

# CHALLENGE ACCEPTED!

Now, what questions do we ask?



**Here we are!**

**Uncharted territory**

**High emotions**

**Constant change**



# Before COVID-19 -

## 10 Legal Issues Faced By Small Businesses


- Debt Collection
- Contract Review
- Document Review
- Contractor & Supplier Disputes
- Internet Security Breaches
- Product Liability Issues
- Employee Theft
- Tax Audits
- Employee Confidentiality Issues
- Threats Of Consumer Lawsuits



# Issues During COVID-19 -

- **Financial Matters**
- **Customer**
- **Employees**





***The quality of the question  
determines the quality of the  
answer!***



# FINANCIAL MATTERS -

- **Does my business qualify for stimulus assistance?**
- **What are the details of the assistance packages?**
- **What expenses can be paid with the money?**
- **If it turns into a loan, what are the terms?**



# FINANCIAL MATTERS -

- **Can tax payments be delayed?**
- **Are tax credits available and how can they be used?**
- **What if there are bills you cannot pay?**
- **What if debt collectors come after you?**



# FINANCIAL MATTERS -

- **Do you have to pay your rent if you are closed down?**
- **Do you have to pay subscriptions if you are not using them?**
- **Can you cancel contracts for upcoming work to be done?**





# CUSTOMERS

- **What measures need to be taken for customers to be inside your place of business**
- **What are your occupancy requirements?**
- **Are you responsible if a customer is exposed to the virus at your business? Are you required to tell them? Are you required to close? Can you be sued?**
- **What if you have to go to your customer's location? What if your customer does not follow the same standards you do?**



# CUSTOMERS

- **Are your contracts reviewed to allow for virus-related issues such as shortages, sanitation requirements, worker availability?**
- **What if a customer cancels your allowed service due to fear of the virus? Are you required to give a refund?**
- **What if a customer owes you money? Debt collection? What if there are extenuating circumstances? Are there steps to make sure you get paid in case of bankruptcy?**



# CUSTOMERS

- **What do you do if a customer refuses to comply with your standards?**
- **What do you do if a customer complains about your required practices?**
- **What do you do if they post complaints on social media?**



# EMPLOYEES

- **What is the difference between furloughing and unemployment?**
- **What are your obligations to protect your employees?**
- **Are you required to pay employees on sick leave?**
- **Can you ask employees to be tested? What if they are positive? Who do you need to notify? Employees? Customers? Vendors? Government agencies?**



# EMPLOYEES

- **If an employee is showing symptoms, can you force them to go home? Paid or unpaid?**
- **What if an employee refuses to come back to work?**
- **What if your employee takes a trip to a “hot” spot? Can you ask them to self-quarantine? Do you pay them?**
- **What if your business requires employees to travel outside the office? Locally? Out of state? Hot spots?**



# EMPLOYEES

- **Can employees request sick leave to take care of family members?**
- **Are you responsible if employees are exposed to virus while on the job? Can you be sued?**
- **Are there government-required sanitation practices?**



# EMPLOYEES

- **Have you reviewed your employee handbook in light of COVID-19?**
- **Can you ask an employee to take on added responsibilities? What if they refuse?**
- **Are you required to allow employees to work from home? Can you allow selected employees to work from home?**
- **Do OSHA standards apply to home offices?**



# EMPLOYEES

- **What about privacy and security issues when working from home?**
- **Can you track your employee to make sure they are working from home?**
- **Can you bring back employees to a shorter work schedule or different pay rate or different responsibilities?**





# EMPLOYEES

- **Do you need to require employees to wear masks? What if they won't? What about controversial slogan or pictures on masks? Do employees have to provide their own masks?**
- **Can the health insurance company ask about virus exposure when new employees are hired?**
- **If your business is closed, what about paying for benefits?**





# WHERE ARE THE ANSWERS?

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- **GOOGLE?**
- **SOCIAL MEDIA?**

**NO!**



# BETTER RESOURCES

- **CHAMBER OF COMMERCE UPDATES**
- **GOVERNMENT WEBSITES**
- **PAYROLL SERVICE COMPANY**
- **YOUR ACCOUNTANT**



**BEST LEGAL RESOURCE**

**YOUR ATTORNEY**

**Make sure attorney specializes in business law**

**Answers will be customized for YOUR situation**



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