

Preparing for a Pandemic Is Serious Business

Can you imagine what would happen at your business if ten percent of your employees were too ill to come to work on the same day? Now imagine if twenty-five percent of them were absent for three months or more. Then imagine all businesses are facing these same absentee rates at the same time.

As hard as it may be to comprehend, this could happen—in fact, most experts say it's just a matter of time. What's the reason? An outbreak of pandemic flu that will spread rapidly and easily—from person to person, affecting all age groups. It will cause illness in a majority of those infected.

Influenza pandemics are not isolated events like hurricanes or tornadoes, nor are they confined to a specific region. Pandemics come in multiple waves and experts believe many organizations will have difficulty maintaining operations because of absenteeism due to illness or employees caring for the sick.

Effects on your business

A pandemic flu could disrupt your business and perhaps even force it to close down for a time. According to independent research, a flu pandemic has the potential to cause a typical employer's revenue to drop by 8% and profits by 16-17%. The research showed even a moderate scenario would reduce a typical employer's revenue by 2% and profit by 3-4%.¹

Do you have a plan?

To say a pandemic is serious business is an understatement. However, the effects of a pandemic can be lessened if preparations are made ahead of time.

Ten Steps You Can Take Now²

Here are some things you can do now to help maintain business continuity in the event of a pandemic. Keep in mind that many strategies take time to implement.

1. Check that existing business continuity contingency plans address long-term absenteeism rates.
2. Identify your essential functions and cross-train employees to perform essential functions to ensure resiliency.
3. Plan for interruptions of essential governmental services, such as sanitation, water, power, and transportation, or disruptions to the food supply.
4. Determine which outside activities are critical to maintaining operations and develop alternatives in case they cannot function normally.
5. Update sick leave and family and medical leave policies and communicate with employees about the importance of staying away if they become ill.
6. Establish or expand policies and tools that might enable employees to work from home with appropriate security and network access to applications, such as billing and payroll.
7. Collaborate with insurers, health plans, and major healthcare facilities to share your pandemic contingency plans and to learn about their capabilities and plans.
8. Maintain a healthy work environment.
 - Ensure adequate air circulation.
 - Post tips on how to stop the spread of germs at work.
 - Promote hand and respiratory hygiene.
 - Ensure wide and easy availability of alcohol-based hand sanitizer products.

¹ *Pandemic Planning* [<http://www.pandemicplan.gsk.com/calculator.html>] 12/5/08

² *U.S. Chamber of Commerce* [<http://www.uschamber.com/issues/index/defense/pandemic/10steps>] 12/5/08

9. Tell your employees about the threat of pandemic flu and the steps you are taking to prepare for it.
10. Establish an emergency communications plan and revise periodically if necessary.

Valuable resources

The intent of this article is to draw your attention to this very real risk. The federal government, states, communities, and various industries have taken steps to prepare for and respond to an influenza pandemic. It is important that you take action as well. Here are some Web sites with many valuable resources.

HHS and CDC

www.pandemicflu.gov

The Department of Health & Human Services and the Centers for Disease Control & Prevention have developed guidelines, including checklists, to assist businesses, industries, and other employers in planning for a pandemic outbreak, as well as for other comparable catastrophes.

U.S. Chamber of Commerce

www.uschamber.com/issues/index/defense/pandemic_influenza.htm

The Chamber's Web site offers brochures and other resources.

Open for Business®

www.federatedinsurance.com

The *Open for Business*® program is available through Federated Insurance and the Institute for Business and Home Safety (IBHS). It is more than a planning tool for weather-related emergencies—many features help prepare for illness-related emergencies as well. To get started with this program, visit Federated's Web site and click Open for Business / Disaster Planning under Client Login.

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This article is intended to provide general recommendations regarding risk prevention. It is not intended to include all steps or processes necessary to adequately protect you, your business, or your customers. You should always consult your personal attorney and insurance professional for advice unique to you and your business.
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