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business insurance & employee benefits

**What you need to
know about New
Jersey's Quarantine
Order**

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**On March 21, 2020,
Governor Murphy signed Executive
Order 107 requiring most
businesses in the
State to close and most employees
to work from home. New York and
Connecticut have instituted similar
measures.**

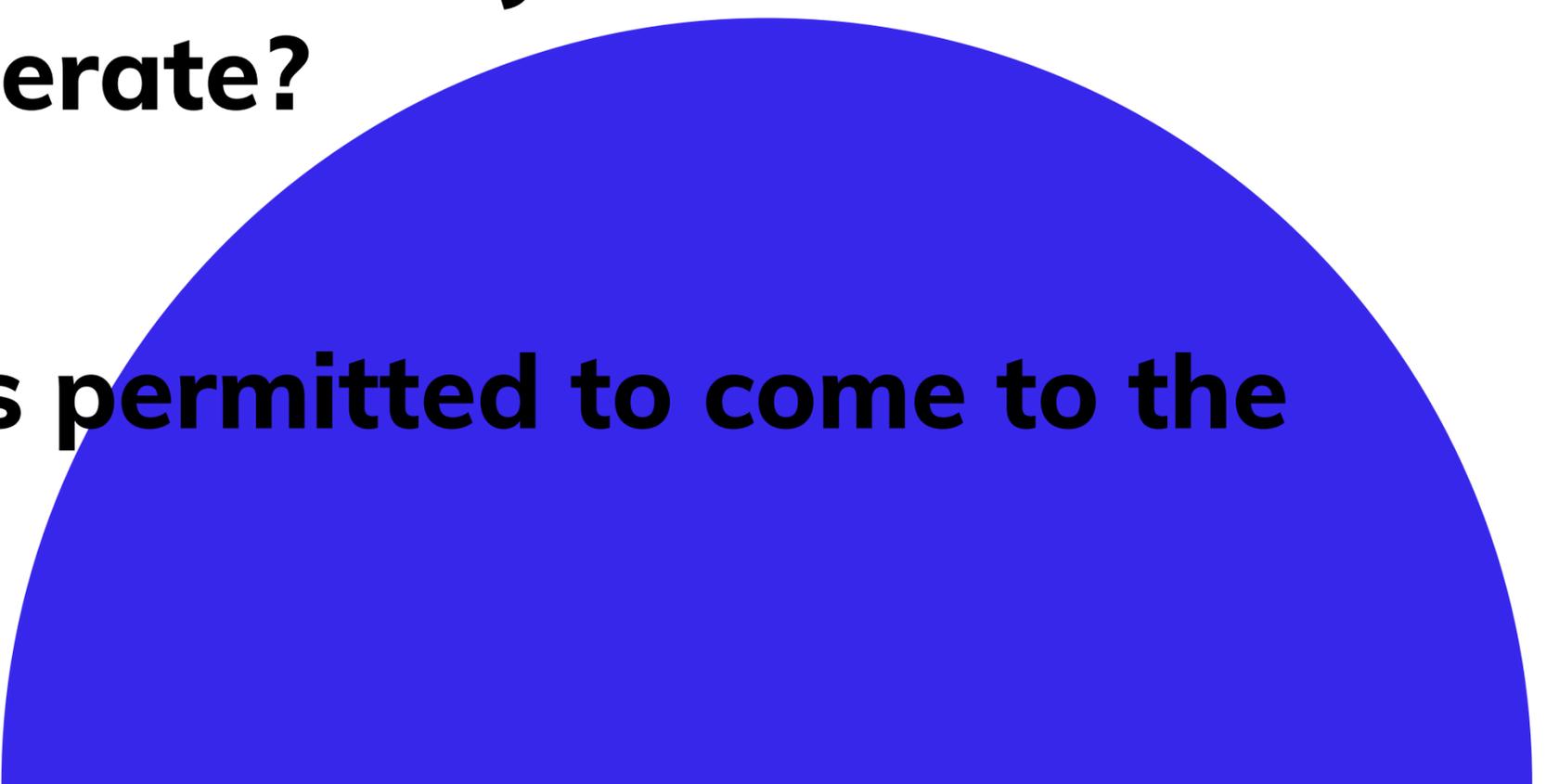


This action has left many New Jersey business owners with questions,

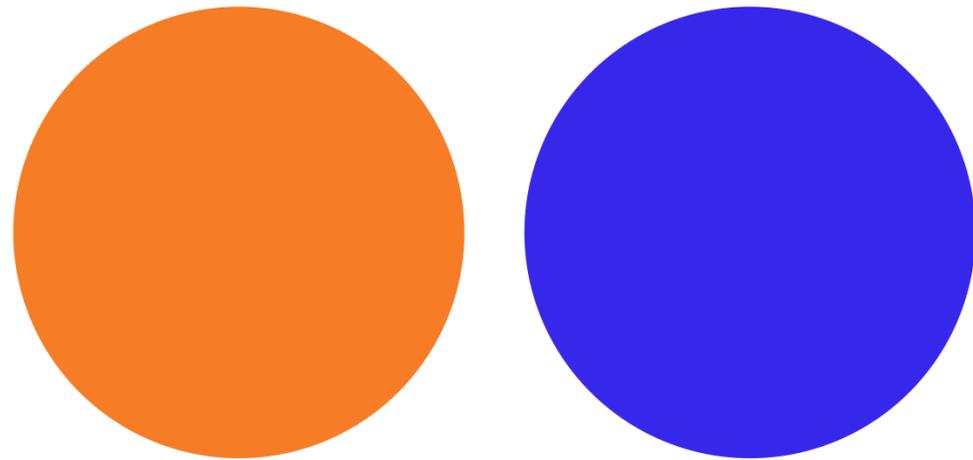
What if I need to leave my home for supplies?

such as are they allowed to operate?

Are essential employees permitted to come to the office?



NEW JERSEY'S QUARANTINE ORDER FACT SHEET



This fact sheet will clear up some common questions. If you have specific questions about your insurance policies and how this situation affects your company, one of our licensed agents is available to speak with you.

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ALL NJ RESIDENTS SHALL REMAIN HOME UNLESS THEY ARE[1]

- Obtaining goods or services from essential businesses
- Obtaining takeout food
- Seeking medical attention

- Visiting family members as a caretaker or romantic partner
- Reporting to or performing their job
- Engaging in outdoor activities (social distance permitting)

- Leaving home for educational, religious, or political reason
- For safety
- At the direction of law enforcement or a government agency

THE FOLLOWING BUSINESSES ARE ESSENTIAL AND MAY REMAIN OPEN:

- Grocery stores, farmers markets
- Pharmacies and dispensaries
- Medical supply stores
- Retail functions of gas stations
- Convenience stores
- Ancillary stores within healthcare facility
- Hardware and home improvement stores
- Retail functions of banks and other financial institutions
- Stores that sell supplies for children ages 5 and younger
- Pet stores
- Liquor stores
- Car dealerships for auto maintenance and repair services, and auto mechanics
- Retail functions of printing and office supply shops
- Educational institutions providing online-only learning options

**THE
FOLLOWING
SHOULD
FUNCTION AT A
LIMITED
CAPACITY:**

01

Public transportation should be used only as a last resort

02

Schools may remain open only if they are operating on a limited basis for food or essential care services that are non-educational

Essential businesses that cannot work from home shall reduce staff on site to the minimal necessary number.

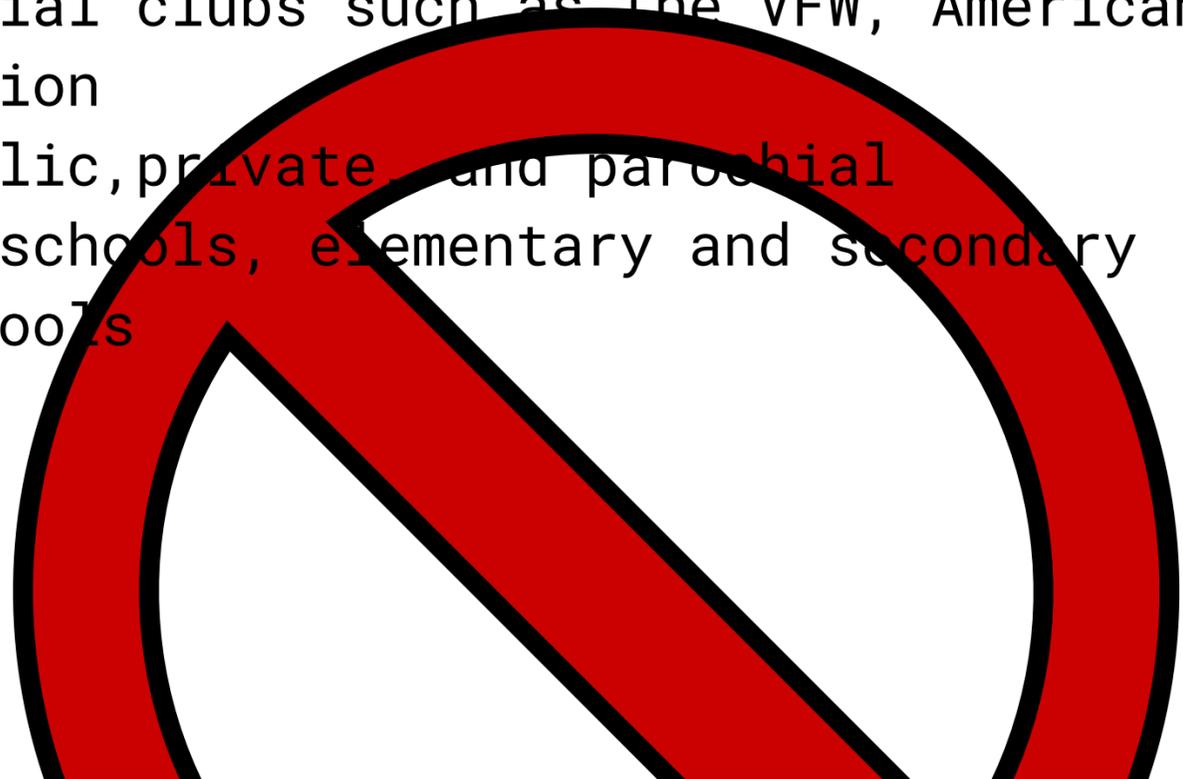


- Law Enforcement, Fire Fighters, and First Responders
- Cashiers
- Construction, utility, and repair workers
- Warehouse workers
- Lab researchers and information technology
- maintenance workJanitorial and custodial staff
- Necessary administrative staff



THE FOLLOWING ACTIVITIES ARE PROHIBITED:

- Parties, celebrations, or social events are cancelled
- Non-essential retail businesses
- On-premise
- consumption of alcohol
- Casinos,
- racetracks
- Gyms,
- fitness centers
- Movie
- theaters, performing arts centers, concert venues
- Nightclubs,
- performing art centers

- Public
 - libraries and computer labs
 - Indoor
 - retail shopping malls
 - Amusement
 - parks, zoos, children's play centers, bowling alleys
 - Personal care services that inherently non-conform to social distancing (salons, spas, tattoo shops)
 - Social clubs such as the VFW, American Legion
 - Public, private, and parochial preschools, elementary and secondary schools
- 

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Retail businesses that are not “essential” must close their physical location to the public. Non-retail businesses may continue to operate but must direct the majority of their workforce to telework from home. Information Technology maintenance workers and certain administrative staff are permitted to work in person if necessary, but companies must limit this as much as possible.

This means that an employee can come to the office to make sure your IT infrastructure is working so that others can tele-work. If someone needs to physically sign checks, send out letters, or perform other activities to keep your business going, that is generally permissible. Non-retail businesses can continue to operate so long as in-person interaction is kept to the minimum.

The situation surrounding COVID-19 is rapidly changing. We will continue to monitor and report on new developments.


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