also help you assess your Business Continuity Plan (BCP) to ensure you have processes and procedures in place to guide you through a potential event. Additionally, we are monitoring how employee benefits insurers are responding to the situation.

With many organizations instituting travel restrictions, and with many employees working remotely, our brokers will continue to be available through normal communication channels to serve you. Gowrie Group and Risk Strategies are currently using additional secured channels to communicate with our employees outside of email, and we recommend our clients do the same. This can be as simple as phone trees, or can involve using one of the more advanced mass communications tools available on the market.

To ensure that our employees are in the best position to navigate risk issues arising from COVID-19 for our clients, Risk Strategies has created a Response Team, comprised of company leaders. This team touches base daily to discuss the latest developments as well as any changes that need to be made to current work practices so that we can continue to deliver exceptional service to our clients.

Our goal is to continue to provide you with valuable insight and actionable advice to protect your business. We appreciate your trust in us as we continue to respond to this fluid situation. As always, we are available to answer your questions. You can contact your Gowrie Group account manager directly, or you can reach the Gowrie Group team at 800.262.8911 or info@gowrie.com.
Risk Strategies Emergency COVID-19 Briefings:
- Protecting Workers from COVID-19
- COVID-19 Insurance Considerations by Specialty Area
- Claims & Loss Control for COVID-19

Risk Strategies encourages the following measures to help prevent the spread of illness:
- Be the steward of your own health and potential impact of any illness on others. If you are sick, stay home.
- If you have concern about potential exposure to illness in the workplace, notify your HR Business Partner as soon as possible.
- If you have been in contact with someone who is sick or have a family member at home who is sick, notify your office, practice or corporate function leader, and/or your HR Business Partner before coming to work.
- Wash hands frequently with soap and water for at least 20 seconds. If soap and water are not available, use an alcohol-based hand sanitizer.
- Avoid touching your eyes, nose and mouth with your hands.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces including desks, phones, keyboards and writing utensils with alcohol-based wipes.

Thank you and be safe.

Gowrie Group Team
Gowrie Group | Division of Risk Strategies
800.262.8911
info@gowrie.com
www.gowrie.com