



# Back to Business Toolkit

## A Post-Covid-19 Re-Opening Guide for Jewelers

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As more and more states and communities begin to loosen stay-at-home orders related to the COVID-19 pandemic, jewelry businesses across the country have started the process of re-opening.

The Back to Business Toolkit from Jewelers of America pulls together advice and information for re-starting your stores from various resources, including the internal expertise here at Jewelers of America; governmental resources such as Centers for Disease Control (CDC), U.S. Department of Labor Occupational Safety and Health Administration (OSHA); larger retail organizations including the National Retail Federation (NRF) and other jewelry industry organizations like Jewelers' Security Alliance, American Gem Society (AGS) and Jewelers Mutual Insurance Group.

*The information provided is intended for general informational purposes only and not intended as legal advice. It is not a substitute for obtaining legal advice from a qualified attorney. You should not act upon such information without seeking qualified professional counsel.*

### ■ COMMUNICATIONS: COMMUNITY & CONNECTION

Jewelers of America recognizes that this is a critical moment not only for our members, but for many in our industry and for the overall health of the economy. Regardless of where you are in the process of re-opening, you should be closely adhering to governmental and business guidelines for things like cleaning, security and social distancing. **There is nothing more important than helping to keep yourself, your family, your staff, your customers and your communities safe.** Re-opening successfully will be about preparing for and following these protocols, but also about recognizing that – at least for the moment – things have changed. **Your staff and customers don't need to just be safe in your store, they need to feel safe, welcome and heard.** We strongly encourage Jewelers of America members to review our [Code of Professional Practices](#) and, as you move forward, keep the following practices in mind as you communicate:

- We will conduct our business with honesty, sincerity, truthfulness, integrity and transparency.
- We will respect the fundamental human rights of all our employees, business partners and customers.
- We are committed to high standards of health and safety in our business.
- We will strive to be good citizens and contribute to the communities in which we do business.

Your messaging during the COVID-19 crisis should continue to reflect these and other best practices.

As you return to business and welcome back customers in your store, you'll want to be clear and transparent about the steps you're taking to alleviate concerns.

#### Communications include:

- Post your store hours, appointment options and health and safety policy on your website, social media and throughout the store.
- Email customers to let them know you have reopened and what you're doing to ensure their safety.
- Update the store's voicemail communicating business hours and alert callers to any new protocols put in place to provide a safe shopping experience.
- Encourage appointments so you can plan the customer's visit and provide them with the best possible experience.

## ■ COMMUNICATIONS: COMMUNITY & CONNECTION *(continued)*

In addition to these practical measures, jewelers need to consider the best way to communicate – in terms of optics and tone -- given the high anxiety around COVID-19.

- **Serving the community:** Don't forget mission. While you adopt new business practices to protect you, staff and customers amidst COVID-19 concerns, it is important to communicate with your customers and let them know that you are here for them. Remind them that you are making their needs a priority.
- **Provide timely updates:** Details surround COVID-19 change rapidly. Stay connected with customers and staff frequently with information that is relevant to your business.
- **Adapt:** The procedures you have in place today, may need to change. Regularly review your Communications plan ensure you are addressing the needs of your clients and team members.
- **Be clear:** Keep your messaging focused and on point. If you implement new safety procedures, explain them directly.
- **Be compassionate:** Remember that everyone is processing this crisis differently. Some customers will return without reservations while others are nervous to leave their homes. Communicate calmly, compassionately and in a voice that is authentically yours.
- **Be visible:** If you tell your clients you are doing something, show them that you are doing it. If they watch you taking safety precautions, they will be more reassured that it is being done often.

## ■ CLEANING & SANITIZING

Providing a clean and sanitized environment will go a long way toward easing staff and customer concerns. Make sure that customers know and can see the effort you are making through signage and communications as well as by showing them. For example, it isn't enough for someone trying on a piece of jewelry to be told it has been cleaned, you should clean every piece before a customer tries it on and after they give it back.

For general guidance on cleaning, the CDC has published "[Reopening Guidance for Cleaning and Disinfecting Public Spaces, Workplaces, Businesses, Schools, and Homes](#)" and "[Cleaning and Disinfecting Your Facility](#)." Jewelers of America has pulled the following tips from these and other resources:

- **Develop a cleaning plan:** Evaluate your business space and what needs to be cleaned frequently and disinfected versus what just requires routine cleaning. Some surfaces only need to be cleaned with soap and water. Surfaces and objects that are not frequently touched should be cleaned and do not require additional disinfection. Disinfect frequently touched surfaces and objects – such as keyboards, door handles and countertops -- using a product from the EPA's approved list of products to use against COVID-19. Adhere to the cleaning manufacturers' contact time guidelines.
- **Create cleaning "kits":** These should include supplies you need in accessible areas of your store, such as near point of sale and other more frequently touched spots. These can include disinfectant wipes or sprays, disposable gloves, paper towels, masks, hand sanitizer and other cleaning supplies.
- **Store or dispose of hard to clean items and clutter:** Consider what items can be moved or removed completely to reduce frequent handling or contact from multiple people. Soft and porous materials, such as area rugs and seating, should be removed or stored to reduce the challenges with cleaning and disinfecting them. Magazines should not be offered for waiting customers.
- **Use disinfectants safely:** Store and use disinfectants in a responsible and appropriate manner according to the label. Do not mix bleach or other cleaning and disinfection products together--this can cause fumes that may be very dangerous to breathe in. Keep all disinfectants out of the reach of children.
- **Use protective gear:** Always wear gloves appropriate for the chemicals being used when you are cleaning and disinfecting. Additional personal protective equipment (PPE) may be needed based on setting and product.

## ■ **CLEANING & SANITIZING** *(continued)*

- **Consider the resources and equipment needed:** Keep in mind the availability of cleaning and disinfection products and appropriate Personal Protective Equipment (PPE). The NRF recommends creating a plan for how you will source and distribute cleaning products and PPE in order to account for existing and/or future shortages.
- **Create a cleaning schedule:** Create a cleaning schedule and policies to ensure customers can see your efforts.
- **Train staff:** Make sure your staff are up to date on cleaning protocols, the overall cleaning schedule and their individual responsibilities.

## **Inventory Cleaning Tips**

- Establish procedures for regularly cleaning and/or disinfecting inventory and deliveries.
- Jewelers of America recently conducted a [webinar](#) with The Kingswood Company, which offered the following guidance:
  - Develop a strategy that fits your environment.
  - Provide a tray with cleaner for each associate to use each day or for each counter. Stock with cleaner, paper towels, and microfiber or polish cloths.
  - Have ULTRASONIC CLEANING – stations around the store for cleaning or rinsing.
  - Collect jewelry after it is tried on and return to a central location for cleaning before returning to the case.
  - Consider new policies for cleaning jewelry being returned after purchase.
  - Incorporate cleaning into your repair services – clean first! Then repair.
  - If you offer in-store cleaning, as a free service, consider adjusting turn-around time, and impact on sales associates.
  - Jewelry should be cleaned before and after each customer touches it.
- The Kingswood Company also recommends cleaning versus disinfecting jewelry:
  - Cleaning is easy for your Associates – and your customers – to get it right.
  - Clean all jewelry for 20 seconds – just like when you wash your hands.
  - Soap and all-purpose jewelry cleaners are safe and effective for daily use and for all jewelry.
  - Disinfectants (Chlorine Bleach, Alcohol) are not safe for most jewelry.

## ■ **WATCH THE VIDEO**



From the JA Webinar Series:

**“What CLEAN (Jewelry) Means in the New COVID-19 World”**

Presented by Kristie Nicolosi from The Kingswood Company

## ■ HEALTH, SAFETY & SOCIAL DISTANCING

One of the most important and effective measures your business can take to protect against COVID-19 is to have consistent policies around health monitoring, hygiene, use of personal protective equipment (PPE) and social distancing as your employees return to work and customers begin returning to your store. In some cases, you've probably implemented at least some of these steps before stay-at-home orders began. As you return to work, you'll want to make sure these are updated as needed, in effect and clearly understood. Key health and hygiene guidance can be found through OSHA's Guidance on Preparing Workplaces for COVID-19, available [here](#). The following section also includes guidance from the NRF and other sources. You should implement good hygiene and infection control practices including:

- **Frequent and thorough hand washing:** This includes providing employees with a place to wash their hands. If soap and running water are not immediately available, provide alcohol-based hand rubs containing at least 60% alcohol for both employees and customers. Also encourage respiratory etiquette, including covering coughs.
- **Stringent health policies:** Encourage workers to stay home if they are sick. Consider establishing screening/testing measures to support health policies. These could include daily temperature checks and symptom checks. NRF has established a self-certification form to help employees evaluate whether or not they should report to work. You can find the form [here](#).
- **Know which workplace safety law and orders apply to you:** Since this depends on where your business is located, we recommend visiting [NRF's 50-state Tracker](#) for information on restrictions in your state. The New York Times also has a frequently updated state tracker [here](#). Please note that some restrictions that are being loosened statewide may not apply if you have a store in a designated hot spot (typically, larger cities). Rules can relate to different requirements for masks and other PPE, social distancing protocols and cleaning requirements, in addition to related notices.
- **Consider your store layout and employee spaces:** As when you are developing cleaning protocols, your broader health and social distancing plans will need to consider both your storefront and backroom/break room set up. For example, you won't want to have seating close together and you should develop schedules and guidelines for breaks to ensure your staff are following social distancing requirements (see more below).
- **No sharing:** Discourage staff from using other's phones, desks, offices or other work tools and equipment, when possible.
- **Use protective gear:** Require employees to wear face masks and use disposable gloves for doing take-ins or repairs and for processing payments as needed. Designate receptacles for discarded face masks and gloves. Consider having clear, plexiglass barriers in place for all point-of-sale transactions.
- **Establish consistent policies for customers and other visitors:** If they are not mandated by your state or local government, decide whether you want to have customers follow practices – such as wearing face masks – required by employees. Regardless of your decision, have policies be consistently applied across the board. Create a plan and guidance for employees who must engage with visitors, including customers, who are not adhering to the required employer or state/local mandates.
- **Provide protective gear:** Offer face masks and gloves at the entrance of your store for customers.
- **Be consistent.** If you require face coverings, all guests must be required to wear face coverings. Don't make exceptions.
- **Provide hand-sanitizers to customers as they enter and exit the store.**
- **Practice social distancing:** Always encourage staff and customers to maintain six feet of distance, as per CDC guidelines. Mark floors to guide spacing for all.
- **Keep it below capacity:** Limit the number of customers and staff in your store for social distancing.
- **No contact:** Implement and encourage use of contactless payment options. If you must handle money, a card, or use a keypad, use protective gloves. Clean and disinfect the area afterward.
  - Use contactless signatures for deliveries. If contactless signature is not possible, require employees to use own pen.
  - Have no contact policies for interacting including no hand shaking, hugs or other close contact.

## ■ SECURITY

The unprecedented environment we're experiencing means that you should be more vigilant than ever regarding security and loss prevention as you re-open for business. Jewelers' Security Alliance (JSA) and Jewelers Mutual advise jewelers to – for the most part – follow basic security principles that have long been promoted. JSA is concerned there could be an uptick of crime at jewelry stores since professional criminals have had to be inactive during closures.

JSA recommends the following time-proven crime prevention procedures, even as jewelers have reduced staff:

- Don't resist in a robbery.
- Keep all showcases locked except when taking merchandise out or putting it back.
- Show one item at a time.
- Don't bring goods home.
- Look for the red flags to help spot criminals, such as three or more people entering together, nervous behavior and body language, inappropriate clothing for the season and staring up at cameras.
- Put goods away each night in a safe or vault, or at a minimum put low end merchandise in a locked drawer or closet and out of sight.
- Respond to all alarm conditions accompanied by security, alarm or police personnel. A full inspection of the interior and exterior of the premises is necessary.
- Follow opening and closing protocols with two employees.

### **Additional security measures:**

- JSA advises jewelers to keep the door locked and have an employee or security guard admit a very small number of people at a time. The security guard or employee at the door can also act as a "greeter." A buzzer system may be very helpful, and all customers admitted need to be wearing a mask. In mall locations and locations without a locked door, an employee or security guard should control the entranceway.
- Both Jewelers Mutual and JSA advise jewelers to only ask customers to remove a face mask (to capture their image) before they enter the store, if possible.
- Criminals trying to conceal their identity ordinarily will use more than a surgical mask, and will use hats, hoodies and sunglasses in addition to a mask. Some people at the door may be wearing scarves, bandanas or rolled tee shirts rather than masks. If a jeweler feels someone is trying to conceal their identity, or is not sufficiently protected without a mask, the person shouldn't be admitted to the locked store at all, whether they remove the mask or scarf outside or not.
- Customers should not be asked to remove a mask inside the store, putting the health of the jeweler, employees and customers at risk.
- The installation of a camera focusing to the outside of the store is very useful as a security tool and it will also be helpful in admitting customers to a store.
- If a jeweler has furloughed or permanently laid off employees, the issue of store and showcase keys, alarm codes and safe combinations becomes a security question if the keys and information are in the possession of the former employees. The jeweler may need to make changes to prevent any future misuse.
- Jewelers may wish to shorten or adjust their store hours to ensure they are not the only open business in the neighborhood.

## ■ SECURITY (continued)

### Guidance for jewelers using curbside pickup:

- Look out for criminals who may be waiting nearby, probably in cars, and watching your store, putting both the jeweler and the customer at risk.
- Curbside pick-up of repairs or items ordered online or by phone should be paid by credit card before pick-up.
- Two employees should cooperate on the delivery, one surveilling the area and handling the door, while the other goes to the car for delivery.
- Do not have fixed or posted hours for pick-up, which should be by appointment with the car description and license plate number obtained beforehand.
- Customers arranging for curbside pick-up should be told a designated area as close to the front of the store as possible, and visible from inside the store.
- Know the details and limits of your jewelers block insurance coverage when you deliver merchandise outside the store.
- Let your local police know you are re-opening and will be engaging in curbside pick-up so that additional patrols can be made to your location.

More information from JSA can be found [here](#).

For more from Jewelers Mutual, see [“10 Safety & Security Tips for Re-opening Your Business After COVID-19.”](#)

## ■ WATCH THE VIDEO



From the JA Webinar Series:

**“How to Safely Re-Open Your Jewelry Business”**

Presented by Jewelers Mutual Insurance Group

## ■ EMPLOYMENT MATTERS

Reopening your store also means bringing back your staff – whether they’ve continued to work for you remotely, or you need to re-hire them or end their furlough. While many will welcome the return to work, some may be anxious about it. Jewelers of America also advises businesses to seek legal advice to concerns around liability issues, which are complicated by federal, state and local laws. We’ve pulled together some basic guidelines to consider.

The following information is from employment law experts [Fisher Phillips’ Back to Business Checklist](#):

### Hiring/Recalling Considerations

- Review local, county, and state government ordinances to determine whether such ordinances will impact your process
- Determine dates employees will be brought back to work
  - Consider whether it will be done in stages
  - Plan whether transition back to work will be staggered (e.g., employee ramps up from 20 hours to 40 hours per week over a certain time period)
  - Determine impact on unemployment benefits

## ■ EMPLOYMENT MATTERS *(continued)*

- Prepare protocol for identifying who will be brought back to work
  - Consider objective, non-discriminatory criteria such as skill set, education, and/or tenure
  - Be aware of negligence claims if employees are brought back too soon or into unsafe work conditions
  - Consider voluntary call-backs (employee option to return during first round, etc.)
- Have a protocol in place for company response to employees who ask to not come back to work temporarily due to continued concerns over COVID-19 (e.g., the employee is in a high-risk category, requests for accommodation, etc.)
- Analyze the impact of recalling and re-hiring employees using any loan proceeds obtained through federal government or other government benefits
- Consider pay equity issues when rehiring workers; work with legal counsel if pay adjustments may be warranted to provide attorney-client privilege
- Consider staggered return-to-work issues:
  - Maintain remote work or intermittent remote work
  - Encourage use of conference calls or video meetings
  - Small, static groups
  - Staggered schedules
  - Swing shifts
  - Consider predictive scheduling requirements
  - Consider non-discrimination on basis of FFCRA and related leaves
  - Consider non-discrimination and non-retaliation in return to work determinations
  - Requests for accommodation

## **Wage and Hour Considerations**

- Prepare reinstatement memorandum to employees returning from furlough
- Prepare any necessary new or amended pay plans for employees whose rate of pay may have changed
- Provide notice to employees regarding any changes in pay
- If bonus programs or plans have been suspended, amended, or resumed, provide notice to employees
- If bonuses or one-time payments are made, be mindful of the period covered by the bonus, their effect on the regular rate, and whether they must be accounted for in overtime calculations
- If loans were made to employees or if benefits were paid on employees' behalf, document the repayment process and ensure that non-exempt employees do not have their pay reduced below federal and state minimum wage
- If employees had their pay rates changed (or if they were re-classified from exempt to non-exempt), consider when and how to return them to their previous pay rates and classifications
- Be mindful of the state and federal minimum salary thresholds when adjusting exempt employee salaries so they do not fall below the state or federal minimum thresholds

## ■ EMPLOYMENT MATTERS *(continued)*

### Workers' Compensation and Personal Injury Claim Considerations

- Discuss insurance coverage for third-party exposure claims with broker
- Review workers' compensation policy and coverage
- Confirm workers' compensation reporting requirements
- Be mindful of intentional v. unintentional claims and applicable law in jurisdiction
- Be aware of temporary changes to state standards for COVID-19 workers' compensation liability
- Develop lawsuit avoidance best practices:
  - Follow CDC Interim Guidance for Businesses, including best practices for social distancing
  - Follow CDC's Public Health Recommendations for Community Exposure
  - Ensure that employees are provided and properly wearing all required PPE
  - Continue and promote workplace education regarding safeguards
  - Share information with employees, if permitted
  - Keep up safe workplace practices
  - Be prepared to demonstrate compliance with CDC and OSHA guidance, as it applies to both employees and third parties
- If a lawsuit is filed, immediately notify counsel and insurance carriers and gather all critical documents
  - If claim is received, immediately notify counsel and all insurers who may provide coverage for such a claim, including general liability, workers' compensation, and premises liability insurers
  - Gather all documents and witnesses that would demonstrate the company's COVID-19 response plan and measures, representing the company's commitment to employee safety during the pandemic

Access the comprehensive checklist from Fisher Phillips [here](#).

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## ■ ADDITIONAL COVID-19 RESOURCES

- [CDC's Businesses and Workplaces](#)
- [CDC's General Business Frequently Asked Questions](#)

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