

Gallagher National Risk Control

EMERGING RISKS



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Gallagher's National Risk Control team produces **Emerging Risks**, a series of electronic bulletins and webinars that promote safety and provide tips to mitigate risk. Each publication covers a different emerging issue with resources to help build and maintain a comprehensive risk control program.

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Five steps to minimize business disruption and protect employees during a pandemic

Our world and our workplaces are more connected and collaborative than ever. This is great for efficiency and speed of global business, but the increase in mobility may also mean an accelerated risk of an epidemic turning into a pandemic.

With viral and disease outbreaks becoming more frequent, every company should take added measures to protect the health and welfare of its employees and minimize business disruptions in the face of a pandemic.

Gallagher's National Risk Control team shares five ways your organization can prepare for a pandemic and help ensure the safety of your employees.

1: Review your business continuity plan and determine alternative business plans

At the first sign of a pandemic, check your business continuity plans and the pandemic procedures embedded in these plans to ensure your organization is prepared if some or all of your employees become ill. Your continuity plan should include the measures you will take if an employee is impacted, how to accommodate employees who don't feel safe coming into a communal workspace or whose home life may be impacted if schools or childcare centers are closed. It should also include a plan to address any employee who is at risk of infection while traveling in quarantined areas.

Identify critical people, process and technologies that may have the biggest negative impact on your business and create recovery strategies to minimize any disruption. This could include outsourcing or even a more flexible workspace, developing commuting options for your employees if public transportation is not available and/or put in place tele-working methods. Work with your supply chain partners to ensure you have a back-up plan should there be a break down along the line. This may involve increasing inventory levels of high volume products/services.



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2: Communicate with your employees, vendors, partners and customers

Share information and official updates from organizations like the **World Health Organization** or the **CDC** with your employees so they understand the potential threats. Encourage them to speak up if they start to develop symptoms and reassure them that self-reporting is safe. Consider asking to quarantine themselves if they have been to areas where a virus has been reported.

3: Educate your employees

Be transparent with internal and external stakeholders about how you're handling the pandemic at the workplace. Educate your employees on your continuity plans and procedures so they know what to expect if your company is impacted. Issue travel advisories and make sure they understand the resources available to protect them. Ongoing communication about the pandemic will help your employees feel informed and safe.

4: Prepare your physical workspace

Review your physical workplace for potential points of transmission of infection like shared desks and telephones, conference rooms and common areas. Increase the frequency of office cleanings, provide more personal hygiene products like hand gel and/or masks for your employees, review your work-from-home policy and post educational signs on how employees can protect themselves around the office.

5: Contact your local hospitals and officials

Communicate with the Emergency Preparedness Coordinator at your local hospital to understand what resources are available to you and your employees and to ensure there is a plan in place in case of an emergency. You can also contact the Infectious and Emerging Diseases at the **Department of Health** in your region to organize a response in the event of an emergency.

Gallagher provides risk services consultation that is tailored to our clients' particular loss history, industry risk factors, and insurance program structure. Our services, summaries and recommendations can include claim advocacy, evaluation of loss frequency and severity, loss prevention strategy, sufficiency of self-insured retentions, risk transfer options, identification of risk exposures, and insurance coverage for particular claims. Our work can also include collaboration with carriers, our client's legal counsel, loss prevention or actuarial consultants. We emphasize that any of the above risk services, risk management opinions, and advice provided directly to clients or to clients' third-party vendors, is both confidential and intended for our clients' use and not for distribution. We also only offer the advice from an insurance/risk management perspective and it is NOT legal advice or intended to supplant the advice or services provided to clients from legal counsel and advisors. We recommend that our clients seek advice from legal counsel and third-party professionals to become fully apprised of all legal and financial implications to their businesses.

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What can Gallagher do to help?

If you have any concerns, or would like support in determining that your organization has the right processes and tools in place to support the physical and emotional wellbeing of your employees and your organization, please reach out to Gallagher.

For more information, please visit ajg.com/us/insurance/loss-control-insurance/

