

Your Business

New Jersey | Spring/Summer 2021



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Preventing sexual harassment in New Jersey

New Jersey—unlike other states in the Northeast region—does not have a law mandating employers to have a sexual harassment prevention policy and prevention training in place. However, that does not mean an employer does not have a responsibility to protect his or her employees from sexual harassment. Currently, there is legislation introduced in the state that, if passed, would create such requirements. In the meantime, it is a good practice to implement a sexual harassment prevention policy for your business.

You should have a companywide sexual harassment prevention policy that is distributed to all employees. You can make it part of your employee handbook, for which many employers require signatures from employees, indicating that the employees understand the rules and will

abide by them. The policy should include clear definitions—and examples—of prohibited sexual harassment, a process for employees to report sexual harassment, and a detailed process regarding how complaints will be handled to ensure fairness to everyone involved and protection for the accuser. Additionally, you should train your employees on these definitions, examples and processes regularly, and require a signature from your employees indicating they understand the policy, each time they review it.

If you need help ensuring you have proper insurance coverage should there be a sexual-harassment claim at your business, contact our office today. We can provide more information for you, and discuss how your employment practices liability coverage may protect you.



Returning to business post-pandemic: A checklist

How are employees feeling?

72%

are eager to return to the office in some capacity.

83%

trust their employers to make informed choices regarding when to reopen.

42%

who already have returned to the office have experienced ineffective preventative measures.



It's imperative that you are prepared to reopen your business after the pandemic—to make the transition back to work smooth, and to instill confidence in your employees that they are protected, valued and heard.

Implement mitigation measures to keep your employees safe

- Include health screening and social-distancing requirements at work. Even after the pandemic subsides, it can't hurt to ensure that you and your employees are safe by establishing an environment where communicable infections won't spread as easily.

Revisit your business-continuity plan

- Now that you've experienced how quickly a pandemic can affect your business, revisit your business-continuity plan and revise it to ensure preparedness if there is a next-time. Update plan resources and contact information, as well.

Communicate with your employees

- Include your staff in the plan: Your employees should be aware of when they'll be returning to the office and how frequently. They also should be aware of any mitigation measures they will be required to follow upon returning to work.

- After you revise your business-continuity plan, update your staff on what is expected of them, and what they can expect regarding another public health emergency or other disaster that would trigger the continuity plan to be used.
- Will you allow remote-work flexibility? Many organizations have discovered that they are just as efficient—if not more—when their employees work from home. Consider adopting a policy that leaves room for remote work should your employees need or want that flexibility. Ask your staff what they think, and inform them of the expectations for when they return to the office.
- Revisit your coverages
 - There may be adjustments that need to be made to your coverages. Give us a call when you get back to work and we'll help you ensure your coverages are updated and effective.

These are just some of the many factors to consider when it's time to return to the office after the pandemic. We know it's been a while, and it's been challenging. We are here for you. Call our office any time and we will be happy to help.

Warm-weather working: how to be safe



If you work outside in the summer heat, it's vital that you and your employees take care of yourselves to prevent heat rash, heat stroke, heat exhaustion, heat cramps, sunburns and more. Here are some safety tips to protect yourself this summer:

1. Hydrate, hydrate, hydrate. Make sure you drink enough water before you begin working outside, and frequently take breaks to rehydrate. It's recommended that you drink 16 ounces of water before you work outside, and then replenish with 5-7 ounces every 20 minutes. Also: Avoid drinking coffee, tea, soft drinks, and alcohol when working outside—these beverages dehydrate you.
2. Use a damp rag to wipe your face and keep around your neck. This will keep you cool while you work outside.
3. Use sunscreen to protect your skin from the sun. Remember to reapply your sunscreen, too!

4. Wear protective clothing—lightweight, loose-fitting clothing is best to keep you cool. If your clothing becomes saturated in sweat, change your clothes.

Don't work too quickly, and take frequent breaks. Try to pace yourself

5. Avoid direct sunlight if you can.
6. Don't work too quickly, and take frequent breaks. Try to pace yourself and keep an eye on how you're feeling as you work outside. Take time away from the sun, in the shade or an air-conditioned room. Use this time to rehydrate.
7. Watch out for heat-related illness such as:
 - Heat stroke: Symptoms include hot skin; lack of sweat; high body temperature; strong, rapid pulse; chills; confusion; and slurred speech.

- Heat exhaustion: Look for excessive sweating; weakness/fatigue; dizziness/confusion; clammy skin; muscle cramps; and flushed complexion.
- Heat cramps: Symptoms include muscle pain or spasms in the abdomen, arms, and/or legs.
- Heat rash: Look for clusters of pimples or small blisters on the skin, usually on the neck, upper chest, groin, under the breasts and in elbow creases.

When working outside in the summer heat, it's important to protect yourself from dehydration, sunburns and much more. Do you have employees who work outside? Do you have proper workers' compensation coverage? Give our office a call today and we can review your coverages to make sure you are covered properly.



Preparing clients for the premium audit

When a premium auditor comes to your office, it is important that you are prepared with the correct documentation to ensure that the premium you pay accurately reflects the exposure-based values you incurred during the policy term (sales, payroll, etc.) Premium audits measure a business's actual sales and operations data to determine the final premium.

A workers' compensation policy bills an advance premium based on projected total remuneration and employee job classifications. During the policy period, payrolls and operations may differ from the original projections, resulting in potential premium changes when the policy is audited. Sections F and G of Part five—Premium in the policy require employers to maintain all business records

related to their policies and make them available during their audit. Someone with knowledge of your business operations must be present at the audit to answer questions regarding duties of all employees and other issues that may arise. Be sure to treat the auditor with respect and obtain a copy of the auditor's worksheets.

Be prepared with the following records if you do not get specific instruction in advance from the auditor:

- General ledger—to get a general overview of operations;
- Cash book ledger—to determine applicable remuneration not reflected in payroll records;
- Payroll register—to determine the amount of gross payroll;
- Payroll tax returns (W-2, 1099)—to verify payroll amounts;
- Employee tax forms (941)—to verify annual payroll;
- Certificates of insurance—to verify coverage for subcontractors;
- Income tax returns—to verify income sources; and
- Contracts and invoices—to determine the type of work performed by you and your subcontractors.

Have questions on how to prepare for a premium audit? Give our office a call today for more information—we want to help you succeed.

News from our agency

We won't let you down

When times get hard, we won't let you down.

We understand that the pandemic has shifted your way of doing business. And, we want you to be prepared for when you return to your office. We are and always will be right here for you—let's talk about your current insurance coverages or discuss additional coverages you may need for your business.

Give us a phone call or send us an email any time. You are essential to us.

