Commercial Risk Solutions | Aon

Business Planning Checklist: Infectious Disease Threat

Protecting your organization against the threat of infectious disease (pandemic)

In the event of pandemic influenza, businesses will play an important role in protecting their employees' health and safety, as well as limiting the negative impact to the economy and society. Planning for the potential of pandemic influenza is critical.

Based on data supplied by the Department of Health and Human Services (HHS) and the Centers for Disease Control and Prevention (CDC), Aon has developed the following pandemic preparatory checklist for businesses.

The list identifies important activities that businesses can do now to prepare for an infectious disease outbreak. Many portions of this list will also be helpful in preparing for other emergencies. We encourage companies to work closely with crisis communication, business continuity management, operations, human resources, and other applicable internal stakeholders as identified.

Plan for the impact of a pandemic on your business

 ✓ Identify a pandemic coordinator and/or team with defined roles and responsibilities for preparedness and response planning. The planning process should include input from labor representatives.
 ✓ Identify essential employees and other critical inputs (e.g., raw materials, suppliers, subcontractor services/products, and logistics) required to maintain business operations by location and function during a pandemic.
 ✓ Train and prepare ancillary workforce (e.g., contractors, employees in other job titles/descriptions, retirees).
 ✓ Develop and plan for scenarios likely to result in an increase or decrease in demand for your products and/or services during a pandemic (e.g., effect of restriction on mass gatherings, need for hygiene supplies).
 ✓ Determine potential impact of a pandemic on company business financials using multiple possible scenarios that affect different product lines and/or production sites.
 ✓ Determine potential impact of a pandemic on business-related domestic and international travel (e.g., quarantines, border closures).
 ✓ Find up-to-date, reliable pandemic information from community public health, emergency management, and other sources and make sustainable links.
 ✓ Establish an emergency communications plan and revise periodically. This plan includes identification of key contacts (with back-ups), chain of communications (including suppliers and customers), and processes for tracking and communicating business and employee status.
 ✓ Implement an exercise/drill to test your plan and revise periodically.

We’re here to empower results:

Contact an Aon Business Continuity Management expert for more information on how we can help optimize your pandemic plan allowing for a more resilient organization.

Tony Adame
Associate Director
Business Continuity Management
Commercial Risk Solutions
+1 949.823.7202
tony.adame@aon.com

Greg Cybulski
Associate Director
Business Continuity Management
Commercial Risk Solutions
+1 973.463.6075
greg.cybulski@aon.com

Bill Carolan
Senior Consultant
Business Continuity Management
Commercial Risk Solutions
+1 949.212.2384
william.carolan@aon.com
Plan for the impact of a pandemic on your employees and customers

✓ Forecast and allow for employee absences during a pandemic due to factors such as personal illness, family member illness, community containment measures and quarantines, school and/or business closures, and public transportation closures.

✓ Implement guidelines to modify the frequency and type of face-to-face contact (e.g. hand-shaking, seating in meetings, office layout, shared workstations) among employees and between employees and customers (refer to CDC recommendations).

✓ Encourage and track annual influenza vaccination for employees.

✓ Evaluate employee access to and availability of healthcare services during a pandemic and improve services as needed.

✓ Evaluate employee access to and availability of mental health and social services during a pandemic, including corporate, community, and faith-based resources, and improve services as needed.

✓ Identify employees and key customers with special needs and incorporate the requirements of such persons into your preparedness plan.

Establish policies to be implemented during a pandemic

✓ Establish policies for employee compensation and sick-leave absences unique to a pandemic (e.g. non-punitive, liberal leave), including policies on when a previously ill person is no longer infectious and can return to work after illness.

✓ Establish policies for flexible worksite (e.g., telecommuting) and flexible work hours (e.g., staggered shifts).

✓ Establish policies for preventing influenza spread at the worksite (e.g. promoting respiratory hygiene/cough etiquette, and prompt exclusion of people with influenza symptoms).

✓ Establish policies for employees who have been exposed to pandemic influenza, are suspected to be ill, or become ill at the worksite (e.g., infection control response, immediate mandatory sick leave).

✓ Establish policies for restricting travel to affected geographic areas (consider both domestic and international sites), evacuating employees working in or near an affected area when an outbreak begins, and guidance for employees returning from affected areas (refer to CDC travel recommendations -- https://www.cdc.gov/media/index.html).

✓ Set up authorities, triggers, and procedures for activating and terminating the company's response plan, altering business operations (e.g., shutting down operations in affected areas), and transferring business knowledge to key employees.

Allocate resources to protect your employees and customers during a pandemic

✓ Provide sufficient and accessible infection control supplies (e.g., hand-hygiene products, tissues and receptacles for their disposal) in all business locations.

✓ Enhance communications and information technology infrastructures as needed to support employee telecommuting and remote customer access.
Communicate with and educate your employees

✓ Develop and disseminate programs and materials covering pandemic fundamentals (e.g., signs and symptoms of influenza, modes of transmission), personal and family protection and response strategies (e.g., hand hygiene, coughing/sneezing etiquette, contingency plans).

✓ Anticipate employee fear and anxiety, rumors and misinformation and plan communications accordingly.

✓ Ensure that communications are culturally and linguistically appropriate.

✓ Disseminate information to employees about your pandemic preparedness and response plan.

✓ Develop platforms (e.g., hotlines, dedicated websites) for communicating pandemic status and actions to employees, vendors, suppliers, and customers inside and outside the worksite in a consistent and timely way, including redundancies in the emergency contact system.

✓ Identify community sources for timely and accurate pandemic information (domestic and international) and resources for obtaining counter-measures (e.g., vaccines and antivirals).

Coordinate with external organizations and help your community

✓ Collaborate with insurers, health plans, and major local healthcare facilities to share your pandemic plans and understand their capabilities and plans.

✓ Collaborate with national, state, and local public health agencies and/or emergency responders to participate in their planning processes, share your pandemic plans, and understand their capabilities and plans.

✓ Communicate with local and/or state public health agencies and/or emergency responders about the assets and/or services your business could contribute to the community.

✓ Share best practices with other businesses in your communities, chambers of commerce, and associations to improve community response efforts.

Disclaimer: This document has been provided as an informational resource for Aon clients and business partners. It is intended to provide general guidance on potential exposures, and is not intended to provide medical advice or address medical concerns or specific risk circumstances. Due to the dynamic nature of infectious diseases, Aon cannot be held liable for the guidance provided. We strongly encourage visitors to seek additional safety, medical and epidemiologic information from credible sources such as the Centers for Disease Control and Prevention and World Health Organization. As regards insurance coverage questions, whether coverage applies or a policy will respond to any risk or circumstance is subject to the specific terms and conditions of the policies and contracts at issue and underwriter determinations.