



Commercial Series

STOP THE FLU FROM SHUTTING YOUR BUSINESS DOORS

This winter's flu season is in full swing, made worse by the mutating viral strain (H3N2) and an imperfect vaccine. According to the Centers for Disease Control and Prevention (CDC), more than 83,000 cases have already been confirmed in the U.S., and that number is sure to rise.

On average, adults with flu symptoms—typically fever, cough and sore throat, runny or stuffy nose, muscle or body aches and chills, headaches and fatigue—can expect to be out of work for more than a week. To minimize disruptions, business owners should take preventive measures to help keep employees healthy, and their businesses open and operational.



Encourage Annual Flu Shots

Encourage employees to get the flu shot each year. Flu season generally runs from October to May, so the sooner the better. It is not too late to get vaccinated for the current flu season.



Minimize the Spread of Illness

The flu is highly infectious and can spread rapidly from person to person. Sanitize the office by wiping down common surfaces (e.g., doorknobs) and office supplies with disinfectant wipes. Encourage handwashing and cough and sneeze etiquette, limit face-to-face meetings by promoting video conferencing, and ask employees to stay home if they have flu-like symptoms.



Plan for Employee Absence

Workforce absenteeism could mean an interruption of key business functions. Designate which personnel and daily functions are critical to operations and then cross-train employees. Other options could include cancelling vacations, approving overtime, and acquiring temporary workers to help keep the business operating. Additionally, it may be beneficial to allow employees to work from home. Be sure employees can connect to and know how to use the business's remote services such as a virtual private network (VPN) in advance. Lastly, I/T staff should be prepared to handle an increased volume of users and potential issues.



Prepare for External Disruptions

Demand for your business's goods or services may also be affected. Businesses such as restaurants, hotels, entertainment venues, and tourism centers could lose business for fear of social contact, while others such as pharmacies, doctors' offices and clinics and delivery services could see increased demand.

Additionally, a flu outbreak could adversely affect many businesses in the supply chain, and local transportation and logistics. Understanding these types of outcomes and planning and preparing in advance may lessen the impact of the flu, especially since those responsible for planning may themselves become sick.



Start Your Plan Now!

Planning for the flu is like planning for severe weather that may affect a business. Use the Insurance Institute for Business & Home Safety's (IBHS) Flu Season Business Assessment to consider the consequences of a flu outbreak. Then, plan for flu and other disruptions using OFB-EZ (Open for Business-EZ), IBHS' free business continuity toolkit.



DisasterSafety.org/ofb-ez

FLU SEASON BUSINESS ASSESSMENT

The Insurance Institute for Business & Home Safety (IBHS) is urging businesses to examine their ability to operate in the event of a flu outbreak. Evaluating specific risks and planning well beforehand for a variety of potential emergencies that could disrupt day-to-day business is critical.

Are you concerned that your normal business operations might be interrupted by a flu outbreak?

YES NO UNSURE

If your employees needed to operate from home, do they have the necessary telecommunications and computer capacity to function?

YES NO UNSURE

Do your employees have your flu outbreak policies and do they know them? Remember that an outbreak can force healthy employees to work longer hours.

YES NO UNSURE

Are your vital records protected and accessible from alternative work locations, e.g., employees' homes?

YES NO UNSURE

Have you determined the minimal level at which your business could operate (e.g., staff, resources)?

YES NO UNSURE

Have you considered how the disruption of travel, meetings or conferences might affect your business?

YES NO UNSURE

Do you have plans to stay open for business, even if you and your employees must work from home or other locations?

YES NO UNSURE

Have you considered alternatives if your current suppliers cannot deliver or your customer base is affected by the flu outbreak?

YES NO UNSURE

SELF-ASSESSMENT RESULTS

SCORE EXPLANATIONS

Add the number of "yes" answers above to determine how prepared your business is for disruptions due to a flu outbreak.

7-8: You are well on your way

4-6: You have some work to do

1-3: You should get started immediately



A PROGRAM OF IBHS

Don't let a flu outbreak put you out of business.

Use IBHS' free Open for Business resources to develop your business continuity and preparedness plan: DisasterSafety.org/open-for-business