

COVID-19: PROTECTING YOUR BUSINESS & YOUR PEOPLE DURING AN OUTBREAK

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BEST PRACTICES TO KEEP YOUR BUSINESS RUNNING DURING A FLU OR DISEASE OUTBREAK

The Centers for Disease Control and Prevention report that from October 1, 2019 through February 15, 2020, there are an estimated 29 - 41 million cases of influenza and 280,000 to 500,000 influenza-related hospitalizations.

QUICK TIPS TO KEEP YOUR ORGANIZATION RUNNING SMOOTHLY WHEN EMPLOYEE ABSENCES INCREASE.

According to the Harvard Business Review, an increasing number of employees continue to work when they are sick. This situation ends up costing employers about \$150 billion to \$250 billion or 60 percent of the total cost of worker illness.

PLAN FOR A FLU-BASED BUSINESS DISRUPTION

We have seen the coronavirus (COVID-19) take hold since the end of 2019. Information regarding this health crisis shows that transmission was not contained to the source in Wuhan, China. Every day, the Centers for Disease Control report an increased amount of confirmed cases in a greater number of countries.

Now is the time for businesses to review their business continuity plans or get serious about developing a plan.

The tolerance for employee absence is unique to each organization but it is important that an organization identify what percentage of absent employees would create a significant disruption to business operations and plan accordingly.

For example, on a test basis, Rogers will be staging a work-from-home policy. This will help us better determine how we continue to operate in a worst case scenario due to outbreak.

QUESTIONS EXECUTIVES SHOULD ASK INCLUDE:

- Would the business function with a loss of 30% or greater of their employees?
- If the entire business is operating out of one location, how will a regional, national, or global health crisis disrupt operations?

Find solutions to these questions to minimize business disruption.

AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE

Influenza spreads either through close contact with an infected person (standing within six feet) or through contact with contaminated surfaces. While it may be difficult to control the transmission of the virus, there are steps an employer can take to maintain a healthy environment:

- Encourage employees to stay home if they are sick. Ask them to return to the office only after they are free of symptoms for at least 24 hours.
- Keep surfaces clean. Instruct facilities personnel to clean surfaces thoroughly.
- Minimize group meetings to reduce the potential for transmission. When group meetings are necessary, ensure that there is appropriate air circulation.
- Encourage good hygiene. Post signs in bathrooms to remind employees to wash their hands with soap and water by following [World Health Organization best practices](#). Place additional tissue boxes and garbage cans in strategic locations where employees congregate such as break rooms, lunch areas, or collaboration spaces.
- Encourage employees to get a flu shot. Offer the shot for free at the office.
- Consult the [Center for Disease Control's "FluView"](#) for assistance in preparing for outbreaks of influenza.

CREATE A PLAN TO ENSURE BUSINESS CONTINUITY

While the best time to create a business continuity plan is well in advance of a crisis, there are steps that you can take now to prepare for the worst.

MAINTAIN BUSINESS CONTINUITY

Start by identifying which organizational processes will be most affected by a disruptive event. Anticipate the types of disruption that pose the greatest risk, and proactively implement policies and procedures to mitigate their effects.

Follow these essential steps to create the foundation for a Business Continuity Plan:

- Conduct a thorough risk assessment to identify critical processes and functions that would be impacted during a business disruption.
- Identify compliance requirements.
- Identify essential employees to deliver critical processes and functions.
- Determine the agility of the workforce and what resources may be needed during a disruption.
- Review current or develop policies regarding remote work, paid or unpaid sick or personal time.
- Review policy to encourage sick or unwell employees to work remotely or isolated from other employees.
- Align business travel to align with government mandated travel restrictions.
- Discuss protocol for the safe evacuation or quarantine of employees who are traveling.
- Define internal and external stakeholders for conveying communication.
- Develop strategies and vetted holding statements to communicate with employees, customers, consumers and the media.
- Review supplier service level agreements to consequences for not abiding by contracts.
- Review supplier business continuity plans to determine whether they align with your businesses expectations.
- Define the capabilities of the upstream supply chain to determine their capability to provide your business what it needs during a disruption.
- Consider increasing inventory to extend operations if the upstream supplier is not capable of delivering needed goods.
- Define the capabilities of the downstream supply chain to assess impact to your customers if operations are no longer feasible at normal capacity.
- Communicate business decisions to appropriate audiences.
- Train response team members on responsibilities during a disruption.
- Test the Business Continuity Plan by conducting tabletop exercises.

MAINTAIN EMPLOYEE SAFETY

Every organization has a duty to protect the health and safety of its employees. That duty is even greater during a critical event involving infectious disease. OSHA recommends taking a systematic approach to planning for employee safety during a disruptive event.

Issues to consider and plan for:

- Be aware of and review federal, provincial, and municipal health department recommendations, and integrate into your plan.
- Prepare and plan for operations with a reduced workforce.
- Identify possible exposures and health risks to your employees.
- Plan for downsizing services but also anticipate any scenario which may require a surge in services.
- Recognize that in the course of normal daily life, all employees will have non-occupational risk factors at home and in community settings.
- Stockpile items such as soap, tissue, hand sanitizer, cleaning supplies, & recommended PPE.
- Provide employees and customers with easy access to infection control supplies.
- Develop policies and practices that, if necessary, can be introduced to separate employees from each other, customers, and the general public.
- Identify a team to serve as a communication resource so that employees and customers have access to accurate information throughout the crisis.
- Work with employees & their union(s) to address leave, pay, transportation, childcare, absence, & other human resource issues.
- Provide training, education, and informational material about business-essential job functions and employee health and safety.
- Work with your insurance company, and provincial and municipal health agencies to provide accurate information to employees and customers regarding medical information specific to the event.
- Assist employees in managing additional stressors (i.e. Employee Assistance Program – EAP).

CORONAVIRUS PRECAUTION AND WORKERS' COMPENSATION CLAIMS

Whether an employee contracted it while working abroad, or in the office from another employee, workers' compensation claims could possibly be filed.

As the deadly coronavirus spreads globally, many businesses have put a temporary pause on international travel. And yet the question remains: Can a business be liable if an employee tests positive for coronavirus, or causes it to spread?

The answer is likely yes.

Consider the following scenarios in which an employer could file a worker's compensation (WC) claim due to coronavirus:

- An employee is working overseas and contracts the coronavirus.
- An employee contracts the coronavirus and infects others at the office.
- What if an employee unknowingly infects their spouse and children?

WC policies typically cover lost time, permanent disability, medical expenses and a death benefit in these scenarios.

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks, current recommendations from the CDC, WHO and the federal government, as well as available coverages that is intended for discussion purposes only. This publication is not intended to offer legal advice, medical advice or client-specific risk management advice.