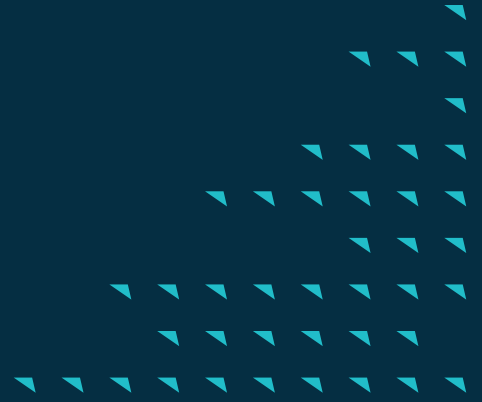


Pandemics: Preparing and Protecting Your Business

Business Continuity



Every business should fully understand the ways in which a pandemic might affect their operations and the types of insurance that may protect them.

Business Continuity

Although many organizations may have a business continuity plan in place, they are typically set up for loss of buildings, computer networks and other equipment, which are not affected by a pandemic. Since a pandemic affects the employees who use these systems and their ability to perform their jobs, it is critical to plan for the potential impact a disaster may have on employees.

The Occupational Safety and Health Administration (OSHA) recommends that workplaces consider the following impacts on their business operations:

How a Severe Pandemic Influenza Could Affect Workplaces

Unlike natural disasters or terrorist events, an influenza pandemic is widespread, affecting multiple areas of the United States and other countries at the same time. A pandemic is an extended event, with multiple waves of outbreaks in the same geographic area; each outbreak can last from 6 to 8 weeks. Waves of outbreaks may occur over a year or more. Your workplace will likely experience:

- **Absenteeism:** A pandemic can affect as many as 40 percent of the workforce during periods of peak influenza illness. Employees could be absent because they are sick, must care for sick family members or for children if schools or day care centers are closed, are afraid to come to work, or the employer might not be notified that the employee has died.
- **Change in patterns of commerce:** During a pandemic, consumer demand for items related to infection control is likely to increase dramatically, while consumer interest in other goods may decline.

Consumers may also change the ways in which they shop as a result of the pandemic. Consumers may try to shop at off-peak hours to reduce contact with other people, show increased interest in home delivery services, or prefer other options, such as drive-through service, to reduce person-to-person contact.


- **Interrupted supply/delivery:** Shipments of items from those geographic areas severely affected by the pandemic may be delayed or cancelled.

Business Operations Checklist During a Pandemic

As an employer, you have an important role in protecting employee health and safety, and limiting the impact of an influenza pandemic. It is important to work with community planners to integrate your pandemic plan into local and state planning, particularly if your operations are part of the nation's critical infrastructure or key resources. Integration with local community planners will allow you to access resources and information promptly to maintain operations and keep your employees safe.

- Review company travel policies, hygiene and medical screening policies, and policies on anti-viral medications and health care support, including providing anti-bacterial sanitizer, masks, and other materials.
- Identify possible social-distancing and other means to minimize exposure and spread of illness within the work place.
- Review methods for providing ongoing information about both the pandemic threat and the status of the business to employees at work and at home.
- In cities and other major population centers, make sure the plans allow for staff to work at home where possible and appropriate.
- Consider any vital processes that must be maintained at a central location in a pandemic, such as call centers, health services, and services vital to the vulnerable.
- Review the structure necessary to manage the crisis effectively. This includes how to implement multiple business continuity plans, cope with significant increases in the number of employees working from home and substantial changes to the marketplace and the supply chain.
- Make sure crisis management and business continuity management plans include pandemic scenarios and exercise the plans where possible.
- A crisis management plan that includes tailored elements for pandemic, including policies for business travel, locating staff, social-distancing and medical screening and an extensive awareness and communications plan and process.
- An alternative workforce or work-at-home policy and plan in the event that a large portion of the workforce is or may be impacted by pandemic.
- A strategy for taking special precautions to assess the health of the workforce and potentially turn back infected workers who report for work.
- A process for dealing with emotional impacts of such events as death on the individual's family members and on the workforce in general.

- A process for orderly shut-down or reduced service delivery based on reductions of customer demand, labor force, raw material supply, or energy resources.
- Continuity procedures for core functions that must be kept running.
- A structure and process for working collaboratively with third-party suppliers to maintain critical flows of supplies, business services, and product.



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