

RISK Alert

ACTIONABLE INSIGHTS FOR BOND POLICYHOLDERS.



Alert Type

Awareness

Watch

Warning

Coronavirus Outbreak Requires Precautionary Workplace Measures

The worldwide spread of the coronavirus, which originated in Wuhan, China, has raised pandemic fears. There have been several confirmed cases and hundreds are being monitored in the U.S. In addition, the Center for Disease and Control (CDC) confirmed the first person-to-person spread in Illinois. With the World Health Organization declaring the coronavirus outbreak a global health emergency, it's critical that your credit union has appropriate pandemic response plans in place.

Details

The coronavirus, declared a public health emergency of international concern by both the CDC and World Health Organization, originated in Wuhan, China and has quickly spread globally. The infection numbers since January 20 are alarming, with nearly 20,000 confirmed cases and over 300 deaths. And, the numbers are expected to continue growing.

While China has taken extreme measures to contain this outbreak, the virus has been reported in over 20 countries including the United States, France, Japan, Canada, and Australia. As of now, the U.S. has 11 confirmed cases and is investigating nearly 200 others.

Your credit union has a responsibility to provide a healthy, safe working environment under the General Duty Clause of the Occupational Safety and Health Act (OSHA). During this outbreak, efforts should be made to instill confidence in employees that the virus is being monitored and proactive steps will be taken when necessary. Also, be sure that your pandemic plans are updated.

In addition to health concerns; if managed poorly, disease outbreaks can present a myriad of employment issues for credit unions including the potential risk of Americans with Disabilities Act (ADA), medical privacy, wage and hour, and national origin discrimination claims.

Though most U.S. workers are not at significant risk of infection at this time, the situation is evolving quickly. It's never too early to get ahead by addressing employee concerns, taking measures to keep the workplace sanitary, and ensuring your employees feel safe.

Date: February 4, 2020

Risk Category: Employee Safety, Workplace Safety, Pandemics

States: All

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Risk Mitigation Tips

- **Communicate and educate carefully:** Credit unions who reasonably believe they could serve members or have employees who could potentially travel to and from an infected region should be prepared to provide reassurance and education. A statement from credit union management should be made available that the situation is being monitored, and Human Resources or Risk Management departments should be prepared to provide information or access to appropriate agencies like the CDC, Department of State, or local health organizations.
- **Emphasize good workplace hygiene:** Remind employees of general good workplace hygiene practices such as covering one's mouth when coughing or sneezing, avoiding contact with sick individuals, and washing hands frequently. Consideration should be given to providing tissues and hand sanitizer throughout credit union locations. Waste bins should be emptied frequently and surfaces properly disinfected.
- **Reinforce sick leave policies:** Encourage employees to review company sick leave and paid time-off policies and encourage employees to stay home if they are feeling ill. Remote work arrangements should be utilized if previously agreed upon. A point of contact should be identified to answer any employee questions related sick leave use, or the accrual process.
- **Decisions to send employees home should be made carefully:** Any decision made to send a visibly ill employee home should be done so within existing policy guidelines. Attention should be paid to state wage and hour laws for non-exempt employees where wages may be due even for the period of time they were sent home. If a policy is currently in place that requires an employee to inform the credit union of any direct threat to the safety of other employees, including illness, it should be noted that the credit union must keep all employees' health information confidential, and should ensure that any policy is in compliance with the Americans with Disabilities Act (ADA).
- **Avoid mandatory medical examinations and quarantines:** Unless you have a reasonable belief that an employee poses a "direct threat" to the workplace, the ADA prohibits mandatory medical examinations. Any attempt to isolate or quarantine employees without prior authorization by a public health agency or official can lead to risk liability under the ADA, medical privacy laws, state wage and hour laws, and potential national origin discrimination claims.

Risk Prevention Resources

Access CUNA Mutual Group's [Protection Resource Center](#) at [cunamutual.com](#) for exclusive risk and compliance resources to assist with your loss control. The Protection Resource Center requires a User ID and password. For more information and ongoing updates on the Coronavirus, check out these resource links:

- [Centers for Disease Control and Prevention](#)
- [U.S. Department of State](#)
- [Occupational Safety & Health Administration Pandemic Preparedness](#)



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