

FAQs by Transportation Companies About COVID-19

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Workplace Safety & Liability Issues

How can I be sure that my business is prepared?

The U.S. Department of Health and Human Services (HHS) and the Center for Disease Control and Prevention (CDC) —the authorities on handling the COVID-19 (coronavirus) pandemic—have prepared a [Business Planning Checklist for Pandemics](https://files.constantcontact.com/ef416ee8001/eb47f014-79bd-4ba7-acd9-3119871943cc.pdf) (<https://files.constantcontact.com/ef416ee8001/eb47f014-79bd-4ba7-acd9-3119871943cc.pdf>).

NYC has also prepared a [Business Continuity Planning Checklist](http://www.nyc.gov/html/nycbe/downloads/pdf/EM_SBSBCPWorksheetsMar2017.pdf) (http://www.nyc.gov/html/nycbe/downloads/pdf/EM_SBSBCPWorksheetsMar2017.pdf)

Businesses should check their general liability insurance and its coverage for bodily injury and illness involving customers and other third parties. There may be policy exclusions for claims arising from a pandemic, virus or bacteria, or pollution.

What is my business’s responsibility to clients, customers, and other third parties (contractors)?

Businesses that have contact with the general public could be targets of claims that their negligence led to a contract worker, customer, or client’s exposure to and infection of COVID-19. If a customer or client claims that he or she contracted COVID-19 from using your service, proof of causation will be a big hurdle for these plaintiffs. In the case of a virus, if the property or vehicle owner (e.g., a healthcare provider, emergency responder, transportation related company) is (or should be) aware that there are infectious persons at the premises or in a vehicle (whether its own employees or tenants) who may create a health hazard to these third party entrants, there may be a duty to warn such third parties, or to prevent access to certain facility areas or vehicles.

To reduce risk of liability, companies should identify risk levels in their business settings and determine appropriate control measures to implement to address the specific exposure risks. Staying up-to-date and following guidelines established for employers by the World Health Organization (“WHO”), the U.S. Center for Disease Control and Prevention (“CDC”), and the federal Occupational Safety and Health Administration (“OSHA”) is the best way to protect your workplace and clients from exposure to the virus and to protect your business from liability.

- [World Health Organization](http://www.who.int/emergencies/diseases/novel-coronavirus-2019) (www.who.int/emergencies/diseases/novel-coronavirus-2019)
- [Centers for Disease Control](http://www.cdc.gov/coronavirus/2019-ncov/index.html) (www.cdc.gov/coronavirus/2019-ncov/index.html) CDC guidance for businesses provides employers and businesses with recommended COVID-19 infection prevention strategies to implement in workplaces (www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html).
- Updates from OSHA area available here: <https://www.osha.gov/SLTC/covid-19/>. OSHA also published Guidance on Preparing Workplaces for COVID-19 that provides guidance based on traditional infection prevention and industrial hygiene practices in the workplace (<https://www.osha.gov/Publications/OSHA3990.pdf>).

- State – New York State DOH (www.health.ny.gov/diseases/communicable/coronavirus/) New Jersey DOH (www.nj.gov/health/cd/topics/ncov.shtml)
- Local – NYC Department of Health and Mental Hygiene (www1.nyc.gov/site/doh/health/health-topics/coronavirus.page)

As an employer, what is my responsibility to my workforce?

In the U.S., employees are protected from physical harm at work under the Occupational Safety and Health (OSH) Act of 1970, 29 USC 654(a)(1). The Act requires employers to comply with safety and health standards and regulations promulgated by the federal Occupational Safety and Health Administration (OSHA) or by a state with an OSHA-approved state plan. In addition, the Act’s General Duty Clause, Section 5(a)(1), requires employers provide their employees with a workplace free from recognized hazards likely to cause death or serious physical harm.

There is no specific OSHA standard covering exposure to coronavirus (COVID-19), so OSHA will use the General Duty Clause. Employers may be cited if there is a recognized hazard and they do not take reasonable steps to prevent or abate the hazard. If employees are reasonably likely to be exposed to the virus at a worksite, then the employer should have a plan with procedures to protect those employees.

To reduce risk of potential liability, companies should identify risk levels in their business settings (see below) and determine appropriate control measures to implement to address the specific exposure risks (*e.g.*, routine environmental cleaning, encourage sick employees to stay home, require workers who exhibit symptoms of COVID-19 to remain at home/leave work).

What workplace safety guidance should my business follow?

The Occupational Safety and Health Administration (OSHA) published Guidance on Preparing Workplaces for COVID-19 that provides guidance based on traditional infection prevention and industrial hygiene practices in the workplace (<https://www.osha.gov/Publications/OSHA3990.pdf>). CDC guidance for businesses also provides employers and workers with recommended COVID-19 infection prevention strategies to implement in workplaces (www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html).

OSHA has classified four levels of worker risk of occupational exposure to COVID-19 (*i.e.*, whether the employee is reasonably likely to be exposed to the virus as work), ranging from very high to high, medium, or lower (caution) risk. The “very high” category is reserved for healthcare or laboratory personnel collecting or handling specimens of known or suspected COVID-19 patients. Most workers will likely fall in the lower exposure risk (caution) or medium exposure risk levels. NEMT workers may be in the high exposure risk category.

- **High Exposure Risk:** workers with high potential for exposure to known or suspected sources of COVID-19. This includes medical transport workers (*e.g.*, ambulance vehicle operators) moving known or suspected COVID-19 patients in enclosed vehicles.
- **Medium Exposure Risk:** workers with frequent and/or close contact with (*i.e.*, within 6 feet) people who may be infected with COVID-19, but who are not known or suspected COVID-19 patients. In areas *without* ongoing community transmission, this includes workers who have frequent contact with travelers returning from international locations with widespread COVID-19 transmission. In areas where there *is* ongoing community transmission—such as New York,

New Jersey and beyond—this includes workers who have contact with the general public (*e.g.*, schools, high population density work environments, and some high-volume retail).

- **Lower Exposure Risk (Caution):** workers with no contact with known or suspected COVID-19 patients or minimal close contact with the general public and other coworkers.

Once you classify worker risk level, follow OSHA’s guidance for “Steps All Employers Can Take to Reduce Workers’ Risk of Exposure to SARS-CoV-2” and implement control measures described for the particular risk level: <https://www.osha.gov/Publications/OSHA3990.pdf>.

Although there is no specific OSHA standard covering COVID-19 exposure, the OSHA COVID-19 webpage provides additional information about OSHA standards and requirements that may be relevant, including applications of standards related to sanitation and communication of risks related to hazardous chemicals that may be in common sanitizers and sterilizers. See: www.osha.gov/SLTC/covid-19/standards.html

Workplace Safety Issues for Transportation Companies

Has the TLC issued any guidance?

The NYC Taxi and Limousine Commission (TLC) issued preliminary guidance to licensees, which is available on its website: www1.nyc.gov/site/tlc/drivers/coronavirus-information.page.

As set forth in the TLC advisories, drivers and vehicle operators are encouraged to clean their vehicles at least daily with standard cleaning and disinfection products (*e.g.*, Clorox, Purell, Peroxide multi-purpose cleaner). Pay special attention to disinfecting surfaces and objects that are touched often, such as door handles, armrests, and seatbelts. Vehicles should be equipped with antiseptic hand gels and/or antibacterial wipes that contain at least 60% alcohol at all times for use by drivers and passengers.

Although this was not a mandate via an Industry Notice, transportation providers that own their vehicles should follow this advice, at a minimum. For those providers utilizing independent contractors, the licensed operators should have received these instructions. Even so, the providers should separately distribute the TLC message to operators. In addition, providers would be prudent to provide supplies for independent operators who are in need of such supplies.

It is likely that the TLC will supplement its guidance with additional messages – or Industry Notices containing new mandates. It is critical that providers heed such updates and promptly distribute such information to licensed drivers.

Businesses regulated by the TLC should follow any related advisories, recommendations, or directives that the agency issues. The latest information from the TLC regarding COVID-19 is available on the TLC website: www1.nyc.gov/site/tlc/drivers/coronavirus-information.page.

My drivers have contact with the public. What infection prevention measures should I take (medium exposure risk)?

To protect workers in medium exposure risk jobs, which could include for-hire vehicle drivers, non-emergency medical transportation (“NEMT”) drivers, and other ground transportation drivers—OSHA recommends certain additional measures to the general measures outlined above, including:

- Install physical barriers, such as clear plastic sneeze guards, where feasible.

- Consider offering facemasks to ill employees and customers to contain respiratory secretions until they are able leave the workplace (*i.e.*, for medical evaluation/care or to return home).
- Keep customers informed about symptoms of COVID-19 and ask sick customers to minimize contact with workers until healthy again, such as by posting signs about COVID-19 in stores where sick customers may visit (*e.g.*, pharmacies) or including COVID-19 information in automated messages sent when prescriptions are ready for pick up.
- Where appropriate, limit customers' and the public's access to the worksite, or restrict access to only certain workplace areas.
- Communicate the availability of medical screening or other worker health resources (*e.g.*, on-site nurse; telemedicine services).
- Workers with medium exposure risk may need to wear some combination of gloves, a facemask, and/or a face shield or goggles.
- Clean and disinfect vehicles daily or as needed (see below).

My company provides Non-Emergency Medical Transportation (“NEMT”). What infection prevention measures should I take (medium exposure risk)?

To protect workers in medium exposure risk jobs, which could include for-hire vehicle drivers, non-emergency medical transportation (“NEMT”) drivers, and other ground transportation drivers—OSHA recommends certain additional measures to the general measures outlined above, including:

- Install physical barriers, such as clear plastic sneeze guards, where feasible.
- Consider offering facemasks to ill employees and customers to contain respiratory secretions until they are able leave the workplace (*i.e.*, for medical evaluation/care or to return home).
- Keep customers informed about symptoms of COVID-19 and ask sick customers to minimize contact with workers until healthy again, such as by posting signs about COVID-19 in stores where sick customers may visit (*e.g.*, pharmacies) or including COVID-19 information in automated messages sent when prescriptions are ready for pick up.
- Where appropriate, limit customers' and the public's access to the worksite, or restrict access to only certain workplace areas.
- Communicate the availability of medical screening or other worker health resources (*e.g.*, on-site nurse; telemedicine services).
- Workers with medium exposure risk may need to wear some combination of gloves, a face mask, and/or a face shield or goggles.
- Clean and disinfect vehicles daily or as needed (see below).

How should I be cleaning my vehicles?

The CDC prepared the following for posting by the U.S. Federal Transit Administration regarding transit interior surfaces that require the most attention, the most effective cleaning solutions against the virus, and frequency of cleaning.

High touch surfaces should be cleaned and disinfected at least once a day.

- High touch surfaces include kiosks, turnstiles, benches, railings, handrails, garbage cans, door handles, payphones, restroom surfaces (faucets, toilets, counters), poles, handrails, seats, benches, grab bars, and exit buttons.
- If surfaces are dirty, they should be cleaned using a detergent or soap and water prior to disinfection.
- Products registered with EPA for use against novel coronavirus SARS-CoV-2 (the cause of COVID-19) are expected to be effective against COVID-19 based on data for harder to kill viruses. Follow the manufacturer's instructions for all cleaning and disinfection products (e.g., concentration, application method and contact time, *etc.*). See this [list of products](#) registered with EPA for use against novel coronavirus SARS-CoV-2.
- For soft or porous surfaces such as carpeted floor, rugs, and drapes, remove visible contamination if present and clean with appropriate cleaners indicated for use on these surfaces.
- Staff should wear personal protective equipment (PPE) in accordance with the disinfectant manufacturer's instructions. After removing PPE, staff should wash their hands with soap and water for at least 20 seconds.

Businesses regulated by the NYC Taxi and Limousine Commission (TLC) should follow any related advisories, recommendations, or directives that the agency issues regarding cleaning vehicles. The latest information from the TLC regarding COVID-19 is available on the TLC website.

www1.nyc.gov/site/tlc/drivers/coronavirus-information.page. The TLC is encouraging drivers and vehicle operators to clean their vehicles at least daily with standard cleaning and disinfection products (*e.g.*, Clorox, Purell, Peroxide multi-purpose cleaner). Pay special attention to disinfecting surfaces and objects that are touched often, such as door handles, armrests, and seatbelts. Vehicles should be equipped with antiseptic hand gels and/or antibacterial wipes that contain at least 60% alcohol at all times for use by drivers and passengers.

What should my transportation company do if it encounters a potentially-infected case of COVID-19?

If a worker exhibit symptoms of influenza-like illness at work, send the person home. Companies may ask employees to leave the workplace and seek medical attention. The CDC recommends that employees who exhibit acute respiratory illness symptoms (*i.e.*, cough, shortness of breath) upon arrival to work or who become sick during the day should be separated from other employees and sent home immediately. Workers who have symptoms of acute respiratory illness should stay home and not come to work until they are free of fever (100.4° F/37.8° C or greater), signs of a fever, and any other

symptoms for at least 24 hours, without the use of fever-reducing or other symptom-altering medicines, such as cough suppressants.

You do not need to report anyone who you think may have been exposed or been infected. The NYS Health Department is conducting thorough outreach and does not require assistance from the general public in identifying individuals.

The U.S. Equal Employment Opportunity Commission (EEOC) advises that, “During a pandemic, employers should rely on the latest CDC and state or local public health assessments.” EEOC, *Pandemic Preparedness in the Workplace and the Americans with Disabilities Act*, EEOC-NVTA-2009-3, (Oct. 9, 2009), https://www.eeoc.gov/facts/pandemic_flu.html. In addition, in rapidly changing pandemics, “employers are expected to make their best efforts to obtain public health advice that is contemporaneous and appropriate for their location, and to make reasonable assessments of conditions in their workplace based on this information.” *Id.*

For example, during the H1N1 (swine flu) pandemic, the EEOC relied on the CDC’s assessment that employees who become ill with symptoms of influenza-like illness at work during a pandemic should leave the workplace and stated that “[a]dvising such workers to go home is not a disability-related action if the illness is akin to seasonal influenza or the 2009 spring/summer H1N1 virus.” *Id.* Since the CDC has made the same recommendations regarding COVID-19, an employer may require workers to go home if they exhibit symptoms of the COVID-19 coronavirus or the flu.

What should my transportation company do if it encounters a confirmed case of COVID-19?

If it is an employee or worker, send the person home immediately for a minimum of 14-days. The CDC states that if an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure: <https://www.cdc.gov/coronavirus/2019-ncov/php/risk-assessment.html>

If it is a passenger or customer, follow the same precautions above, and also notify third parties of their possible exposure to COVID-19. In the case of a virus, if the property or vehicle owner is (or should be) aware that there are infectious persons at the premises or in a vehicle (whether its own employees or customers) who may create a health hazard to these third party entrants, there may be a duty to warn such third parties, or to prevent access to certain facility areas or vehicles. Keep customers informed about symptoms of COVID-19 and ask sick customers to minimize contact with your workforce until healthy again.

Clean and disinfect the workplace. Staff should wear and use appropriate Personal Protective Equipment (*e.g.*, facemasks, gloves) and follow CDC cleaning recommendations, available here: <https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html>

The New State Department of Health (NYSDOH) issued Interim Guidance for Cleaning and Disinfection of Public and Private Facilities for COVID-19 that states that, if there is a confirmed case of COVID-19 in a facility, all surfaces throughout the area should be cleaned and disinfected by individuals who have been trained to use products in a safe and effective manner (www.health.ny.gov/diseases/communicable/coronavirus/docs/cleaning_guidance_general_building.pdf)

f). Use products recommended for cleaning and disinfecting, such as Lysol and bleach (www.dec.ny.gov/docs/materials_minerals_pdf/covid19.pdf).

I am a motor carrier subject to the Federal Motor Carrier Safety Regulations. Have my compliance obligations changed?

Only if you are providing qualifying direct assistance in response to the COVID-19 outbreak. The Federal Motor Carrier Safety Administration (“FMCSA”) issued an [Emergency Declaration](#) providing hours-of-service regulatory relief for commercial vehicles delivering relief in response to the coronavirus outbreak. The declaration exempts motor carriers and drivers providing direct assistance in support of relief efforts related to the COVID-19 outbreaks from certain provisions of Parts 390 through 299 of the Federal Motor Carrier Safety Regulations (FMCSRs).

The Emergency Declaration provides necessary relief from FMCSRs for motor carriers and drivers transporting essential supplies, equipment, and persons in direct assistance of relief efforts related to COVID-19 outbreaks. It does not apply to motor carriers or drivers providing routine commercial deliveries or transportation.

“Direct assistance” means transportation and other relief services provided by a motor carrier or its driver(s) incident to the immediate restoration of essential services, such as medical care, or essential supplies such as food, related to COVID-19 outbreaks during the emergency. Examples of qualifying direct assistance in support of COVID-19 emergency relief efforts include transportation to meet immediate needs for the following:

- medical supplies and equipment related to the testing, diagnosis and treatment of COVID-19;
- supplies and equipment necessary for community safety, sanitation, and prevention of community transmission of COVID-19 such as masks, gloves, hand sanitizer, soap and disinfectants;
- food for emergency restocking of stores;
- equipment, supplies and persons necessary to establish and manage temporary housing, quarantine, and isolation facilities related to COVID-19;
- persons designated by Federal, State or local authorities for medical, isolation, or quarantine purposes; and
- persons necessary to provide other medical or emergency services, the supply of which may be affected by the COVID-19 response. Direct assistance does not include routine commercial deliveries, or transportation of mixed loads that include essential supplies, equipment and persons, along with supplies, equipment and persons that are not being transported in support of emergency relief efforts related to the COVID-19 outbreaks.

Direct assistance ends when a driver or commercial motor vehicle is used to transport cargo or provide services that are not in support of emergency relief efforts related to the COVID-19 outbreaks or when the motor carrier dispatches a driver or commercial motor vehicle to another location to begin operations in commerce. See 49 CFR 390.23(b).

If a driver providing direct assistance tells the motor carrier that they need immediate rest, the driver must be permitted at least 10 consecutive hours off duty before being required to return to the motor carrier's terminal or the driver's normal reporting location. When the driver returns, they must be

relieved of all duty and responsibilities and receive a minimum of 10 hours off duty if transporting property, and 8 hours if transporting passengers.

The emergency from does not apply to the following FMCSRs: (i) drug and alcohol use and testing requirements (Part 382); (ii) commercial driver's license requirements (Part 383); (iii) financial responsibility (insurance) requirements (Part 387); (iv) the hazardous material regulations (Parts 100-180); and (v) applicable size and weight requirements, or any other portion of the regulations not specifically exempted under § 390.23. All motor carriers must continue to comply with those provisions.

The Emergency Declaration commenced on March 13, 2020, and remains in effect until termination of the emergency (as defined in 49 CFR 390.5) or until 11:59 PM Eastern Time on April 12, 2020, whichever occurs sooner. The Emergency Declaration is available here:

<https://www.fmcsa.dot.gov/sites/fmcsa.dot.gov/files/2020-03/FMCSA%20Emergency%20Declaration%203.13.20.pdf>.

Other Legal Considerations

Service Refusals: What happens if a driver refuses a fare based on the background of the passenger?

It is illegal to refuse service because of a passenger's actual or perceived race or national origin. Drivers should not refuse to transport a passenger based on their race or national origin associated with COVID-19 fear.

The NYC Human Rights Law makes it illegal for a TLC-licensed driver to refuse service because of a passenger's actual or perceived "race, creed, color, national origin, age, gender, disability, marital status, partnership status, sexual orientation, uniformed service or alienage or citizenship status." See NYC Admin. Code § 8-107(13). Drivers should not refuse to transport a passenger based on their race, ethnicity, national origin or other identity associated with COVID-19 fear. It is unlikely that COVID-19 would be considered a protected disability. In the same way that an employee cannot be sent home because he or she is Chinese, Iranian, or Italian, service may not be refused on that basis.

Can I raise my fares if demand goes up and supply is down? (Fare Gouging)

Beware that New York law prohibits fare gouging during national and local emergencies. N.Y. General Business Law § 396-r prohibits "unconscionably excessive prices" for essential goods and services during an "abnormal disruption of the market." The phrase "abnormal disruption of the market" means "any change in the market, whether actual or imminently threatened, resulting from stress of weather, convulsion of nature, failure or shortage of electric power or other source of energy, strike, civil disorder, war, military action, national or local emergency, or other cause of an abnormal disruption of the market which results in the declaration of a state of emergency by the governor."

In 2014, following Hurricane Sandy, then Attorney General Eric Schneiderman negotiated an agreement with Uber whereby Uber would limit its surge pricing in times of disaster. See

https://ag.ny.gov/pdfs/Uber_Letter_Agreement.pdf

In addition, TLC rules prohibit bases from charging rates that exceed scheduled rates. See 35 RCNY §§ 59b-23(a), 59d-1. If a price multiplier or variable pricing policy is in effect at the time at which a

customer requests service, the base must require the customer to affirmatively acknowledge and accept the price multiplier or variable pricing policy before the vehicle may be dispatched. See 35 RCNY § 59B-25(h).

Worker Classification Issues

Will supplying drivers with hand sanitizers and disinfectants to clean the vehicle affect the employment relationship?

Possibly – especially since the TLC guidance of March 3, 2020 and other public information concerning the need to sanitize enclosed spaces is only suggested and not yet a mandate. In New York, the determination of whether an employer-employee relationship exists turns on whether the alleged employer exercises control over the method or means by which the worker performs the job. No single factor is determinative of whether an employer-employee relationship exists, and courts will examine all factors relevant to assessing the degree of control exercised by the purported employer. While courts will also look at whether the employer provides equipment or supplies for the worker to use to perform the work. Under the circumstances, providing cleaning and disinfecting supplies at no costs in accordance with recommended CDC guidelines is unlikely to be viewed as controlling the work.

Should I require independent contractor drivers to obtain permission to be absent from working?

Businesses whose drivers are independent contractor should allow drivers to be absent from work without prior permission. In New York, the determination of whether an employer-employee relationship exists turns on whether the alleged employer exercises control over the method or means by which the worker performs the job. While no single factor is determinative of whether an employer-employee relationship exists, courts have found that requiring a worker to obtain prior permission to be absent is a factor would indicate an employment relationship exists. See *In re Horne*, 188 A.D.2d 922, 591 N.Y.S.2d 880 (3d Dep’t 1992) (individual who received monthly work schedule, attended monthly meetings, and reported absences to company was employee).

Workers’ Compensation

My employee alleges that they contracted the coronavirus while at work. Will this result in a compensable workers’ compensation claim?

If an employee claims he or she contracted the coronavirus while at work, compensability for a workers’ compensation claim will be determined on a case-by-case basis. These laws vary from state-to-state. However, generally, only those disabilities that are causally related to an accidental injury arising out of and in the course of the employment or to occupational disease are compensable. At issue will be whether the employee contracted the virus at work and whether contracting the disease was “peculiar” to their employment. Generally, if the injury arises out of and in the course of employment, employees are limited to the workers’ compensation benefits and cannot recover other damages.

Relief for businesses

Is there any government support during this crisis?

Yes. The City of New York will provide relief for small businesses in NYC seeing a reduction in revenue because of COVID-19. Businesses with fewer than 100 employees who have seen sales decreases of 25% or more will be eligible for zero interest loans of up to \$75,000 to help mitigate losses in profit. In addition, businesses with fewer than 5 employees may receive a grant to cover 40% of payroll costs for two months to help retain employees. Eligible owners who would like to learn more about these programs should visit the NYC website: <https://www1.nyc.gov/site/sbs/businesses/covid19-business-outreach.page>

As part of the federal law enacted on March 6, 2020, the U.S. Small Business Administration (SBA) has funds available for small businesses related to COVID-19 in states affected by COVID-19. (<https://www.sba.gov/funding-programs/disaster-assistance>) In conjunction with Gov. Cuomo's declaration of a state of emergency, Cuomo has made NY businesses eligible for these SBA loans as follows:

- [Economic Injury Disaster Loan Program](#) offers up to \$2 million in assistance to small businesses to help overcome the temporary loss of revenue they are experiencing. Please note these are not grants
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that cannot be paid because of the disaster's impact. The interest rate is 3.75% for small businesses.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are negotiable with SBA and will be determined on a case-by-case basis, based upon each borrower's ability to repay.

A new bipartisan spending package was just passed in the House of Representatives and the Senate. This package, when it is implemented, will provide \$7 billion in federal funds to assist small businesses that suffer economic harm from the coronavirus outbreak. [You can read more about the bill here.](#)

Does the Black Car Fund offer members any benefits that may be of help now?

Black Car drivers in New York are eligible for telemedicine, paid for by The Black Car Fund. Drivers and their families can speak to a doctor for a non-emergency consultation by phone, secure online video, or through the MDLIVE App. For more information, visit the BCF drivers benefit website: <https://driversbenefits.org/benefits/drivers-telemedicine/>