



A pandemic is a global outbreak of a disease, such as influenza. According to the World Health Organization (WHO), past influenza pandemics have led to high levels of illness, death, social disruption and economic loss. The 2009 H1N1 influenza pandemic, which affected 213 different countries and has led to over 18,000 confirmed deaths, is just a small example of the potential impact of such a pandemic.

Business Continuity Planning

Regardless of your company's size, business continuity planning is a must. According to the Insurance Information Institute, the survival rate for businesses without a plan following a disaster range from 5 percent for small businesses to about 30 percent for large ones. Begin crafting a business continuity plan today to avoid potentially catastrophic losses in the future.

Though it is too early to evaluate the full economic and social impact of the H1N1 pandemic, it is safe to say that it could have been much worse. Due to the world's ever-expanding population and the prevalence of international travel, the worldwide impact of a pandemic could be catastrophic, and predicting the size of the threat is difficult.

Given the uncertainty of current flu outbreaks such as the coronavirus disease or future flu outbreaks

and their potentially enormous impact, businesses need to take steps to prepare themselves now.

When planning specifically for a pandemic, your business needs are unique, so you'll need to conduct a risk-management assessment of your own business to ensure continued operation. Here is a sampling of things to review and consider:

- Develop and test a business continuity plan
- Identify an individual in your organization who is responsible for all disease/disaster planning, monitoring of pandemic situations, and emergency actions.
 - » Develop multiple strategies for communicating with employees, customers, consumers and the media.
 - » How to communicate this information to employees by setting good examples, instructing them, and making sure they fully understand and follow safe procedures.
- To minimize business disruptions, review how you work with employees, customers, consumers, contractors, media, etc.
 - » Do you have the infrastructure you need to run your operations with up to 40 percent of your staff out ill or caring for sick family members?
 - » Identify essential job duties, operations, work functions, personnel, supply chains and distribution methods.

- » Create or identify backup workers, methods or processes in the event of business interruption.
- » Review sick-leave and pay policies to ensure they don't discourage workers from staying home when they're ill. In the event of an influenza pandemic, sick employees should be encouraged to stay home to prevent the spread of disease.
- Consider building up inventories in case foreign or domestic suppliers and transport services are interrupted.
 - » Stock up on masks and sanitizers, and consider staggering work hours during pandemic situations to limit the size of gatherings.
- Keeping people apart to limit the disease's spread will be crucial in a pandemic situation. Consider supplying employees the equipment and support they need to telecommute if their jobs allow.
 - » Establish health policies and procedures to protect employees working in or traveling to affected areas. This may also be applied using alternatives to gatherings or meetings.
 - » Consider expanding your online business opportunities.
 - » Make backup plans if you need to pull people out of countries where the epidemic strikes.
 - » Develop a travel policy that restricts travel to areas where the virus is active
 - » Promote awareness of the problems associated with pandemic flu: alert employees about what steps you're taking and what they can do to limit the pandemic's impact.

Communication failures have historically plagued organizations in their ability to respond to and minimize human, operational and financial impact of critical events and emergency incidents. We can also help implementing regular training and exercises within in your strategy for mitigating risk and the impacts on your business.

Pandemic Response

Responding to any pandemic or natural disaster can cause substantial loss to your business. The outbreak of a respiratory disease caused by a novel (new) coronavirus that was first detected in China and which has now been detected in more than 70 locations internationally, including the United States. The virus has been named

“SARS-CoV-2” and the disease it causes has been named “coronavirus disease 2019” (abbreviated “COVID-19”).

To fight further spread of the new coronavirus outbreak in China and globally, and protect states with weaker health systems, the international community has launched a U.S. \$675 million preparedness and response plan. As a business operator, many factors affect whether a loss would be covered under insurance, including the type of loss, the type of coverage and the terms and conditions of specific policies. The longer the period of outbreak, the more likely a pandemic would be active during an insurance buyer's renewal time. It is important to position your risk strategically with underwriters and be aware of changing market conditions or exclusions that arise as a result of the any outbreak.

Employees in the Know

Employee safety training and education is one of the most important elements of your preparedness. We can assist with the information needed while identifying your hazards and developing control procedures to help you develop work practices and training requirements.

- Safe work procedures required for their jobs and how these procedures protect them against exposure.
- When personal protective equipment is required or needed, how to use it and maintain it in good condition.
- What to do if emergencies occur in the workplace.
- Address the protocols that have been implemented to minimize exposures to hazards.

How We Work With Our Clients

Atlas's Risk and Claims Consulting Team has the experience and resources to help you develop, revise, and if necessary, implement a tailored Pandemic Response Plan.

This is where teamwork and partnership are critical. We are committed to: 1.) providing access to our best resources; and 2.) work closely with your team members, to ensure success of programs such as crisis management, emergency response, and continuity plans.

Atlas will provide support on:

- Proper Insurance Coverage
- Claim Management Support
- Safety and Risk Support
- Implementing Risk Strategies based on Continuity Plan
- Work for Continuous Improvement

We will assist your business in identifying a wide range of emergencies or events – natural, human, physical, financial, legal, or regulatory - in order to understand the proper precautions to take and mitigate potential business interruption.

Assessing Your Risk

First, individuals and businesses should assess their risk of exposure or infection to understand the proper precautions to take.

HIGH RISK	Living in the same household, intimate relations, caring for someone with a confirmed case such as COVID-19 without using precautions (precautions are keeping the ill person in a separate bedroom, use of gloves and masks for any contact, proper hand washing).
MEDIUM RISK	Close contact with someone with symptoms of infection but not high risk; being in an airplane, within 6 feet of someone with the infection, living in the same household, intimate relations, or caring for someone with the infection and consistently using all recommended precautions.
LOW RISK	Being in the same indoor environment as someone with the virus for a prolonged period of time but not within close (6 feet) contact. On an aircraft, within 2 rows of a traveller with the virus but not within 6 feet and not having any exposure that meets medium or high-risk exposure.
NO RISK	No interactions with people with symptoms of the disease, such as walking by the person or being briefly in the same room.

Pandemic Preparation Checklist

Business Assessment Sample

Encourage sick employees to stay home. Suspend requirements for notes from healthcare providers – those offices are likely to be extremely busy, and it's better to keep those with the virus away from others.

- Do we have a plan to separate any employees that arrive at work with a respiratory illness or develop one during the day and send them home immediately?
- Employees should not return to work unless they are free of a fever (100.4 degrees) for at least 24 hours without the use of medications to reduce the fever.
- Allow employees to stay home to care for ill family members. People can have the virus and not have symptoms; those with ill family members could have it as well and not know it.
- Can our policies accommodate the flexibility needed to extend sick leave so that employees do not feel impelled to come to work?

Encourage employees who are able to work remotely.

- If remote work isn't possible, are we able to allow employees to stagger shifts?
- Have we tested our remote and staggered shifts plan in order to be prepared for an emergency situation?

Business Assessment Sample Continued

Develop a communication plan to keep employees up to date on the status of the virus. Ensure employees know what the communication plan is.

- Have we developed an activation plan to ensure all employees know what to expect?
- Have we established or designated a central communication center?

Assess staffing – what work is critical, and which employees can do those tasks. Unless required to work together to consider separating them so there is less chance of all critical employees getting ill at once.

- What roles or positions are essential to continue the business?
- Are there roles that can be cross-trained for key tasks in order to avoid gaps in production?

Reconsider employee travel; limit it to what is essential. Schedule video conferences or use other remote conferencing technology. Advise employees to have plans in the event of getting stuck in an area that becomes quarantined because of the virus.

- Will you extend employee sick leave or paid vacation if an employee is ill or trapped in a quarantine zone?
- Can the business operations be conducted at alternate locations if the current location is quarantined?
- Encourage employees who become ill while traveling or on temporary assignment to contact their supervisor, and medical provider if needed.

Increase routine environmental cleaning by cleaning and disinfecting frequently touched surfaces.

- Provide disposable wipes so that commonly used surfaces (doorknobs, desks, keyboards, etc.) can be regularly wiped down.
- Provide tissues and no-touch trash cans, post hygiene reminders.
- Are we able to provide alcohol-based hand rubs around the office and encourage their use? If so, place in central locations.
- Have we checked with our cleaning/maintenance vendor on the frequency of cleaning high-touch areas?

Are there alternative supply sources if business products are unavailable from China or other locales?

- Have we researched other suppliers/distributors to assist in minimal disruption of our business?
- Stock up on basic office supplies and supplies needed for production and other work tasks.

Employers should review business insurance coverages as different types could protect against infectious disease pandemics such as business interruption, worker's compensation, directors and officers, and errors and omissions.

- Is business income/interruption coverage on the current policy? Will it provide coverage for a shutdown because of the action of civil authority such as quarantine?
- Are there liability and workers' compensation coverage's in place if employees or customers catch the virus at the business location?

Influenza Resources

News and information about pandemics can change frequently. The CDC and WHO have large surveillance programs to monitor and detect influenza activity around the world. Businesses are encouraged to stay informed by visiting www.cdc.gov/flu/pandemic-resources/ for up-to-the-minute information. This information must travel down to the front-line team member.

Past Outbreaks of the Century

Influenza

Killed an estimated 50 million to 100 million people in 1918, to the 2009 swine flu pandemic that took thousands of lives, different strains of influenza viruses have caused some of the deadliest outbreaks of the past century. In its seasonal epidemics, the virus infects up to 15 percent of the population it hits. Annual epidemics are thought to result in between 3 million and 5 million cases of severe illness and between 250,000 and 500,000 deaths every year around the world, according to the World Health Organization (WHO).

The ever-changing virus has gone through several major mutations in the past century and has been able to repeatedly spread to humans via domestic animals. Significant outbreaks caused by the virus include the Asian flu in 1957 and the Hong Kong flu in 1968, which each caused several million deaths worldwide and the swine flu in 2009.

Sars

SARS, which stands for severe acute respiratory syndrome, is caused by the SARS coronavirus. It first infected people in late 2002 in China, and within weeks spread to 37 countries through air travel. The virus infected 8,000 people worldwide, about 800 of whom died.

Most patients infected by the SARS coronavirus develop pneumonia. The virus spreads by close contact between individuals, and is thought to be most readily transmitted by droplets produced when an infected person sneezes or coughs and the secretions are inhaled by another person. The disease can also spread when a person touches a surface or object contaminated with infectious droplets. SARS may also be spread more broadly through the air.

Malaria

This mosquito-borne disease continues to pose a global problem. There's no vaccine for it, and in many parts of the world the parasite that causes it has developed resistance to a number of malaria drugs, according to the WHO. In 2010, an estimated 219 million people worldwide were infected by the disease and 660,000 died.

The disease is widespread in tropical regions such as Africa, Asia and the Americas, with about 90 percent of cases occurring in the African region. Plasmodium, the parasite that causes malaria, gets into a person's blood through a mosquito bite and travels from there to the liver, where it sits silently and reproduces for days. Eventually, the parasites, hidden inside liver cell membranes, escape the liver to invade the blood, infect red blood cells, and disrupt the blood supply to other organs.