Pandemic Planning and the Coronavirus

Keeping up to date with the continuously changing pandemic situation and helping you to protect your assets, people and business.

AVIVA

Introduction

On 31 December 2019, the World Health Organization (WHO) was alerted to several cases of pneumonia in Wuhan City, Hubei Province of China. The virus did not match any other known virus. This raised concern because when a virus is new, we do not know how it affects people.

One week later, on 7 January, Chinese authorities confirmed that they had identified a new virus. The new virus is a coronavirus, which is a family of viruses that includes the common cold, and viruses such as SARS and MERS. This new virus is named COVID-19 and this epidemic in China has generated fears worldwide as the virus has quickly spread to many other countries.
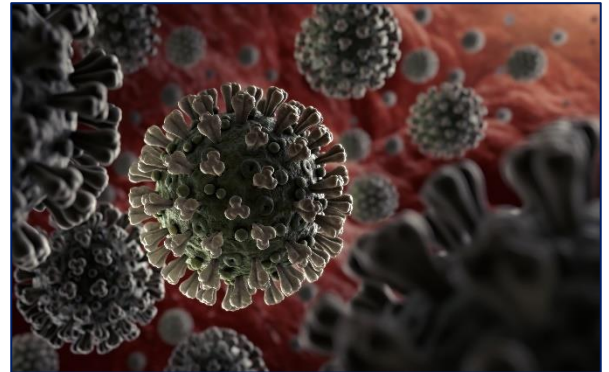
This document, and the links contained in it, are designed to give a background to pandemics, and provide information and guidance, for businesses and individuals. This document is not intended to be, and should not be relied on as, specific advice.

Pandemic vs Epidemic

World Health Organization (WHO) definitions are:

Epidemic
"The occurrence in a community or region of cases of an illness, specific health-related behaviour, or other health-related events clearly in excess of normal expectancy."

Pandemic
"An epidemic occurring worldwide, or over a very wide area, crossing international boundaries and usually affecting a large number of people."

Therefore, an outbreak of Global proportions causes serious illness and can spread easily from one person to the next.

Cause of Pandemics

Influenza Type A viruses have pandemic potential. These are named after surface glycoproteins. H (Haemagglutinin) or N (Neuraminidase). Only H1, H2 and H3 have achieved significant human-to-human transmission.

Examples of past pandemics are Spanish Flu H1N1 (1918–19), Asian Flu H2N2 (1957–58), Hong Kong Flu H3N2 (1968) and Swine Flu H1N1pdm09 (2009).

Typically, pandemics can come in waves, lasting around 15 weeks, and successive waves may be more severe.

The Current Pandemic

COVID-19

Caused by Coronavirus. Coronaviruses are 'Zoonotic', meaning they can be transmitted between animals and people. The current, COVID-19, is around 95% certain to have come from bats. Coronaviruses are a family of viruses that cause respiratory illnesses and infections, from the common cold to MERS and SARS.

Common signs of infection include:

- Symptoms usually start with a fever
- Respiratory and breathing issues
- Coughing
- Nasal congestion
- Sore throat
- Diarrhoea.

Generally, these infections can cause more severe symptoms in people with weakened immune systems, older people, and those with long-term conditions such as diabetes, cancer and chronic lung disease.

How Does it Spread?

According to the World Health Organization:

- It can spread by droplets from the nose or mouth from a person with COVID-19 who coughs or exhales
- It is possible to catch COVID-19 through contact with a surface that has the virus on it, and then touching your own eyes, nose or mouth
- People can also catch COVID-19 if they breathe in droplets from a person with COVID-19 who coughs or exhales droplets
- Close proximity; where people are less than 2 metres (6 feet) apart.

It is thought that people are most contagious when they are most symptomatic. The incubation period of this virus is assessed as just over 5 days but can be as long as 14 days.

A test is the only accurate way of diagnosing COVID-19, as physical symptoms can be very similar to flu or a bad cold.

Prevention

- Avoid close contact with people who are sick
- Avoid touching eyes, nose and mouth
- Stay at home when you are sick and self-isolate as per government advice
- Cover your cough or sneeze with a tissue and then throw the tissue in a bin
- Clean and disinfect regularly touched objects and surfaces
- Wash your hands often, with soap and water and for at least 20 seconds
- Use hand sanitiser with at least 60% alcohol content

Masks only really need to be worn by persons caring for those infected. If you are healthy then there's no real need to wear one. A mask will only help if you are following the cleanliness instructions issued by Government and the World Health Organization.

Vaccines and Antivirals: Flu vs COVID-19

COVID-19 is caused by one virus: Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2). Flu is caused by a number of influenza viruses.

Antiviral medications can help with the symptoms of flu, and these are being tested with respect to helping against the symptoms of COVID-19.

Vaccines are available to help protect against getting flu, and work is ongoing to find a vaccine against COVID-19, though none are available at present.

Who is Most at Risk?

Individuals aged over 80 and those with underlying medical conditions have been seen to be most susceptible to COVID-19.

A Chinese study of 44,000 cases of COVID-19 revealed that persons over 80 years of age had a 15% fatality rate, and those with medical conditions, such as heart disease, respiratory conditions, lung disease, cancer or diabetes, showed a 10% fatality rate.

In its first 6 weeks COVID-19 infected approximately the same number of males and females, and the fatality rate in males was just under 3%, compared to just under 2% in females.

The large majority, circa 80%, of persons contracting COVID-19 will recover with no long-lasting effects.

Don't Believe all You Read or See on Television

Unfortunately, there are many myths out there regarding the current COVID-19 outbreak. Only trust the details on recognised websites, agencies etc. who have the full facts and research, and keep information up to date constantly. Examples include:

- Irish Government (gov.ie)
- HSE (hse.ie)
- World Health Organization

For businesses, it is prudent to have someone with the role of ensuring the information for staff is as current as possible, using trusted sources. The Irish government has issued guidance about coronavirus (COVID-19) for health professionals, businesses, schools and other organisations.

The document includes guidance which will assist employers and businesses in providing advice to staff on various issues, such as:

- The novel coronavirus, COVID-19
- How to help prevent spread of all respiratory infections including COVID-19
- What to do if someone with suspected or confirmed COVID-19 has been in a workplace setting
- What advice to give to individuals who have travelled to specific areas.
- Advice for the certification of absence from work resulting from COVID-19

The World Health Organization has produced eight Myth Buster graphics/posters, which can be found here. These will help give the proper information to individuals and businesses and correct any misleading detail in the press, on television and other media channels.

Pandemic Planning: Business Continuity and Business Resilience

The concept of Business Continuity is to look at dealing with incidents and building a plan to recover your business. This is the same when considering action regarding pandemics.

The first step is to identify your Pandemic Response Team; this could be your Incident Management/Emergency Response Team, already in place in your Business Continuity Plan.

Ensure all areas of the business are represented – Senior Management, Departments, HR, IT, Accounting, Production, Warehousing – as well as representatives from Information Security and Data Protection, to help ensure compliance throughout the emergency.

Look at how you would maintain essential business operations. Consider the impact of a pandemic-type situation, by undertaking a Business Impact Analysis (BIA).

What a Pandemic Plan should include:

- Plan overview
- The Pandemic team
- Roles and responsibilities
- Notification of incidents & invocation of plan
- Communications & escalation procedure
- Contact lists (staff, key stakeholders, emergency services, key customers & suppliers)
- Task checklist, especially in the first few weeks
- Critical activities action plan
- Return to business as normal
- Supporting information (location of documents, websites, etc.)
- Ownership of plan, and details of testing and maintenance

It is strongly recommended that in building a Pandemic Plan you consider what have become known as the **4 Ps**:

PEOPLE
With illness and self-isolation etc., significant numbers may not be able to work.

PLACES
As well as your own business, other places could shut, such as schools, public transport, other offices, public buildings etc., affecting your staff's ability to come to work.

PRODUCTS
With a lot of production completed around the globe these days, key suppliers to business could be affected by closure.

PCs
Systems and networks could suffer overloading. Increased remote access could test the performance of your systems, etc. Cyber Security: ensure all IT security systems are up to date and tested, and that your cyber security plan is updated to consider the continuously changing situation.

PEOPLE (and Activities)

- Define the critical activities
- Assess a Maximum Tolerable Period of Disruption for each
- As a result, set a Recovery Time Objective for each

Definitions (Business Continuity Institute):

Maximum Tolerable Period of Disruption
The time it would take for adverse impacts, which might arise as a result of not providing a product or service, or performing an activity, to become unacceptable. For example, the time after which your custom starts to go elsewhere.

Recovery Time Objective
The period of time following an incident within which a product or an activity must be resumed, or resources must be recovered. As a result, this needs to be within the assessed Maximum Tolerable Period of Disruption for each priority/critical activity.

Also consider:

- Usual and minimum numbers of staff required
- Key skills and necessary cross-training
- Staff with children or other dependants.

PRODUCTS (and Supply Chain)

In this section a Supply Chain Risk Assessment should be completed, to find any issues with key dependencies. This would be the same as an assessment an organisation would undertake in the normal course of business, and if one is in place it will be of great help. You need to know:

- Which suppliers, and what supplies, you are reliant on
- How resilient that supplier/supply is in the event of a pandemic
- What you would do if that supplier/supply was not available to you.

Pandemic situations can lead to the temporary closure of businesses, access issues to areas, product unavailability, delivery issues, and much more. Assessing alternatives could protect your business.

- Check suppliers for Business Continuity Plans and build this into supplier tender requirements.
- Check to see if stock piling of key products is possible.
- Check on viable alternative suppliers for key products or services. How quickly can this be put in place?
- Communicate: keep abreast of the situation and react accordingly.

PLACES

What impact would closure of certain places have on your business?

In a pandemic situation it is quite possible that schools, offices, rail and other public transport stations could be closed, and air transport and shipping could be restricted. How would this affect your business?

The closure of schools could result in staff unable to work as children need looking after; this could mean a significant number of staff off work at the same time.

What about your own business locations? Are staff that normally work there able to work from home?

Can your activities be undertaken at more than one location, to lessen the impact if one location has to close?

PCs (and Systems)

What are the critical systems and activities, and how long can the business cope without them? Are there manual workarounds to minimise the impact?

One big impact of staff working from home could be access to your systems. Has this ever been tested? A sizeable number of people attempting to access systems remotely could see systems slow down, or access not be achieved.

Are there only a certain number of remote access licences? Seventy licences could seem plenty, but if your office has to close in a pandemic situation, and you need 250 licences, this could cause a major issue. Assessing the situation now, and acting accordingly, could help smooth the impact of having to have staff working from home.

Other considerations are the impact on IT support, who could well have less staff available to deal with more issues. Payroll: is there a plan to be able to process this remotely, or to use a previous month's payroll report to get staff pay completed as on time and as accurately as possible?

Summary

Following this you will have:

- A list of priorities
- A Maximum Tolerable Period of Disruption and, as a result, a Recovery Time Objective for each
- Strategy to achieve the Recovery Time Objectives
- List of key staff and, as a result, any cross-training requirements
- Note of key equipment, systems and applications
- Awareness of ability of staff to work from home, and any licence and IT issues.

Testing the Plan

Any plan is only as good as its last test. The test should be at least a desktop-walkthrough, covering the whole incident and the recovery of the business. The Pandemic team need to be tested in their roles, and deputies should attend, as team members could be taken ill. Any weaknesses should be corrected as soon as possible.

Communications

As part of a Pandemic Plan you must ensure communications are dealt with. These could be internal to your business, or external to people you deal with, and must be clear, concise and accurate, and regularly updated.

The following will need to be kept informed of all developments:

- Staff
- Customers
- Suppliers
- Other stakeholders
- Regulators
- Media

Depending on your business, your local community may need to be kept informed as well.

Considering a situation where you need to send staff home to work, how will you communicate, especially if they don't have work equipment? Regular conference calls, Skype etc., and use of WhatsApp groups can be invaluable. A Helpline for staff could also be considered.

Communicating with media needs consideration. Who would be the spokesperson, and who would authorise any communication? A prepared holding statement is advisable, and can give a solid, considered position while more detailed information is readied.

Facilities

Businesses need to have a policy for facilities issues:

Cleaning

There may be extra cleaning required, but can your existing cleaners do it?

Are staff wiping/cleaning their work area? If so, consider how wipes etc. are disposed of, and whether hot-desks are being cleaned before and after each user.

Special cleaning materials aren't required, just a simple disinfectant for surfaces, and soap and water, or an alcohol-based sanitiser, for hands.

Meetings

It is advisable to limit face-to-face meetings as far as possible. Skype and similar systems should be used as an alternative.

Reception

If a decision is made to stop manning the reception, a notice with the policy should be displayed. This should request visitors call the person they are to meet and that they are restricted to the reception area until met. Any visitor who does not have the name of the person they are meeting can call a department from a provided contact list.

Where a larger meeting is to take place, any pre-printed passes should be laid out beforehand to limit contact between individuals.

Protecting Your Business

Buildings may become unoccupied or operate with a reduced staff, and this increases the risk of losses to your business.

If your premises are running on reduced staffing levels due to a pandemic, letting your insurers know, and keeping them informed of any developments, is essential.

There are some considerations that businesses should keep in mind to protect their assets, people and business:

- Risk assessments must be carried out on the changing risk/lack of supervision in place
- No hot work or other hazardous activities to be carried out
- Any and all hazardous processes to cease (and not run unmanned) and be shut down safely
- Other processes should not be run if there is no adequate supervision; safety must not be comprised
- Heating left on but other critical services powered down if not required, unless to support protection or detection systems
- Drain all water and fuel supply tanks, apparatus and pipes
- All external areas must be clear of waste and combustible materials
- Consider waste build-up and the controls needed if waste collection services are affected
- Critical maintenance of plant, machinery and equipment is not compromised and brought forward as necessary
- All fire protection, detection, and security systems to remain active and monitored remotely where possible
- Maintenance on all protection and/or detection systems must be a priority to protect the property
- Any material changes are notified to the emergency services
- Any changes to the police response are understood, and insurers notified
- Adequacy of security controls should be assessed based on likely periods of unoccupancy and type of business, particularly in high-crime areas
- Secure and seal all letter boxes and openings and redirect post if necessary
- Consideration should be given to accumulation of vehicles, proximity to buildings, and their security when premises are unattended
- A full site tour, both internally and externally, must be completed at both the start and at the end of each day, ensuring:
  - Perimeter security, fences and lighting are in good condition and operational
  - All physical security and locking devices are working and in place
  - All protection and detection systems are operational
  - There are no leaking fluids or spills
  - Any unsafe conditions are identified and remedied
  - All site tours must be logged.

Sources and Useful Links

- [Q&A on Coronaviruses – World Health Organization](#)
- [Managing Epidemics: Key facts about major deadly diseases – World Health Organization](#)
- [Coronavirus (COVID-19) – hse.ie](#)

LOSS PREVENTION STANDARDS

Appendix 1 - Pandemic Planning and Coronavirus Checklist

Location	
Date	
Completed by (name and signature)	

	Emergency/Pandemic Plan	**Y/N**	**Comments**
1.	Do you have a formal Emergency Response/Pandemic Plan that identifies the actions to be taken by the organisation during a pandemic outbreak?		
2.	Has your organisation identified an individual (and deputy) who will have responsibility for leading and managing the response to a pandemic?		
3.	Does your organisation's Pandemic Plan consider the following: • Names of members of the Pandemic Team including contact details? • Names and contact details for deputies? • Roles and responsibilities of team members? • Notification of incidents? • Procedures for invocation of the plan? • Communications – external? • Communications – internal, including advice to employees regarding recognition of symptoms, how to reduce the spread of infection, hygiene controls and procedures for any individual who contracts the virus? • Escalation procedures? • Contact details of staff/key stakeholders/key customers /key suppliers/emergency services? • Task checklist, especially during the first few weeks such as: what/by whom/when/tasks signed-off? • A critical activities action plan (should be created as part of a Business Impact Analysis carried out, as should activities required to recover by Recovery Time Objectives set)?		

	• Is your cyber security plan regularly updated to consider the continuously changing situation? • Return to business as normal – any activity required to confirm business as normal? • Supporting information such as location of documents, and key media outlets to be monitored during any outbreak such as the World Health Organization, gov.ie, hse.ie? • Ownership of the plan? • Details of testing and maintenance of the plan including what type of test/when/outcomes/amendments to plan/date of next test?		

	Business Impact Analysis	Y/N	Comments
4.	As part of your Business Impact Analysis, have the following been considered: • How would the closure of schools/offices/transportation etc. affect your business? • What effect would the closure of schools have on your employees' ability to work? • Any additional training required for staff? • Can your organisational activities be undertaken at more than one location? • If employees are asked to work from home during a period of disruption, would they have the necessary equipment and support available? • Are IT systems up to date and tested, ensuring consideration has been given to the impact on systems of increased number of individuals working from home? • Has cancelling annual leave for key staff during a period of disruption been considered?		

LOSS PREVENTION STANDARDS

	Supply Chain Risk Management	Y/N	Comments
5.	Has your organisation considered the following: • Who are your key suppliers? • Have you obtained copies of contingency plans for key suppliers/service providers? • What are the key supplies of goods or services? • Are any key suppliers single-sourced? • How difficult would it be to find alternative suppliers and get this fully operational in the event of a key supplier becoming unavailable? • If a key supplier is unable to provide services/goods during a period of disruption, how long will it take for them to become fully operational? • Can key suppliers be duplicated with another supplier in a different location to provide a level of resilience? • If a key supplier cannot be duplicated, is there a viable product that could be obtained whilst your original supply is affected? • Are there any regulatory issues associated with a change of product (if so, this may require action now to ensure the supply of the product is possible should this change be required)?		

6.	Additional comments:	