

Flu Pandemic Preparedness



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The recent outbreak of the H1N1 (swine) flu virus has led many of us to question the potential impact a pandemic event would have on our employees and business operations. Human nature often causes people to overlook risks that have never turned into loss-causing events. And while it may seem that the worst case scenario may not occur with this influenza outbreak, it provides a great opportunity to develop or fine tune your pandemic flu disaster plans. Public health officials remain concerned about the re-emergence of a more severe strain of H1N1 in conjunction with the fall influenza season.

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In the event of an influenza pandemic, employers will play a key role in protecting their employees' health and safety as well as limiting the negative impact on their operations. Proper planning will allow employers to better protect their employees and prepare for changing patterns of commerce and potential disruptions in supplies or services. Information about the swine flu outbreak is rapidly being updated and there are many excellent resources available to aid organizations in educating their employees as well as in contingency planning. Access to three of these resources can be found on the Parker Smith & Feek website at www.psfinc.com.

These resources include current information on the swine flu virus (CDC), www.cdc.gov/h1n1flu: a guidance document on preparing workplaces for an influenza pandemic (OSHA), news.psflink.com/OSHApandemic.pdf; and general planning activities including readiness influenza assessment checklists

(federal government) www.flu.gov.

Strategies should take into consideration actions to prevent, delay or reduce the spread of the virus as well as activities that will help you continue your normal business operations. While not all inclusive, here are some areas to consider:

ONE: Evaluate the impact of a pandemic on your business operations - Consider such circumstances as the unavailability of essential employees and other critical inputs necessary to maintain operations, increased (or decreased) demand for your products or services, requirements for international and domestic travel, and an emergency communication plan.

TWO: Plan for the impact of a pandemic on your employees and customers - Review your policies and procedures to address such areas as compensation and sick-leave absences unique to a pandemic, availability of flexible worksite and work hours, modification of the frequency and type of contact among employees and customers, the need to possibly restrict travel to affected geographical areas, and modifying business operations.

THREE: Allocate appropriate resources to prevent the spread of the virus - This may include infection control supplies such as the availability of hand hygiene products and tissues, communications and information technology as needed to support employee telecommuting and remote customer access, and the availability of advice for concerns and emergency response

FOUR: Education of employees - Reactions to the media's blitz of an influenza outbreak may vary among employees from no or little worry to a much heightened awareness and concern. Disseminate information covering pandemic fundamentals and personal protection as well as your business's preparedness and response plans, policies & procedures for themselves and your customers.

FIVE: Coordination with external organizations - In times of crisis, collaboration is often a key for organizational survival. Share your plans with others in your community and work together as a strategy to maintain normal operations.

An influenza pandemic will undoubtedly have some impact on business operations and questions may arise as to the applicability of insurance program coverage for financial losses. There may be a wide variation in the terms and conditions of coverage among insurers as well as jurisdictions.