

Is your Business ready to deal with Swine Influenza?



Like many commentators and interested parties, Jardine Lloyd Thompson have been monitoring the developments of swine influenza over recent weeks, keeping our clients informed of progress.

Whilst in the UK cases are still rising, symptoms have remained thankfully mild. As we all remain on alert to potential developments of the virus, what common sense steps should you be taking?

1. Have a flu plan - you will probably only get two weeks notice of the start of a pandemic - but this only gives you time to communicate your policy, not to start thinking about it.
2. Identify what tasks are essential to your core business and key staff - think about how you can cover these jobs safely. Training for some staff may be necessary. You should also identify employees with existing chronic medical conditions like asthma, who are more likely to be severely affected.
3. Review personnel policies and reduce bureaucracy - employees who are ill or think they are ill need to be encouraged to stay at home and to seek medical advice.
4. Encourage flexible working practices - this might mean encouraging people to work from home or flexible hours to enable employees to look after ill dependents, look after children if schools are closed and to reduce the time spent on public transport, where there is more chance of being infected.
5. Consider suppliers and sub contractors - ensure they have continuity measures in place and are aware of your plan.
6. Review your cleaning contract - maintaining a high level of hygiene in the workplace is important. Consider disinfecting door handles and telephones and providing anti-bacterial hand gel for staff and visitors to use.
7. Encourage employees to take personal responsibility to protect themselves - encourage hand washing, wearing gloves on public transport, disposing of tissues so that cleaners don't come into contact with them and covering nose and mouth when coughing or sneezing.
8. Consider cancelling conferences or meetings - why not hold video conferences or online meetings instead?
9. If you decide to go ahead with an event, use a risk assessment to identify the precautions that can be taken to minimise the spread of infection - this might include cleaning the room and ensuring it is well ventilated, providing good hand washing facilities and trying to avoid people queuing at entrances or in catering areas.
10. Keep in touch with government advice. Risk Managers of larger organisations should ensure that their Strategic Business Continuity Plans are sufficient to deal with this potential issue.



Is your Business ready to deal with Swine Influenza? (continued)

JLT recommends that businesses ask themselves whether the following five aspects are in place, up-to-date and ready to go:

1. Identified crisis management group and contact cascade system
2. Communications and monitoring locally and through the World Health Organisation preparedness phases
3. Human Resources / Health and Safety / Travel / Meetings policy and immediate implementation activities
4. Business critical activities identified and minimum staffing levels, isolation needs and home working capability established
5. Pandemic plan that ratchets up through the World Health Organisation preparedness phases

Insurance Implications

Business interruption insurance is not likely to yield much of a response in its standard form. Policies with 'notifiable disease' or 'infectious disease' extensions can contain either a list of the diseases that will trigger a policy response to limit the insurer's exposure, or a general policy exception that excludes loss related to viruses. In addition, such extensions are normally subject to a lower limit. Although, if there is no specific virus related exception, there could be grounds for a claim and possible decontamination expenses. The Denial of Access extension can sometimes be extended to include closure by a Local or 'competent' Authority, although it's important to check against the earlier points raised.

Loss of attraction is a less common extension that is normally arranged

for organisations and neighbouring businesses of 'attractions', such as theme parks, restaurants and retailers that rely on the attraction itself for passing trade. In its basic format the policy would respond to a conventional 'material damage' loss, but in less common circumstances the policy cover may be triggered by 'non-damage' events that result in reduced revenue, although such extensions are provided with relatively low limits.

On Travel insurance, it's common that a Cancellation, Curtailment, Travel Disruption, Replacements & Travel Delay exclusion may apply relating to regulations made by any Public Authority or Government. This would mean that if either the Public Authority or Government were to ban travel to a particular country then cover would not apply. However, all other sections should respond, such as Medical Expense, Personal Property, Money etc. Insured's should potentially be looking to the airline for reimbursement in this situation but this varies according to

terms and conditions under which the airfares were purchased.

In all cases cover should be determined on a policy by policy basis, which we would recommend you discuss with your JLT Account team.



Whilst all reasonable care has been taken in the preparation of this publication no liability is accepted under any circumstances by Jardine Lloyd Thompson for any loss or damage occurring as a result of reliance on any statement, opinion, or any error or omission contained herein. Any statement or opinion reflects our understanding of current or proposed legislation and regulation which may change without notice. The content of this document should not be regarded as specific advice in relation to the matters addressed.