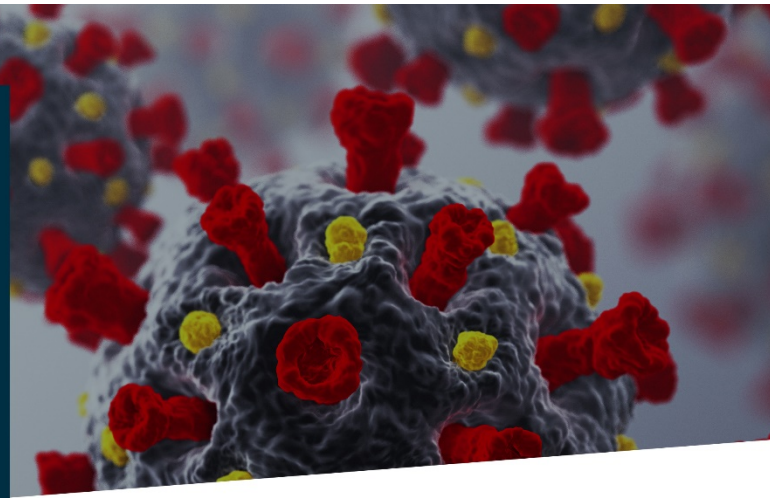


COVID-19

A Fact Sheet



Background

Reports surrounding the coronavirus (COVID-19) have caused concern among clients and the general public as we continue to see cases rise across the US and the world. As of April 7, 2020, 1,360,039 people worldwide have been diagnosed with COVID-19 with 367,776 cases in the United States. While those numbers are rising, keep in mind that this flu season the USA alone has seen over 32 million people come down with the flu and over 18,000 of them have died. There is no telling if the coronavirus will reach or exceed those levels, but it currently has a long way to go. Much like the flu, we can all take positive steps in response to the virus. Alliant has assembled general guidance and links to information from federal agencies and health organizations. We will continue to monitor the situation and update accordingly.

What is COVID-19?

Coronaviruses are a large family of viruses that are common in people and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people such as with MERS-CoV, SARS-CoV, and now with this new virus (named SARS-CoV-2). The virus that causes COVID-19 is spreading from person-to-person in China and some person-to-person transmission has been reported in countries outside China, including the United States. However, respiratory illnesses like seasonal flu, are currently widespread in many US communities.

Symptoms

Reported illnesses have ranged from mild symptoms to severe illness and death for confirmed COVID-19 cases. Symptoms may appear 2-14 days after exposure*:

- Fever
- Cough
- Shortness of breath

*This is based on what has been seen previously as the incubation period of *MERS-CoV* viruses.

Call your healthcare professional if you develop symptoms, and have been in close contact with a person known to have COVID-19 or if you have recently traveled from an area with widespread or ongoing community spread of COVID-19.

Guidance for Employers

The guidance from CDC and other public health agencies largely depends on individuals complying voluntarily with restrictions. Certain businesses are being impacted by specific government action but all employers are being impacted by recommendations to restrict travel and interactions with others, especially gatherings of ten or more. Employers should emphasize to workers that they are strongly encouraged to comply with those recommendations at work and at home.

On April 3, 2020 the CDC issued a new recommendation based on their analysis of disease spread:

In light of this new evidence, CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies) especially in areas of significant community-based transmission.

This recommendation by CDC should be adopted by employers when 6' separation between workers cannot be consistently maintained.

OSHA says that at this time, the U.S. Centers for Disease Control and Prevention (CDC) emphasizes that, while the novel coronavirus, COVID-19 poses a potentially serious public health threat, the risk to individuals is dependent on exposure. For most people in the US, including most types of workers, the risk of infection with COVID-19 is currently low. The exposure risk may be elevated for some workers who interact with potentially infected travelers from abroad, including those involved in:

- Healthcare
- Hospice care
- Laboratories
- Airline operations
- Border protection
- Solid waste and wastewater management
- Travel to areas, including parts of China, where the virus is spreading

In addition, OSHA is asking employers to refrain from purchasing N95 respirators in order to increase supplies for healthcare workers. OSHA recommends switching to cartridge style respirators for workers that must wear respiratory protection.

The Center for Disease Control and Prevention (CDC) is encouraging businesses to begin preparations for the spread of the Coronavirus in the United States. In order to assist you in these preparations, you are encouraged to take the following steps:

Communicate with your employees

- Hygiene and health is key – Practicing standard sanitation and hygiene regimens is a top priority.
 - Encourage frequent and thorough hand washing with soap and water.
 - Hand sanitizer, with at least 60% alcohol content, is a secondary option.
 - Remind everyone to keep noses and mouths covered when coughing or sneezing.
 - Avoid touching in and around the eyes, with unwashed hands.
 - Discourage hand shaking and other contact greetings.
 - Everyone who has not yet had a flu shot should get one as soon as possible.

- Outline changes to your operations during the public health emergency.
 - Changes to work from home guidelines
 - Guidance for parents with children at home
 - Attendance guidelines for illness

Review and follow CDC recommendations for employers

- Emphasize staying home when sick, respiratory etiquette, and hand hygiene by all employees.
- Perform routine environmental cleaning.
- Update your absenteeism policy and communicate the requirements.
- Update your work from home policy and communicate the requirements.
- Wear cloth face coverings when 6' separation cannot be maintained.

Planning considerations

- Prepare for increased absenteeism
 - Cross train employees to handle other functions
 - Encourage employees to develop contingency plans for child care in the event there are long term closures of schools and day care centers
- Prepare for business interruption
 - Identify alternative suppliers
 - Prioritize certain customers
 - Prepare to shut down certain functions

Additional resources are available from OSHA, the Centers for Disease Control (CDC) and the World Health Organization (WHO)

[CDC Guidance for Businesses](#)

[OSHA Guidance on Covid-19](#)

[WHO Covid-19-coronavirus-2019](#)

[CDC Covid-19 Updates](#)

[CDC: If You Feel Sick](#)

Should you have any questions or concerns, **please engage your local Alliant contact immediately** or you can visit:

<https://insurance.alliant.com/EnergyMarineCOVID19>

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