

## Re-opening Your Jewelry Business in a COVID-19 Era

As you prepare to re-open your business, acknowledge the new norm in this COVID-19 age. While we hope the worst is behind us, we know the virus is still around. Take steps to safeguard your staff's health and the security of your business while serving clients with a smile that shines through the facemask. Social distancing with your staff and clients is part of that new norm, as well.

Create a clear plan to comply with social distancing and all other state or local requirements. Customers will be happy you are open and will understand and respect your new protocols. It is for their safety, as well as yours.

Realistically, re-opening could also be a boon for thieves. There have been recent robberies at banks and jewelry stores where thieves entered the business wearing surgical masks, and by the time the staff could react, it was too late. Use locked doors and camera as a deterrent to this type of robbery.

Here are suggestions for protecting your staff and inventory.

1. **Contact your insurance broker** to review your insurance coverages and discuss risk management protocols to reopen your business. Make sure all limits are correct based on stock levels. If you made any changes during the shutdown make sure they are endorsed back to an operational standard. This must be in writing, such as an email to your broker.
2. **If you moved stock off site** – such as to a bank safe deposit box – make arrangements with your broker about moving it back to your business. Consider whether to move all of it, or just a portion.
3. **Recheck all security systems.** Test your alarm systems and all forms of backups (cell/radio). Check your battery backup. Test all security devices such as motion detectors, panic buttons and contact alarms. Make sure your CCTV system is functioning and recording properly; assure remote access is operational. Do not assume all is working; run a test.
4. **Create a written plan to ensure your staff's health and your business's financial security.** Present the plan to employees and give them a copy to review. Make sure you comply with all state employment laws. Post your safety commitment so clients can see it and assure your employees know how to explain safety precautions to clients. You know your business best; identify what will make your business safe. You can adjust health and safety precautions as the situation in your area changes.
5. **Have masks and gloves** for all staff and insist they wear them. Depending on the supply, determine how often they should be exchanged for fresh ones. Be sure your employees know they should NOT come to work if they are feeling unwell.

6. **SANITIZE!** Take a page from grocery stores and other businesses that have been open during this time. Place hand sanitizer in key locations for staff and customer use. Clean items before you give them to a client and when the client returns them to you. Use sanitizer and paper towels (or sanitizer wipes) to clean showcases, credit card devices, and surfaces after each client. Include cleaning/sanitizing in your repair take-in and return procedures.
7. **ACRYLIC SHEETS:** We know several stores that have mounted clear acrylic sheets above showcases. If you do this, make sure the acrylic doesn't move when your air-handling system kicks in; that movement could trigger an alarm.
8. **Open and close your business with at least two staff members:** one to open and the other to watch from a safe distance. Have at least two employees at the business at all times, more is better.
9. **Ease back in.** Perhaps you open by appointment only and give clients an added level of safety. Or, open on select days of the week or have shorter hours.

Display less merchandise and spread it out in your showcases. Place higher value items in less accessible locations. Use iPads, TVs and other visual aids to show high-value items that you store in your safe. Assign a staff person to retrieve specific high-value items to show a client and then return items the client doesn't purchase. Resist anyone who wants to hurry you along.

10. **Create new entry procedures for your clients.** The new norm may be to keep your **front door locked** at all times. Use a camera or observe through the door while your clients briefly pull down their masks before you permit entry. Allow groups of only two persons. People have been sheltering in place for weeks and are eager to get out. Have a plan to control the number of clients permitted into your business at any time.

As with all new norms, there will be a learning curve. Adjust your procedures, keeping in mind your goal: to keep your staff healthy, your business safe and your clients well served.

#### **ADDITIONAL RESOURCES:**

EEOC: [https://www.eeoc.gov/eeoc/newsroom/wysk/wysk\\_ada\\_rehabilitaion\\_act\\_coronavirus.cfm](https://www.eeoc.gov/eeoc/newsroom/wysk/wysk_ada_rehabilitaion_act_coronavirus.cfm)

EEOC WEBINAR: <https://www.youtube.com/watch?v=X50G7I41NKg>

OSHA: <https://www.osha.gov/SLTC/covid-19/>; <https://www.osha.gov/Publications/OSHA3990.pdf>  
<https://www.osha.gov/SLTC/covid-19/controlprevention.html>

WORKPLACE RISK SOLUTIONS (Berkley Asset Protection EPLI insureds):

<https://www.workplacerrisksolutions.com/article.htm?id=11467>

COVID-19 Fact Sheet: <https://www.cdc.gov/coronavirus/2019-ncov/downloads/2019-ncov-factsheet.pdf>

Centers for Disease Control Coronavirus website: [https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fprepare%2Fprevention.html](https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fprepare%2Fprevention.html)

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