Client advisory

Preparing your organization for Ebola
By Michelle Cross
October 2014

Introduction

This guide was developed to help businesses better prepare for an outbreak of Ebola. According to the Centers for Disease Control and Prevention (CDC), Ebola is a deadly disease caused by infection from the Ebola virus. There are five strains of the Ebola virus, all causing disease in humans and other primates (humans, monkeys, chimpanzees and gorillas). Ebola was first discovered in 1976 along the Ebola River in the Democratic Republic of the Congo in Africa. While the specific host of the illness is not known, according to the CDC, “...researchers believe that the virus is animal-borne and that bats are the most likely reservoir. Four of the five virus strains occur in an animal host native to Africa,” where the majority of infections have occurred. Domestically, there have been a limited number of reported Ebola infections; some initially contracted in Africa and others through contact with infected individuals within the United States. Cases are being monitored and quarantined as they are identified.

The best way to ensure preparedness is to have a fully functioning and tested business continuity plan. In this absence of a business continuity plan, this article can provide guidance to help mitigate human centric risk and maintain critical functions. It is not intended to fully recover an organization, nor is it a replacement for a fully functioning, tested business continuity plan. Following this guide does not ensure your organization will avoid a disruption or a claim. Consult with your legal department and human resource professionals before instituting any plan or policy change.

How Ebola is transmitted

According to the CDC, researchers have not identified how Ebola was first contracted by humans but they believe infection is caused from contact with an infected animal. Once infected, a person can spread the disease by direct contact – contact through broken skin, eyes, nose, mouth or mucous membranes – “with:

- infected blood or body fluids (including but not limited to urine, saliva, feces, vomit, breast milk, and semen) of a person who is sick with Ebola
- objects (like needles and syringes) that have been contaminated with the virus
- infected animals

• Ebola is not spread through the air or by water, or in general, by food. However, in Africa, Ebola may be spread as a result of handling bushmeat (wild animals hunted for food) and contact with infected bats. There is no evidence that mosquitoes or other insects can transmit Ebola virus. Only mammals (for example, humans, bats, monkeys, and apes) have shown the ability to become infected with and spread Ebola virus.”

According to the CDC, healthcare workers, family and friends with close personal contact with those infected with Ebola are most at risk for getting sick because they may come in contact with blood or bodily fluids of sick people. Ebola can spread quickly in healthcare settings and hospitals if staff are not wearing personal protective equipment, such as gloves, masks, gowns and eye protection.

Preventing the spread of disease

Since Ebola is spread by direct contact with infected blood/bodily fluids, people should avoid contact with infected persons or traveling to areas affected by an Ebola outbreak. According to the CDC, public health officials will begin active, post-arrival monitoring on all travelers coming from many affected areas.3

The CDC recommends the following steps to help prevent the spread of Ebola:

If you travel to or are in an area affected by an Ebola outbreak, take the following precautions:

• Practice good hygiene. Thoroughly wash your hands with soap and water or an alcohol-based hand sanitizer. Always avoid contact with blood and body fluids. According to the CDC, “Ebola is killed with hospital-grade disinfectants (such as household bleach). Ebola on dried on surfaces such as doorknobs and countertops can survive for several hours; however, virus in body fluids (such as blood) can survive up to several days at room temperature.”

• Do not handle anything that may have come in contact with an infected person’s blood or body fluids, including needles, medical equipment, bedding, and clothes.

• Do not come in contact or handle the body of someone who has died from Ebola. Avoid attending burials or funerals for infected persons.

• Avoid contact with monkeys, gorillas, chimpanzees or other nonhuman primates and bats, as well as their blood, bodily fluids or any raw meat prepared from these animals.

• Avoid hospitals or medical care facilities where Ebola patients are being treated. Check with the U.S. embassy or consulate in the area for advice on these facilities.

• Once you return, monitor yourself for 21 days for any symptoms of Ebola. Symptoms include: Fever above 101.5°F, severe headache, weakness, muscle pain, diarrhea, vomiting, stomach pain and unexplained bleeding or bruising. Symptoms usually develop within 8 – 10 days following exposure but the range can be from 2 – 21 days. Seek medical care immediately if you exhibit any of these symptoms.

Healthcare workers have elevated risk and should seek expert advice from the CDC and qualified authorities.

To protect employees and to prevent the spread of disease, create specific policies for those who continue to travel to areas where outbreaks have occurred. These policies should address specific actions that employees can take before, during, and after they travel.

2 http://www.cdc.gov/vhf/ebola/transmission/index.html
3 Active monitoring means that passengers without symptoms of Ebola will be followed for 21 days. Health officials will require travelers to report daily with their temperature and any Ebola symptoms.
4 http://www.cdc.gov/vhf/ebola/prevention/index.html
5 According to the CDC, “Although coughing and sneezing are not common symptoms of Ebola, if a symptomatic patient with Ebola coughs or sneezes on someone, and saliva or mucus come into contact with that person’s eyes, nose or mouth, these fluids may transmit the disease.”
http://www.cdc.gov/vhf/ebola/transmission/qas.html
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Other guidance

**Address legal issues**
Review contracts with your legal department to determine how services and payments will continue if a customer, vendor, or supplier is unable to meet their obligations due to an Ebola outbreak. Identify alternates for critical single source suppliers in the event they are unable to meet their obligations.

**Address insurance issues**
Check with your insurance carrier and broker to understand how coverage will be determined in the event of an Ebola outbreak. Coverage could be triggered under various insurance policies such as workers’ compensation, general liability, and directors’ and officers’ liability regarding coverage and covered acts.

**Communications**
Work with counsel to develop draft communications to employees who have been exposed or potentially exposed to Ebola at work or while traveling for company business. The communication cannot contain specific information about the individual who has the disease (either confirmed or suspected).

**Identifying and protecting business functions**

**Critical functions** – Each department should identify critical functions and the approximate time in which they must be resumed and prioritize the functions, based on those most critical to the organization.

**Identify resources** – Departments also need to identify the resources required for the critical functions. This will ensure that the most critical functions have resources needed to get them completed.

<table>
<thead>
<tr>
<th>Critical functions</th>
<th>Recovery time</th>
<th>Potential impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>List critical activities normally performed by your department.</td>
<td>What is the maximum amount of time that should elapse before the function must be resumed?</td>
<td>What is the potential impact if the function is not resumed within this time period?</td>
</tr>
<tr>
<td>Example: Generate invoices</td>
<td>Example: 24 hours, 48 hours, 5 days, etc.</td>
<td>Example: Payment will be delayed</td>
</tr>
</tbody>
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**Policy review**

**Employment policy review** – To prepare for an Ebola outbreak or any widespread disease, human resource policies that apply to paid time off (PTO), vacation, salary continuation, sick leave, Family and Medical Leave Act (FMLA), seniority, absenteeism, and benefits continuation should be reviewed, taking into account the potential for a mandatory quarantine or a recommendation by government health officials to stay home. Policies should clearly define how the company will respond:

- If an employee is visibly ill
- When absences extend beyond an allotted time
- As to whether an employee who is not ill, but not working, will be paid

In addition, the company should consider modifying its definition of job abandonment in order to avoid being forced to terminate employees who have an extended absence due to an Ebola outbreak. All policy changes should be reviewed by legal counsel and be consistent with state laws, company policies, and industry best practices.

**Policies addressing non-employee access** – With counsel, consider whether access to the premises will be limited if a non-employee appears to be visibly ill.

**Corporate travel policies** – Employees may be unwilling or unable to travel overseas, and some may be reluctant to travel at all. Travel restrictions may be imposed and air travel may be significantly reduced.
Consider alternatives to face-to-face meetings, such as telephone or video conferencing, and practice using these technologies by hosting monthly meetings to familiarize employees with the process.

To protect employees and to prevent the spread of disease, create specific policies for those who continue to travel. These policies should address specific actions that employees can take before, during, and after they travel.

**Secure supply chain**

Consider sharing human-centric planning events with suppliers, vendors, contractors, and customers, and ask them to share their plans with you. Identify alternate suppliers for critical materials.

**How can we help?**

For more information, contact your local Wells Fargo Insurance office, or visit us online at [wfis.wellsfargo.com](http://wfis.wellsfargo.com).