

LOSS CONTROL TIPS

PROTECTING EMPLOYEES, CUSTOMERS AND YOUR BUSINESS IN CASE OF AN INFECTIOUS DISEASE EVENT



The Hartford recommends that you take a comprehensive approach to business resilience in preparation for a possible infectious disease event. Elements of a comprehensive program include risk assessment, risk mitigation and incident management. A robust plan will support your commitment to delivering quality products, ensuring continued service to customers as well as the people and assets of your company.

Although no one can guarantee that an interruption in business will not occur or that impacts will not ensue from an infectious disease event, The Hartford believes that planning, development and implementation of a sound plan will provide a reasonable assurance that your organization will be prepared to respond to emergencies and can recover from interruptions.

Business Continuity Planning

Your level of preparedness for an infectious disease event is crucial in mitigating health, social and economic impacts on your employees, company and the community in which you operate. Planning for high absenteeism that can result during an event is an essential part of your Business Continuity Plan. Elements of your plan should include:

Situational Awareness- A multi-disciplinary committee that monitors threats, provides guidance to ensure the organization is able to respond, and executes a coordinated response in the event of an infectious disease event.

Business Planning- Appropriate business continuity plans should be in place and at various levels (enterprise, local and line of business) to safeguard your operations. Plans should be reviewed and tested annually or as needed to validate your organizations capabilities and ensure you stay current with changes. Components of a plan should include:

- **Staffing-** Consider a high absence scenario and monitor staffing levels to ensure critical units maintain their ability to service customers.
- **Alternate Work Solutions-** Consider having the flexibility to transfer work to alternate work places, cross-train staff, realign work for each function and for critical roles, and leverage remote work capabilities.
- **Vendor Continuity-** Contingency plans should contemplate disruptions with vendors providing essential services (staff resources and services).

Infection Prevention and Control

To prevent and limit the spread of a virus in your workplace, you should employ actions such as restricting in-person meetings and business travel, encouraging social distancing, promoting respiratory etiquette practices, and instituting flexible work arrangements.

Human Resources Provisions

In support of your focus on protecting the health of your employees and providing a safe workplace, organizations should consider having a range of solutions surrounding issues of pay, attendance and other human resource related matters. During an infectious disease event, some of the provisions for staff that become ill or need to care for ill family members can include extended sick leave, specialized return to work guidelines and continued compensation programs.

Communication

Communications are critical during a challenging event such as an infectious disease event. Develop a strategic plan to drive delivery of the right message to the right audience at the right time, using the right methods. Methods that may be used to disseminate information include email, internal and public web sites, mail, and media.

Training

Strive to maintain an ethic of wellness in the workplace that is enforced through year-round education. A blended approach should be used to provide awareness and

Prepare. Protect. Prevail.™



training activities to employees for business continuity related topics, including infectious disease events. Activities could include web-based training, online resources, guides, and communications.

External Organizations

Business continuity planning should include coordination with various networks: private and public sectors; local, state and federal agencies; and health organizations. This level of participation will strengthen your awareness, planning and preparedness capabilities.

Additional Resources

For specific questions about current infectious disease events and health related emergencies use these Federal Agencies and Health Organizations:

- [Center for Disease Control and Prevention](#)
- [Occupational Safety & Health Administration](#)
- [National Institute of Occupational Safety & Health](#)
- <http://www.flu.gov/planning-preparedness/business/>
- Department of Public Health within your state

It is recommended that basic infection control protocols be followed as recommended by the CDC and OSHA, or to follow protocols issued by your Local; State; and Federal Government.

The information provided in these materials is intended to be general and advisory in nature. It shall not be considered legal advice. The Hartford does not warrant that the implementation of any view or recommendation contained herein will: (i) result in the elimination of any unsafe conditions at your business locations or with respect to your business operations; or (ii) will be an appropriate legal or business practice. The Hartford assumes no responsibility for the control or correction of hazards or legal compliance with respect to your business practices, and the views and recommendations contained herein shall not constitute our undertaking, on your behalf or for the benefit of others, to determine or warrant that your business premises, locations or operations are safe or healthful, or are in compliance with any law, rule or regulation. Readers seeking to resolve specific safety, legal or business issues or concerns related to the information provided in these materials should consult their safety consultant, attorney or business advisors.