

# Commercial Risk Advisor

August 2020

## Effective Face Coverings

According to the Public Health Agency of Canada, effective face coverings should:

- Allow for easy breathing
- Fit securely to the head with ties or ear loops
- Maintain their shape after washing and drying
- Be changed as soon as possible if damp or dirty
- Be comfortable
- Be made of at least two layers of tightly woven material
- Be large enough to completely and comfortably cover the nose and mouth without gaping

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## Should You Require Face Coverings or Masks in the Workplace?

The Public Health Agency of Canada advises that face coverings should be worn in public, including places of employment. By familiarizing yourself with best practices related to masks and face coverings, you can help prevent the spread of COVID-19.

### The Difference Between Masks and Face Coverings

Organizations should consider what types of services they provide and check with local guidance to determine whether they should use masks or face coverings.

- A face covering refers to a cloth covering of the face and is not a medical-grade mask. These can be purchased or even made at home, and will be appropriate for many industries.
- Masks refer to filtering respirators, such as an N95, K95, medical-grade or surgical mask. These are currently being utilized by vital professions such as health care and are not necessary in most industries.

### When to Use Masks and Face Coverings

Studies show that people with minimal or no symptoms can still have COVID-19. While wearing face coverings shouldn't replace social distancing, face coverings can help prevent the spread of COVID-19.

Employers should have policies and practices in place for use of masks and face coverings, including who is expected to wear them and how they will be supplied. Furthermore, employers should communicate policy updates related to face masks to all employees, such as whether face coverings are optional or mandatory, who will be providing them, how they will be washed and how training will be conducted.

When implementing face coverings in the workplace, employers should check with local guidelines and laws, and seek legal counsel when implementing any policies or changes.

## The Value of Bilingual Digital Marketing

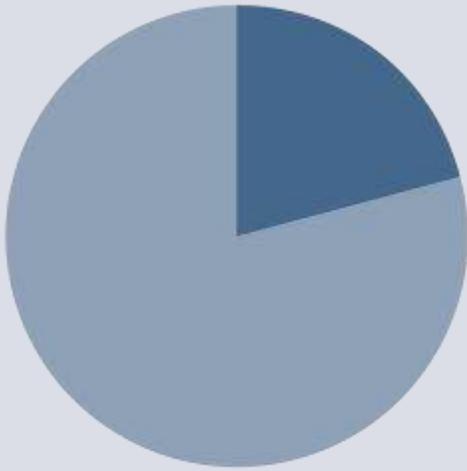
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Businesses of all sizes use their websites as a marketing tool to advertise and showcase their products or services. And while most organizations want to reach as many new customers as possible, many fail to provide website or digital marketing copy in more than one language. This is particularly limiting in a bilingual country like Canada, where 7.2 million people speak French as a primary language.

In order to reach more clients, businesses should consider bilingual digital marketing, which can offer the following benefits:

- **Access to new business markets**—Simply providing website or other marketing copy in more than one language can help you grow your customer base. In fact, marketing in more than one language helps you net business you wouldn't have access to otherwise. Just be sure to do your research to ensure you are investing in the languages most relevant to your target markets.
- **A potential competitive advantage**—Marketing a business in multiple languages can be time-consuming, and many organizations don't want to invest the hours. As such, by taking a bilingual approach to marketing, you could stand apart from your competitors who only cater to English-speaking Canadians. This is particularly advantageous when marketing to provinces like Quebec, where French is spoken by much of the population.
- **Cost savings when you decide to expand**—While you may think that new markets can only be accessed by opening additional locations, opening a physical store can be expensive. That cost is even higher if that store needs to accommodate multiple languages. Creating bilingual websites and advertising is a cost-effective way to increase sales and reach new customers.

While many businesses are open to the idea of bilingual marketing, it can be difficult to know where to start. Consider contacting translation firms or hiring bilingual speakers to help you adjust your marketing copy.



Nearly **21%** of the Canadian population speaks French as a primary language.

**Welcome!**

**Bienvenue!**

If you fail to market your business in multiple languages, you could be missing out on **millions** of potential customers.