

## Business Planning for Epidemics and Pandemics

### I. Introduction

With ongoing risk of epidemic and pandemic, businesses are rightly concerned that such occurrences may have a negative impact on their operations. The purpose of this *Advisor* is to provide information on how employers can help protect workers' health and minimize business disruption.

### II. Definitions

The word pandemic can have a frightening effect on people. This is especially true when one does not understand how the word is being used in describing a particular situation. For purposes of this publication, we start with the following definitions.

Epidemic: An epidemic occurs when new cases of a certain disease occur in a given human population during a given period substantially exceed what is "expected," based on recent experience.

Defining an epidemic can be subjective, depending in part, on what is "expected." An epidemic may be restricted to one locale (an "outbreak"), more broad (an "epidemic") or even global (a "pandemic"). Because it is based on what is "expected" or thought to be normal, a few cases of a very rare disease like rabies may be classified as an "epidemic," while many cases of a common disease (like the common cold) would not.

Pandemic: A pandemic is an epidemic of infectious disease that spreads through populations across a large region; for instance, a continent, or even worldwide. According to the World Health Organization (WHO), a three conditions indicate the presence of a pandemic:

1. Emergence of a disease new to a population.
2. Agents infect humans, causing serious illness.
3. Agents spread easily and sustainably among humans.

A disease or condition is not a pandemic merely because it is widespread or kills many people; it must also be infectious. For instance, cancer is responsible for many deaths but is not considered a pandemic, because the disease is not infectious or contagious.

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### Recent History:

**Severe acute respiratory syndrome (SARS)** is a viral respiratory disease of animal origin. It is caused by the SARS coronavirus (SARS-CoV). An outbreak that began in southern China in November 2002 led to a total of 8,098 cases and 774 deaths worldwide. The current 2019 coronavirus pandemic is caused by the related virus, SARS-CoV-2.

**Swine flu (2009 H1N1)** was a new virus that was first detected in people in the United States in April 2009. This virus was originally referred to as “swine flu” because early studies showed that many of the genes in the virus were similar to influenza viruses that normally occur in pigs in North America. But further study has shown that the 2009 H1N1 is very different from that which normally circulates in North American pigs. This virus is spread from person-to-person worldwide, probably in much the same way that regular seasonal influenza viruses spread. 2009 H1N1 is estimated to have infected between 700 million and 1.4 billion people worldwide, resulting in an estimated 150,000 to 575,000 deaths.

**Middle East Respiratory Syndrome-related coronavirus (MERS-CoV)** was first identified in 2012, associated with an outbreak of a new flu. It is a species of coronavirus which is believed to have originated in bats and camels. MERS-CoV cases have been reported in over 21 countries, predominately in the Middle East.

**Coronavirus Disease 2019 (COVID-19)** is a respiratory disease of animal origin, caused by the SARS-CoV-2 virus. It first appeared in Wuhan China in December of 2019, but quickly spread throughout the world, despite extensive containment efforts. As of this writing, there have been nearly a quarter of a million confirmed cases, resulting in over 10,000 deaths, worldwide.

Pandemic diseases are not a “new” thing. However, given the increasingly global nature of our society, future pandemics can be expected and should be prepared for.

### III. Precautions to Take to Limit the Spread of Disease

There are actions that we can take to limit our exposure to infectious diseases in general.

- **Stay well informed:**

As a disease spreads, its strains may change. As time passes, outbreaks in various regions may increase or decrease. The best course of action is to keep abreast of the changing situation through *reputable* sources.

The medical community should be the primary source of current information. Some reputable sources include:

- Center for Disease Control (CDC): <http://www.cdc.gov/>
- US Department of Health and Human Services (HHS): <http://www.hhs.gov/>
- WHO: <http://www.who.int/en/>

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Your local Health Department and your personal physician are also reliable sources of information.

Avoid relying on information from individuals or companies that have a vested interest in raising alarms of epidemics or pandemics. Those who are attempting to sell 'cures,' flu kits, masks, etc., may not be objective.

- **Take everyday actions to stay healthy:**
  - Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it. If a tissue is not available, cover your mouth and nose with your hand or arm. The crook of your arm is preferred so that you don't subsequently pass on a virus through touching other objects.
  - Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol-based hands cleaners are also effective. We know that some viruses and bacteria can live 2-hours or longer on surfaces like cafeteria tables, doorknobs, and desks. Frequent hand washing will help you reduce the chance of getting contamination from these common surfaces.
  - Avoid touching your eyes, nose or mouth as germs spread that way.
  - Stay home if you get sick. The CDC recommends that you stay home from work or school and limit contact with others to keep from infecting them.
- **Follow public health advice:**

Comply with advisories and orders regarding school closures, avoiding crowds and other social distancing measures.
- **Try to stay in good general health:**

Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food. Try not to touch surfaces that may be contaminated.
- **Develop a family emergency plan as a precaution:**

This should include storing a supply of food, medicines, facemasks, alcohol-based hand rubs and other essential supplies.

A note about masks: In 2009, the CDC released [interim guidance](#) for the use of facemasks and respirators by the general public in certain public settings during an influenza pandemic. While the CDC has not updated this page, the principles contained therein remain relevant.

There may be times during a pandemic when you must be in a crowded setting or in close contact (within 6 feet) with people who might be ill. During such times, the use of a facemask or a respirator might help prevent the spread of pandemic flu. However, the CDC does not currently recommend the use of masks or respirators by the public, outside of the medical setting. Facemasks are loose-fitting, disposable masks that cover the nose and mouth. These include products labeled as surgical, dental, medical procedure, isolation, and laser masks.

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Facemasks help stop droplets from being spread by the person wearing them. They also keep splashes or sprays from reaching the mouth and nose of the person wearing the facemask. *But they are not designed to protect you against breathing in very small particles.* Facemasks, if worn, should be used once and then thrown away in the trash.

**Neither a facemask nor a respirator will give complete protection from a virus. That is why it is important to wash your hands often, cover your coughs and sneezes with a handkerchief or your arm, and avoid crowds and gatherings during a pandemic.**

### IV. Business Pandemic Planning

In the event of a pandemic, businesses will play a key role in protecting employees' health and safety as well as limiting the negative impact to the economy and society. Planning for a pandemic is critical.

The HHS and the CDC have developed a [toolkit for businesses](#). It identifies important, specific activities large businesses can do now to prepare, many of which will also help you in other emergencies.

Some items to consider in planning for pandemics:

1. Plan for the impact of a pandemic on your business.
  - A Pandemic Coordinator and other support personnel should be identified. Roles and responsibilities for preparedness should be defined.
  - Essential employees and critical inputs should be identified so that your business may continue.
  - Train and prepare the workforce.
  - Establish an emergency communication plan.
2. Plan for the impact of a pandemic on your employees and customers.
  - Plan and allow for employee absences during a pandemic. Factors that will affect absenteeism include personal / family member illness, quarantines, school / business closures and transportation closures.
  - Establish policies for flexible worksites (telecommuting) and flexible work hours (staggered shifts).
  - Provide for the necessary technologies (laptop computers, VPN connectivity, teleconferencing capability) to permit extended telecommuting, if needed
  - Establish policies for restricting travel to areas of outbreaks.
3. Provide resources to your employees and customers during a pandemic.

Maintain adequate supplies of (and accessibility to) infection control materials. This includes hand-hygiene products, tissues, receptacles for their disposal, etc.

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4. Communicate to your employees.  
Be prepared for anxiety among your workforce. Provide up-to-date information on pandemics, means to limit spread of disease, your Pandemic Plan, etc.
5. Coordinate with external organizations  
Collaborate with insurers, healthcare facilities, federal and state agencies. As a good member of the community, share your pandemic best practices with other businesses, chambers of commerce, and industry associations. This will help to improve community response efforts.

The CDC has published "[Preparing for the Flu: A Communication Toolkit for Businesses and Employers](#)" to provide information and communications resources to help plan for a flu pandemic response.

## V. Conclusion

Pandemics can be serious, but panic is never a proper response. Having the latest information from the medical community, following the basic and prescribed precautions, and planning for various scenarios will go a long way toward mitigating the effects on your business and employees alike.

## VI. Assistance

For additional information or assistance in the development and implementation of a Pandemic Response Plan to meet the needs of your organization, contact your Sompo International Risk Control Team or email us at: [GRSRiskControlQuestions@sompo-intl.com](mailto:GRSRiskControlQuestions@sompo-intl.com).