

Coronavirus: What you Need to Know

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The developing news about the coronavirus (2019-nCoV) outbreak can be concerning.

What is Coronavirus?

According to CDC: Coronavirus disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China. Risk of infection is dependent on exposure. Close contacts of people who are infected are at greater risk of exposure, for example health care workers and close contacts of people who are infected with the virus that causes COVID-19. CDC continues to closely monitor the situation. For more information please visit:

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

What to Do

The best response is to be ready before a crisis hits. Along with the safety of employees and the effects on businesses operations during an outbreak, it is important to consider your company's current insurance policies and to review the protections provided by them,

including property, business interruption, workers' compensation and liability insurance, employee benefits among others.

Employers with employees who travel frequently may want to consider putting in place a communicable disease policy that addresses working from home, leaves of absence, and return to work. Employers with employees that can work remotely should consider advising/requiring employees to verify their laptops, devices, and remote systems are functioning properly so they can perform the essential functions of their job at home.

If you have questions about your policies please contact your Alliant broker and they will be able to assist you.

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