

The information in this document provides general guidance only. It provides a general list of what your business may need to consider, from a pandemic planning for organisational resilience perspective. We have not considered your business' particular circumstances and any Government restrictions due to COVID-19 (which may change), and so you may need to consider how this applies in your circumstances or if you need to seek appropriate professional advice. For any queries about insurance cover, please contact your insurer or insurance broker.

This article refers to Australian and global information sources in regard to Pandemic preparedness and specifically the current coronavirus, describing some practical steps to help build resilience.

It is most important to stay calm, find the facts from credible information sources and keep up to date with a pandemic situation as it develops. Follow government and health authority guidelines, whilst trying to anticipate and prepare for the challenges that an organisation could reasonably face during a pandemic.

What is a Pandemic?

A pandemic is the worldwide spread of a new disease.¹

Pandemics are large scale outbreaks of infectious disease that generally occur across several countries. They can greatly increase the morbidity and mortality rate over an expansive geographical area. Such events can cause significant economic, social and political impacts. The World Health Organisation (WHO) declared the coronavirus, COVID-19 a pandemic in March 2020.²

What is a coronavirus and COVID-19³?

Some coronaviruses cause illness in humans whilst others cause illness in animals. Rarely, animal coronaviruses can evolve to infect humans. However, this has occurred with the serious diseases, Severe Acute Respiratory Syndrome (SARS) and Middle Eastern Respiratory Syndrome (MERS). The coronavirus COVID-19 is a new strain that has not previously been identified in humans. This new coronavirus originated in Hubei Province, China and the disease outbreak is named COVID-19.³

Organisational Preparedness and Response

The first step is to develop a business continuity management plan if one isn't already in place. Refer [Vero Risk Information Sheet on business continuity management](#).

Business continuity management (BCM) plans often focus on transferring impacted key operations or personnel to another location. The same approach is not likely to be effective in the event of a pandemic, which could affect numerous locations, people, supply chains, customers and resources systematically.

Keep in mind that your recovery strategy, whether involving your own or external personnel, could be affected in several critical places at the same time.

Sites could be affected more than once.

The supply chain, logistics, travel and utilities could be affected by the pandemic.

Macro-effects beyond your organisation could have an impact – government decisions, suppliers, market demand for products and transport issues are examples.

It is good practice therefore to continually re-assess your current BCM plan to ensure that your resilience and recovery arrangements address the particular impact that a pandemic would have upon your organisation.

Vero risk engineering can review business continuity management plans and provide guidance on the risk management related to safety of people and property.

Vero have produced a [checklist on pandemic planning for organisational resilience](#), together with the following resources.



References:

- ¹ World Health Organisation, viewed 16 March 2020 <www.who.int>
- ² Disease Control Priorities: Improving Health and Reducing Poverty. 3rd edition. Chapter 17 Pandemics: Risks, Impacts, and Mitigation. Nita Madhav, Ben Oppenheim, Mark Gollan, Prime Mulembakani, Edward Rubin, and Nathan Wolfe. <<https://www.ncbi.nlm.nih.gov/books/NBK525302/>>
- ³ Australian Government Department of Health, About coronavirus (COVID-19), viewed 16 March 2020 <www.health.gov.au>

Resources:

1. [Vero Risk profiler tool for checklists relating to business continuity and safety <\[www.vero.com.au/broker/news-insights/sme-insurance-index/risk-profiler-tool\]\(http://www.vero.com.au/broker/news-insights/sme-insurance-index/risk-profiler-tool\)>](#)
2. [Vero RM Insight article for Business Continuity Management](#)

For more information:

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