

## Lloyd's London RISK MANAGEMENT BULLETIN A fraternity risk management newsletter by James R. Favor & Company

Learn about the FAVOR ADVANTAGE at www.jrfco.com

**MARCH 2020** 

## INTERIM RECOMMENDATIONS FOR FRATERNITY & SORORITY CHAPTERS TO PLAN AND RESPOND TO CORONAVIRUS DISEASE

The following information is taken from the Centers For Disease Control and Prevention (CDC) Publication "Interim Guidance For Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19), February 2020" and has been adapted for application to College-Based Fraternal Organizations.

MARCH 2020 - AURORA, COLORADO

Background: 2019 Novel Coronavirus, or COVID-19, is a new respiratory virus identified in December 2019 as the cause of an outbreak in Wuhan, Hubei Province, China. People who get sick with COVID-19 develop mild to severe respiratory illness with symptoms including fever, cough, and difficulty breathing. Illness can begin 2 to 14 days after an exposure. Typically, with most respiratory viruses, people are thought to be most contagious when they are most symptomatic. The latest national situation summary updates, including the number of cases identified in the United States, are available on CDC's web page.

The following interim guidance may help prevent chapter facility exposures to acute respiratory illnesses, including

COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, outbreaks community COVID-19.



#### **How does COVID-19 Spread?**

Although the ongoing outbreak likely resulted originally from people who were exposed to infected animals, COVID-19, like other coronaviruses, can spread between people. Infected people can spread COVID-19 through their respiratory secretions, especially when they cough or sneeze. According to the CDC, spread from person-toperson is most likely among close contacts (about 6 feet). Person-to-person spread is thought to occur mainly via respiratory droplets produced when an infected person coughs or sneezes, similar to how influenza and other respiratory pathogens spread. These droplets can land in

the mouths or noses of people who are nearby or possibly be inhaled into the lungs. It's currently unclear if a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes.

Given what has occurred previously with respiratory diseases such as MERS and SARS that are caused by other coronaviruses, it is likely that some person-to-person spread will continue to occur.

There is much more to learn about the transmissibility, severity, and other features associated with COVID-19, and investigations are ongoing.

To prevent stigma and discrimination in the chapter facility, use only the guidance described below to determine risk of COVID-19. Do not make determinations of risk based on race or country of origin and be sure to maintain confidentiality of people with confirmed COVID-19. There is much more to learn about the transmissibility, severity, and other features of COVID-19 investigations are ongoing.



## **RISK MANAGEMENT RECOMMENDED STRATEGIES**

James R. Favor & Company offers the following risk management strategies to assist all chapters and members in reducing exposure to and spread of COVID-19.

## 1. Actively encourage sick members to seek medical attention and sick employees to stay home:

Members and fraternity employees (such as Cooks and Housekeepers) who have symptoms of acute respiratory illness are recommended to seek medical attention and if possible, to isolate themselves from other members and for sick employees to stay home.

Many state health departments suggest that individuals with symptoms first telephone their medical provider and ask for guidance instead of just showing up for appointments. This will help limit the spread of the virus. Your medical provider will provide instructions as to if an appointment is needed or if the virus can be treated at home.

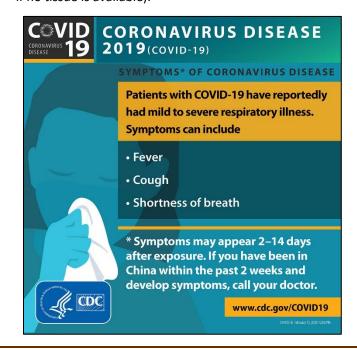
Persons with symptoms should stay away from other members and not participate in chapter events until cleared by medical professionals or until they are free of fever (100.4°F / 37.8°C or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 24 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants). Members should notify the appropriate chapter officer or campus medical official if they are sick.

- Members that have been diagnosed with Coronavirus should follow all requirements outlined by their medical providers before returning to the chapter facility. This may require isolation away from the chapter facility for 14-days or longer after the symptoms have ceased. In all cases, members should follow the advice and instructions of their doctors and other campus, city, state or federal CDC guidelines.
- Ensure that any member participation requirements are flexible and consistent with public health guidance and that members are aware of these policies.
- Talk with any independent contractors such as cooks, housekeeping personnel, or companies that provide your chapter with services or supplies about the importance of sick employees staying home and away from the chapter facility during their illness.
- Chapters should maintain flexible policies that permit members and/or employees to stay home to care for a sick family member. Chapters should be aware that more members may need to stay at home to care for sick family members than is usual.

- o If a chapter member has respiratory, fever, or flu-like symptoms and if he is self-isolating himself in his room at the chapter facility, it is critical that other chapter members make sure that he is able to receive adequate food, water, and medical attention. The member should be checked-on regularly to ensure he receives proper care. Report the members illness to your college health center. Follow all guidelines suggested by your campus, city, state or CDC recommendations.
- If a chapter member is sick and unable to seek medical attention on his own, help him to obtain assistance as needed. If the member is experiencing obvious respiratory difficulty or is lethargic, experiencing severe fever, is unresponsive or in any distress of any nature call 911 and call his parents and the campus health center.
   DO NOT TAKE ANY CHANCES! IT IS BETTER TO BE OVERLY CAUTIOUS, CALL 911 IF YOU HAVE ANY QUESTIONS OR CONCERNS.
- If an outbreak on campus occurs, cease social events and other non-essential activities until the risk of exposure lessens. Always follow campus guidelines.

#### 2. Separate sick members.

CDC recommends that individuals who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) should be separated from other members. Sick members should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).



- 3. Emphasize employees to stay home when sick, members to seek medical attention and reduce contact with other members, and to practice respiratory etiquette and hand hygiene by all members & guests:
  - Provide tissues and no-touch disposal receptacles for use by members.
  - o Instruct members to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty. Have hand sanitizer readily available in dispensers throughout the chapter facility for use by members and guests.
  - Provide soap and water and alcohol-based hand rubs in the chapter facility. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in main gathering locations and rooms to encourage hand hygiene.
  - Visit the <u>coughing and sneezing etiquette</u> and <u>clean</u> <u>hands webpage</u> for more information.

#### 4. Perform routine environmental cleaning:

- Routinely clean all frequently touched surfaces in the chapter facility, such as workstations, countertops, and doorknobs. Use the cleaning agents that are usually used in these areas and follow the directions on the label.
   Wipe down doorknobs and other common surfaces at least daily, twice a day or more if possible.
- No additional disinfection beyond routine cleaning is recommended at this time.
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by members before each use.

## 5. Advise members before traveling to take certain steps:

- Check the <u>CDC's Traveler's Health Notices</u> for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from China, and information for aircrew, can be found at on the <u>CDC</u> <u>website</u>.
- Advise Members to check themselves for symptoms of acute respiratory illness before starting travel and notify their parents and appropriate school medical staff if they are sick.
- Ensure members who become sick while traveling understand that they should notify their parents and

- should promptly call a healthcare provider for advice if
- o If outside the United States, sick members should contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country. A U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates, and military facilities do not have the legal authority, capability, and resources to evacuate or give medicines, vaccines, or medical care to private U.S. citizens overseas.

## 6. Additional Measures in Response to Currently Occurring Sporadic Importations of the COVID-19:

- Members who are well but who have a sick family member at home with COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure.
- o If a Member is confirmed to have COVID-19, chapters should inform fellow members of their possible exposure to COVID-19 in the chapter facility but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Members exposed to a fellow student with confirmed COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure. Contact your school health center for advice and counsel on any questions regarding this matter.

## 7. What special precautions do chapters need to take? Due to recent acceleration of COVID-19 transmission across China and in accordance with current federal guidance, most State Departments of Public Health recommend the following:

- Any student returning from mainland China should not attend school for 14 days after the return date.
- Family members of these students should not attend work if they also traveled to mainland China.
- If a student who returned from mainland China within the past 14-days develops respiratory symptoms including fever, cough, and difficulty breathing, report immediately to your college and local health department. Please keep in mind there are other respiratory viruses like influenza currently circulating. Call ahead before taking the student to a doctor's office or emergency department to prevent any potential spread.
- 8. Print and display each of the attached CDC posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance and throughout the chapter facility.



## STOP THE SPREAD OF GERMS

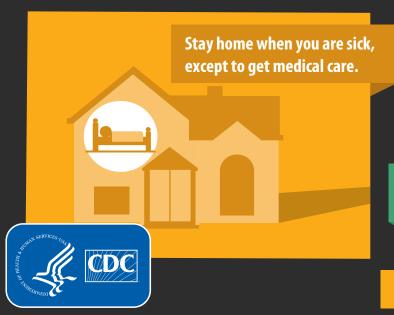
## Help prevent the spread of respiratory diseases like COVID-19.











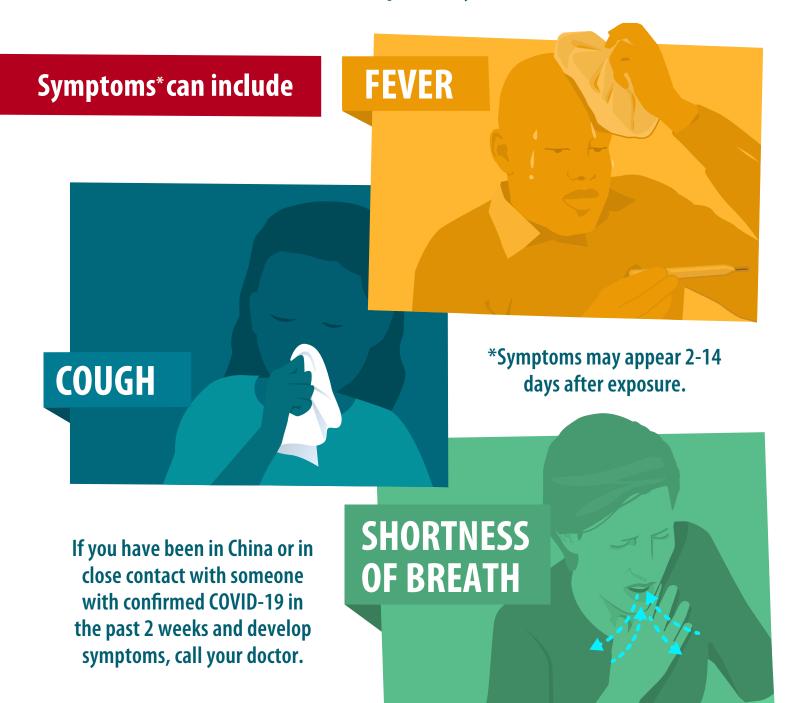


For more information: www.cdc.gov/COVID19



## **SYMPTOMS OF CORONAVIRUS DISEASE 2019**

Patients with COVID-19 have experienced mild to severe respiratory illness.







# What you need to know about coronavirus disease 2019 (COVID-19)

## What is coronavirus disease 2019 (COVID-19)?

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.

## Can people in the U.S. get COVID-19?

COVID-19 is spreading from person to person in China, and limited spread among close contacts has been detected in some countries outside China, including the United States. At this time, however, this virus is NOT currently spreading in communities in the United States. Right now, the greatest risk of infection is for people in China or people who have traveled to 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.

## Have there been cases of COVID-19 in the U.S.?

Yes. The first case of COVID-19 in the United States was reported on January 21, 2020. The current count of cases of COVID-19 in the United States is available on CDC's webpage at <a href="https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html">https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html</a>.

## How does COVID-19 spread?

The virus that causes COVID-19 probably emerged from an animal source, but now it seems to be spreading from person to person. It's important to note that person-to-person spread can happen on a continuum. Some diseases are highly contagious (like measles), while other diseases are less so. At this time, it's unclear how easily or sustainably the virus that causes COVID-19 is spreading between people. Learn what is known about the spread of newly emerged coronaviruses at <a href="https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html">https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html</a>.

## What are the symptoms of COVID-19?

Patients with COVID-19 have had mild to severe respiratory illness with symptoms of

- fever
- cough
- · shortness of breath



## What are severe complications from this virus?

Many patients have pneumonia in both lungs.

## How can I help protect myself?

The best way to prevent infection is to avoid being exposed to the virus that causes COVID-19.

# There are simple everyday preventive actions to help prevent the spread of respiratory viruses. These include

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.

## If you are sick, to keep from spreading respiratory illness to others, you should

- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces.

## What should I do if I recently traveled to China and got sick?

If you were in China within the past 14 days and feel sick with fever, cough, or difficulty breathing, you should seek medical care. Call the office of your health care provider before you go, and tell them about your travel and your symptoms. They will give you instructions on how to get care without exposing other people to your illness. While sick, avoid contact with people, don't go out and delay any travel to reduce the possibility of spreading illness to others.

## Is there a vaccine?

There is currently no vaccine to protect against COVID-19. The best way to prevent infection is to avoid being exposed to the virus that causes COVID-19.

#### Is there a treatment?

There is no specific antiviral treatment for COVID-19. People with COVID-19 can seek medical care to help relieve symptoms.

For more information: www.cdc.gov/COVID19



# What to do if you are sick with coronavirus disease 2019 (COVID-19)

If you are sick with COVID-19 or suspect you are infected with the virus that causes COVID-19, follow the steps below to help prevent the disease from spreading to people in your home and community.

#### Stay home except to get medical care

You should restrict activities outside your home, except for getting medical care. Do not go to work, school, or public areas. Avoid using public transportation, ride-sharing, or taxis.

## Separate yourself from other people and animals in your home

**People:** As much as possible, you should stay in a specific room and away from other people in your home. Also, you should use a separate bathroom, if available.

**Animals:** Do not handle pets or other animals while sick. See COVID-19 and Animals for more information.

## Call ahead before visiting your doctor

If you have a medical appointment, call the healthcare provider and tell them that you have or may have COVID-19. This will help the healthcare provider's office take steps to keep other people from getting infected or exposed.

#### Wear a facemask

You should wear a facemask when you are around other people (e.g., sharing a room or vehicle) or pets and before you enter a healthcare provider's office. If you are not able to wear a facemask (for example, because it causes trouble breathing), then people who live with you should not stay in the same room with you, or they should wear a facemask if they enter your room.

#### Cover your coughs and sneezes

Cover your mouth and nose with a tissue when you cough or sneeze. Throw used tissues in a lined trash can; immediately wash your hands with soap and water for at least 20 seconds or clean your hands with an alcohol-based hand sanitizer that contains at least 60 to 95% alcohol, covering all surfaces of your hands and rubbing them together until they feel dry. Soap and water should be used preferentially if hands are visibly dirty.

#### Avoid sharing personal household items

You should not share dishes, drinking glasses, cups, eating utensils, towels, or bedding with other people or pets in your home. After using these items, they should be washed thoroughly with soap and water.



#### Clean your hands often

Wash your hands often with soap and water for at least 20 seconds. If soap and water are not available, clean your hands with an alcohol-based hand sanitizer that contains at least 60% alcohol, covering all surfaces of your hands and rubbing them together until they feel dry. Soap and water should be used preferentially if hands are visibly dirty. Avoid touching your eyes, nose, and mouth with unwashed hands.

## Clean all "high-touch" surfaces every day

High touch surfaces include counters, tabletops, doorknobs, bathroom fixtures, toilets, phones, keyboards, tablets, and bedside tables. Also, clean any surfaces that may have blood, stool, or body fluids on them. Use a household cleaning spray or wipe, according to the label instructions. Labels contain instructions for safe and effective use of the cleaning product including precautions you should take when applying the product, such as wearing gloves and making sure you have good ventilation during use of the product.

### Monitor your symptoms

Seek prompt medical attention if your illness is worsening (e.g., difficulty breathing). **Before** seeking care, call your healthcare provider and tell them that you have, or are being evaluated for, COVID-19. Put on a facemask before you enter the facility. These steps will help the healthcare provider's office to keep other people in the office or waiting room from getting infected or exposed.

Ask your healthcare provider to call the local or state health department. Persons who are placed under active monitoring or facilitated self-monitoring should follow instructions provided by their local health department or occupational health professionals, as appropriate.

If you have a medical emergency and need to call 911, notify the dispatch personnel that you have, or are being evaluated for COVID-19. If possible, put on a facemask before emergency medical services arrive.

## Discontinuing home isolation

Patients with confirmed COVID-19 should remain under home isolation precautions until the risk of secondary transmission to others is thought to be low. The decision to discontinue home isolation precautions should be made on a case-by-case basis, in consultation with healthcare providers and state and local health departments.

For more information: www.cdc.gov/COVID19



## **CDC Protects and Prepares Communities**

CDC is aggressively responding to the global outbreak of COVID-19 and preparing for the potential of community spread in the U.S.

- Conducts outreach to travelers
- Issues travel notices



## Laboratory and diagnostics

- Develops diagnostic tests
- Confirms all positive test results submitted by states

#### **Schools**

Provides guidance for schools including school closures and online education options



#### **Businesses**

Provides business guidance including recommendations for sick leave policies and continuity of operations

## **Community members**

- Shares information on symptoms and prevention
- Provides information on home care
- Encourages social distancing







## **Healthcare professionals** ....

- Develops guidance for healthcare professionals
- Conducts clinical outreach and education

## 

- Develops preparedness checklists for health systems
- Provides guidance for PPE supply planning, healthcare system screening, and infection control
- Leverages existing telehealth tools to redirect persons to the right level of care



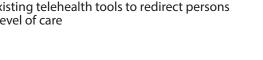
## **Health departments**

- Assesses state and local readiness to implement community mitigation measures
- Links public health agencies and healthcare systems

















## If you're sick, stay home, rest, and remember to:



Cover your coughs and sneezes with a tissue or your sleeve.



Wash your hands often with soap and water.



Talk to your supervisor about working from home.



Employers: Consider offering flexible leave and telework policies. Make it easier for your staff to stay home when they're sick

or caring for a sick family member

## Do Your Part to Slow the Spread of Flu

You play an important role in protecting yourself, your family, and friends from flu. Flu spreads easily from person to person. It spreads mainly through droplets that come from a sick person's nose and mouth when they cough, sneeze, or talk. These droplets can travel up to 6 feet and land in the noses and mouths of people nearby or be inhaled into the lungs. It also can spread when you touch surfaces or objects that have flu germs on them and then touch your nose or mouth. Plan to stay home if you're sick. By practicing healthy habits, you will be doing your part to help prevent the spread of flu.

## Take these actions to help slow the spread of flu:



#### Get vaccinated.

## Stay home if you're sick.

- Keep your distance (6 feet or more) from others at home or if you have to leave (to visit the doctor's office).
- If you have a fever, stay home for at least 24 hours after your fever is gone without using medicine that lowers fever.



## Cover your coughs and sneezes.

- Cover your nose and mouth with a tissue.
- Throw away used tissue when you're done.
- Use your sleeve or elbow if you don't have a tissue.
- Wash or sanitize your hands.



## Wash your hands often.

- Wash with soap and water for at least 20 seconds (the time it takes to hum the "Happy Birthday" song twice).
- Use hand sanitizer with at least 60% alcohol if you don't have soap and water.
- Wash your hands before touching your eyes, nose, or mouth.



## Clean frequently touched surfaces and objects.

- Use soap and water, a bleach and water solution, or products with a label that says "EPA-approved" to clean items, such as handrails and doorknobs.
- Always follow the directions on product labels.

www.cdc.gov/npi 1-800-CDC-INFO (232-4636) www.cdc.gov/info

TTY:888-232-6348

National Center for Emerging and Zoonotic Infectious Diseases Division of Global Migration and Quarantine



## Pandemic Flu Checklist: Workplace Administrators

As employers, you can plan and make decisions now that will protect the health of your staff during a flu pandemic. Plan policies and strategies to increase space or limit face-to-face contact between staff. These measures may help more staff stay well and keep the workplace running smoothly. Use this checklist to help you take steps to plan and protect the health of your staff.



**During a pandemic:** 

**TAKE ACTION** 

☐ Stay informed about the local flu

situation and school closures.

into action, as needed.

to the pandemic.

their hands often).

and soap).

door knobs).

☐ Update staff, customers, and

☐ Put your plans, policies, and strategies

suppliers with information about

how your business is responding

☐ Encourage staff to practice healthy

behaviors (such as staying home when they're sick, covering their

coughs and sneezes, and washing

☐ Provide supplies (such as tissues

☐ Clean frequently touched surfaces and objects (such as computers and

absences due to the flu.

## **Before a pandemic: PLAN**

- ☐ Work with your local health department on planning efforts.
- ☐ Create or update your pandemic flu and emergency communication plans.
- ☐ Share your plans with staff.
- ☐ Strategize how to increase space or limit contact between staff, if possible (for example, teleworking and conference calls).
- ☐ Establish flexible leave policies for staff during a flu pandemic.
- ☐ Develop a monitoring system to track staff absences due to the flu.

- - www.cdc.gov/npi

1-800-CDC-INFO (232-4636) TTY: 888-232-6348

#### www.cdc.gov/info

# ☐ Use a monitoring system to track staff

## **After a pandemic: FOLLOW UP**

- ☐ Discuss and note lessons learned.
- ☐ Improve your plans accordingly.
- ☐ Maintain community partnerships.
- ☐ Test and update your plans regularly.

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# Protect Yourself from Flu at a Large Public Event

#### **Event attendees:**

You can protect your health and the health of others while attending a public event. Flu can spread quickly when lots of people are close together for a long time. Plan to stay home if you're sick. By practicing healthy habits, you will be doing your part to help prevent the spread of flu.

## Take these actions to help keep yourself and others well:



## Get vaccinated. Stay home if you're sick.

- Keep your distance (6 feet or more) from others at home or if you have to leave (to visit the doctor's office).
- If you have a fever, stay home for at least 24 hours after your fever is gone without using medicine that lowers fever.



## Cover your nose and mouth with a tissue when you cough or sneeze.

- Throw away dirty tissues.
- Use your sleeve or elbow if you don't have a tissue.
- Wash or sanitize your hands afterwards.



## Wash your hands often.

- Wash with soap and water for at least 20 seconds (the time it takes to hum the "Happy Birthday" song twice).
- Use hand sanitizer with at least 60% alcohol if you don't have soap and water.



Try not to touch surfaces and objects that are used and shared often.

Try to keep your distance from people who are sick.

 Limit actions like shaking hands, hugging, and kissing your fellow event attendees.

www.cdc.gov/npi

1-800-CDC-INFO (232-4636) TTY:888-232-6348 www.cdc.gov/info



National Center for Emerging and Zoonotic Infectious Diseases
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# DO YOUR PART

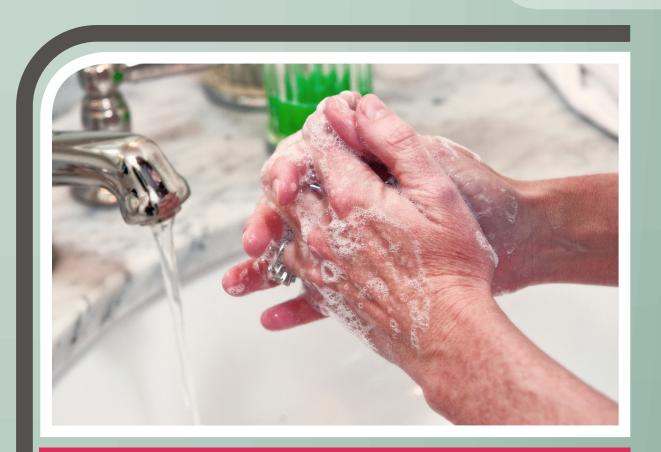
# SLOV THE SPREAD OF GERIS



Cover your coughs and sneezes



Stay home when you're sick



Wash your hands often





# If you're sick, stay home, rest, and remember to:



Cover your coughs and sneezes with a tissue or your sleeve.



Wash your hands often with soap and water.



Clean frequently touched surfaces and objects (for example, TV remotes and computers).



Employers: Consider offering flexible leave and telework policies.

Make it easier for your staff to stay home when they're sick

or caring for a sick family member