

Avian Influenza & Pandemics

Background

A number of countries around the world are experiencing outbreaks of avian influenza, a group of viruses that primarily affect birds. On rare occasions, these viruses can mutate, into a new strain of virus that can be easily passed from person to person. Given the speed and volume of international air travel, a fully contagious virus could spread rapidly around the world and large numbers of people would die as a result.

Many scientists claim that the emergence of a highly contagious virus is only a matter of time and recommend that plans be made to deal with this threat. In response to these predictions insurers have moved to exclude pandemics from their policies, recognizing that it would be financially devastating to cover such a catastrophic event. Managing this risk falls solely on the shoulders of individual businesses.

Managing The Risk of A Pandemic

As a matter of good practice you should already have a Business Continuity Plan which can be activated at a moment's notice in the event of a disaster. Planning for a pandemic is a natural extension of this process.

A well thought out Business Continuity Plan must be regularly reviewed and tested. The following points should be considered when preparing for a pandemic.

✓ Identify those services, facilities, plant and other production inputs which are essential to the operation of your business. This should also include an assessment of your reliance on external contractors.

✓ Implement effective knowledge management by:

- Identifying and capturing records which are critical to the business
- Documenting Standard Operating Procedures
- Ensuring knowledge and skills are spread across geographically dispersed offices
- Duplicating critical records at multiple locations.

✓ Assess communication channels and

- Ensure that all contact lists are up to date and maintained.
- Evaluating all communication options to keep personnel informed
- Establish means to communicate with suppliers
- Establish means to communicate with your customer base
- Consider remotely hosted email and website options.

✓ Understand the impact to your business if half of your staff are absent for up to 3 weeks. Plan for flexible work practices such as working from alternate locations e.g. interstate/branch offices, home, or temporary sites. Develop key resourcing requirements for alternate locations.

✓ Assess core staff and skill requirement needs, and ensure essential positions are backed-up by alternative staff members.

Identify ways to reduce social interaction in the event of a pandemic, consider organisational policies to encourage the sick to stay at home, and enable staff to work from home.

- ✓ Identify ways to minimise illness amongst staff and customers, and consider how essential messages (e.g. basic hygiene) can be communicated to staff
- ✓ Identify needs for cleaning equipment, and check air conditioning. Purchase additional contingency supplies.
- ✓ Ensure all your staff know the parts they are required to play within your continuity plan.
- ✓ Test your plans to ensure they are effective.

Sources:

World Health Organisation

<http://www.who.int/csr/disease/influenza/pandemic10things/en/>

New Zealand Ministry of Health

<http://www.moh.govt.nz/birdf>

For further information on Risk Management or how we can assist with your insurance requirements, please contact Ansvar Insurance on 1800 729 513.

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