

In light of growing concern amongst our client base relating to the global outbreak of Coronavirus (COVID-19) ILS has put together the following guidance, with those working in remote or challenging environments in mind.

Given the complex and evolving nature of the epidemic, and with regard to legal, moral and contractual duty of care responsibilities to employees, consultants, and/or third parties, it is important that organisations proactively plan for and consider the business impact implications of ongoing and predicted events in a dynamic and pragmatic manner. Failure to do so adequately may give rise to general or employee claims, including potential negligence.

This document has been designed to signpost the most appropriate risk information and support planning from the very best sources, including: the Centers for Disease Control and Prevention, the World Health Organisation, Public Health England, the UK National Health Service, and the UK Foreign and Commonwealth Office. It has been developed by the Risk Advisory Team at ILS, who have broad collective experience of working in major disease outbreaks in hostile environments.

What we know

- **All humans are susceptible to contracting COVID-19. The majority of those who catch the disease will develop mild-to-moderate illness, similar to the seasonal flu.**
- **A minority of those infected will develop complications severe enough to require hospital care, most often pneumonia. In a small proportion of these cases the illness may be fatal.**
- **Risk of severe illness or death increases among the elderly and in people with pre-existing medical conditions**

COVID-19 Symptoms

- High temperature
- Shortness of breath
- Dizziness
- Nausea
- A dry cough

Note: Although someone presenting these symptoms does not necessarily have COVID-19, it is important that anyone with flu-like symptoms self-isolate until the symptoms subside, in order to

Key Considerations

It is too early to make clear projections on the impact of COVID-19 globally, so organisations must prepare for different outcomes. They should be ready for timely mobilisation of control measures that are based on the prevailing situation in their areas of operation.

Review or develop contingency plans specific to the threat posed by COVID-19 and the potential impact on operations. Establish preparedness and response actions to be activated if the situation escalates. Base actions on the latest information and communicate them clearly throughout the organisation.

Inform: Use reliable resources that provide daily updates on infection rates and how this may affect international work and travel:

 **[Johns Hopkins Coronavirus COVID 19 Global Tracker](#)**

Up to date information relating to levels of infection on a national, regional and city level.

 **[Centers for Disease Control and Prevention Travel Guidance](#)**

CDC applies different risk levels to global regions and tailored advice on mitigation measures for each risk level.

 **[World Health Organisation COVID-19 Information Portal](#)**

Daily situation reports with information on the scale of the virus outbreak and prescriptive guidance on travel and work.

 **[COVID-19: Guidance for Employers and Businesses](#)**

UK government advice.

 **[COVID-19: Travel Restrictions, Flight Operations and Screening](#)**

International SOS tool kit, accessible to non-members, provides a range of information on countries with travel restrictions, specific flight information or screening information.

Communicate: Staff may be exposed to conflicting information regarding what to do to prepare for and react to the ongoing COVID-19 outbreak. It is therefore important for organisations to establish clear lines of communication to disseminate approved, best practice information.

A good communications plan will ensure critical actions are passed quickly to relevant staff (for example: in the event of an office closure to reduce the risk of infection or where travel restrictions have been put in place). The plan should establish a clear reporting procedure which will allow staff to escalate concerns, request support, and report suspected cases. All regional and international offices must be included in the plan.

ILS recommends implementing a specific plan to reduce the likelihood of infection amongst staff members and the overall impact of the virus outbreak on operations. The following plan presents a four-phased approach, and includes example steps to be taken.

1. Prepare:

Develop plans and actions to reduce the likelihood of staff becoming infected with COVID-19.

2. Mitigate:

Take practical steps to reduce the impact on the health of staff members and on operations as a whole.

3. Respond:

Enact contingency measures to ensure business continuity throughout potential peak periods of infection.

4. Recover:

Mobilise financial and logistics resources to assist the recovery of operations to pre-virus norms where possible.

1. Prepare: Preparations may include developing specific plans and assigning key points of contact for the management of COVID-19 infection. Consider:

- How best to minimise risk of infection for staff given the geographical location of staff and the complexity of your operations.
- Making contingency plans to ensure the continuation of critical/essential services, to maintain normal operations for as many people and for as long as possible.
- Taking steps to reduce the likelihood of widespread staff sickness if COVID-19 takes hold in your geographical location.
- Making a communications plan to keep staff up to date on latest developments relating to the virus and your organisation's advice, guidelines and actions.
- Establishing a staff focal point to coordinate the dissemination of information and consolidation of staff feedback where there are concerns.

2. Mitigate: Putting preparations into practice to reassure staff and coordinate a response designed to limit the spread of the virus and its impact on business/operations. Consider:

- Promoting personal hygiene measures to limit person to person infection.
- Limiting the potential exposure of staff members to infection. Employees working from home will reduce the risk of the virus spreading through your physical office site. Ensure plans are in place including support and IT systems to allow staff to work remotely, if required, for extended periods of time.
- Establishing a working group tasked with implementing and tracking actions being taken at an organisational level to reduce the impact of COVID-19 on business operations. Consider mobilising any standing crisis management plan currently in place to fulfil this need.

3. Respond: Taking steps to amend operational practice where necessary to limit potential spread of the virus. Consider:

- **Likelihood:** Consult reliable sources to understand the probability of staff members encountering infected populations during work routines. Consider not only the destination but also the transit routes required.
- **Impact:** Understand the effect of travellers and staff members becoming infected, not only on their health but on business/operations as a whole. Consider also, staff members infecting other staff and third parties in their destination country; the impact could be more serious in developing/low resource destinations where options for self-isolation and access to quality healthcare are limited.
- **Criticality of work:** Consider the risk vs. the reward of continuing to travel. If failing to travel will have an unacceptable impact on operations or beneficiaries, ensure that the risk of infection has been properly assessed so travellers are able to give informed consent to deploy.

4. Recover: Establish the conditions upon which your organisation can declare the infection risk to be at an acceptable level for normal business to resume. Mobilise the relevant personnel, logistics and financial resources to allow operations to resume at pre-infection levels as soon as possible.

Further Considerations

- **Entry Restrictions and Quarantine:** Many countries have introduced screening measures and entry restrictions at border crossings and transport hubs. The procedures and conditions of quarantine facilities may vary from country to country. Consider the implications of travellers being quarantined in different contexts and the effect this may have on their health/wellbeing.
- **Insurance:** Given the complex duty of care responsibilities organisations have, it is imperative that they are guided by expert risk mitigation and crisis response services, and are properly protected with specialist insurance coverage in all global jurisdictions. **HELP** provides the guidance and expertise required to protect an organisation's liabilities, including its duty of care responsibilities with three primary components:
 - > **Specialist Insurance** coverage through a Lloyd's facility that is open to all brokers and has insured operations in conflict zones across the globe for over a decade.
 - > **Expert Risk Mitigation**, including access to and a contribution towards the cost of a specialist team of legal, risk register, due diligence and security management **HELP** experts.
 - > **Dedicated 24 hour HELPLINE** emergency response, crisis management and legal response services in the event of a crisis affecting the insured's operations.
- **Self-isolation:** Consider whether or not staff have the capacity and resources to self-isolate in a country if they develop COVID-19 symptoms.
- **End of Travel Actions:** Develop and convey robust guidance for staff self-isolation in the event that staff return from overseas travel and begin to exhibit flu like symptoms. Staff should be empowered and encouraged to self-isolate where they feel necessary.

COVID-19 Threat Assessment



Develop an assessment that establishes indicators for levels of threat linked to data on the transmission of COVID-19 in your location. The higher the level, the more robust and restrictive control measures to be applied. *Example:*

Threat Level	Indicators	Actions
1 Normal	<ul style="list-style-type: none"> No current case of COVID-19 countrywide. 	<ul style="list-style-type: none"> Review relevant crisis and contingency plans to ensure they remain relevant to support management of COVID-19 outbreak. Hygiene awareness advice to be disseminated amongst staff. Assess capability of medical provisions and identify potentially vulnerable staff. Regular in person and email communications informing staff of the current situation and addressing concerns.
2 Precautionary	<ul style="list-style-type: none"> Localised and sporadic cases of COVID-19 reported. Increase in cases in neighbouring countries 	<ul style="list-style-type: none"> Daily COVID-19 sitreps to senior management team Consider restricting internal travel to any locations with confirmed cases. Regular in person and email communications informing staff of the current situation and addressing concerns.
3 Warning	<ul style="list-style-type: none"> Increase in confirmed and suspected COVID-19 cases in locality to physical sites. Exponential rise in the number confirmed and suspected cases countrywide. Increase in staff sickness. 	<ul style="list-style-type: none"> Restrict access to the office to staff only. Allow staff to work remotely from home. Ensure programme staff who have contact with beneficiaries take steps to reduce the risk of transmission. Identify areas in which programme activities could be scaled back or suspended. Management to reduce contact between staff (meetings, conferences) and promote video conferencing. Regular email communications informing staff of the current situation and addressing concerns.
4 Office Closure, Suspension of activities	<ul style="list-style-type: none"> Staff sickness impacting on organisational delivery. Countrywide cases of COVID-19 exceeds capacity of medical infrastructure. Widespread Local Transmission 	<ul style="list-style-type: none"> Restrict all internal travel. Activate remote working plan and close office sites. Suspend all programme activities but communicate with beneficiaries the reason why and indicators of when activities will resume. Regular email communications informing staff of the current situation and addressing concerns. Ensure staff who are sick have access to appropriate medical care. Consider evacuating international staff to countries with improved medical infrastructure.

Get in touch: If you have any further concerns or queries relating to this advice sheet, please get in touch with the ILS Risk Advisory Team.

