

Pandemic Response Template



Overview

Pandemic Template

Introduction

HTM Insurance Business Continuity Plan for Pandemic Response, deals with the specific threat of Zoonotic Type Influenza (diseases shared between animals and humans); creating pandemic conditions within our market areas. Due to the nature of the impact on our members, personnel and systems, this approach applies to other pandemics, chemical, biological or radiological incidents and attacks.

It is specifically acknowledged that upon implementation of this response plan, the Business Continuity Management Team for Pandemic Response will operate independently and with autonomy but is subject to oversight and review from Management and Board of Directors and any regulatory agency having jurisdiction over our operations.

Assumptions

A Flu pandemic is unlike any crisis we have encountered. No one can predict when it might arrive, where it might strike, how long it might last and the severity of its impact. Prudence requires that we assume and plan for the worst case scenario. Accordingly, HTM Insurance's BCP for Pandemic Response is based on the following assumptions:

- As many as 30 % of HTM Insurance's employees could become ill at the pandemic's peak; another 5% may refuse to report to work, either because they fear becoming ill or because they are caring for afflicted family members; another 5% to 10% may have difficulty getting to work due to an interruption in transportation services and bus systems.
 - HTM Insurance will not be able to perform all functions and provide all services at full capacity throughout the pandemic.
 - HTM Insurance may be forced to close due to staffing shortages or because of local community quarantine.
 - An indeterminate number of members may be unable to reach HTM Insurance to conduct normal business activities.
 - Pandemic fears will lead to increased demand for cash from local financial institutions in the early days of the crisis and could trigger a mini-run or worse as the crisis deepens.
 - Customer confusion and demand for information could overwhelm our existing communication systems.
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- Some of our vendors will be unable to provide services or deliver supplies.
 - Travel will be restricted for some periods of time within the community and outside of it.
 - Pandemic-related financial stress, possible civil unrest and enhanced opportunities will increase the risk of robberies and other security threats within the business community
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Planning Process

HTM Insurance's Management Team determined that the threat of a pandemic is real. The consensus around the world is simply not if a pandemic will occur, but when. As such, the Business Continuity Planning Team was charged with developing a comprehensive Business Continuity Plan for Pandemic Response. (BCP for Pandemic Response). Refer to Appendix E for the list of the team members.

Introduction of the Continuity Plan

HTM Insurance's Management Team recognizes the need for and fully supports HTM Insurance's Business Continuity Plan for Pandemic Response. The goal of the plan is to protect employees, customers, facilities, systems, property and operations during any pandemic, and to maintain normal operations, to the extent possible, consistent with these goals. In the event that normal operations cannot be maintained, the goals will be to maximize the continuity of HTM Insurance's essential services to our members and to minimize adverse financial impact to HTM Insurance. Essential services are considered to be those services deemed necessary to keep the business operational; including administrative tasks (such as HR, IT) and customer service (including but not limited to Policy renewals, claim management, and quotes for new business). Finally, the plan will provide for a return to full operations and services as quickly as possible.

Scope of the Plan

This plan is intended to anticipate the potential issues that impact HTM Insurance its employees, members and the operations that may be affected by a flu pandemic or epidemic. The nature of a flu pandemic is that it will primarily impact the employees, members and security and threaten HTM Insurance.

Unlike most other potential disasters, such as floods, severe storms and the like, the primary threat is not physical destruction of records or facilities caused by the disaster event. This plan, therefore, will focus only on the threats that are reasonably related to pandemic flu. Other threats should be addressed by HTM Insurance's general business continuity planning. It will be imperative for the BCP for Pandemic Response team to review both documents and implement all appropriate procedures. Further, the general recovery plan will become an integral component of the recovery phase of the pandemic response plan.

Mission of the Plan

Flu Pandemic Response Team

We have defined the primary missions of HTM Insurance's BCP for Pandemic Response as follows:

- Identify the hazards that will be produced by an outbreak of flu
- Plan for and reduce the impact of the outbreak
- Maintain operations during an outbreak, after the event and after subsequent mini outbreaks have subsided
- Advise management, employees, consultants and vendors on the things they can do to mitigate the impact of an outbreak on HTM Insurance and themselves and to become more pandemic-resistant

The plan will address and answer the following key questions:

- What will we do if our office is closed for a short or long term?
- What essential services, process or operational capacities must be maintained as critical functions for maintenance of our HTM Insurance.
- What alternatives are available or in place to assist in maintaining our supply chain if our key vendor partners experience disabling losses to their workforce and cannot maintain our needs?
- What alternative processes are in place to assist our members in the event of an outbreak, isolation, quarantine or other factors that affect their ability to conduct basic, everyday business activities with HTM Insurance.
- What must be in place to assure the continuity and integrity of payroll, tax, accounting, insurance, payables, receivables, operations, customer and regulatory records, if applicable?
- What data security enhancements must be in place and maintained?
- What impact will weather, and utility issues have on ongoing operations?
- How long can we sustain services in the event of partial or total isolation and/or quarantine?

HTM Insurance management has appointed Alec Harmer as the BCP for Pandemic Response prime pursuant to HTM Insurance's comprehensive business continuity and disaster recovery plans. Alec Harmer is responsible for leading the Pandemic Response Team that will direct HTM Insurance's planning, preparedness, training, response and recovery to a flu pandemic.

Trigger Events

The following events should be considered trigger events for implementation of all or portions of this plan.

- Determination by the Public Health Department that a flu outbreak is imminent or has begun in Ontario

Toll Free number for information 1-866-797-0000

- Directive of the local board of health to implement a response protocol
- Irrefutable evidence that an outbreak has occurred within our HTM Insurance and is not a generic seasonal flu outbreak, in which event the Pandemic Response Prime leader will notify all pre-determined provincial and local public health department and agencies.
- Excessive employee absenteeism, whether pandemic-induced or not, that results in HTM Insurance being in jeopardy of experiencing pandemic-related business crisis
- Confirmation of customer-related employee exposure to flu contagions

If a serious event should occur at a HTM Insurance the Pandemic Response Prime will contact local emergency personnel (local Public Health Authority or 911) if deemed necessary.

The BCP for Pandemic Response Prime must assemble the Operations Team at a safe location to prepare for damage assessment activity and contact local authorities on site to determine when it will be safe to perform damage assessment activities. Assembly must occur within 1-hour of notification.

Plan Activation

Most of the members of the management team of HTM Insurance are authorized to declare that a flu pandemic crisis has occurred and to order the implementation of those portions of this plan as may be necessary.

Refer to Appendix E for a list of all the BCP for Pandemic Response Team members.

Upon activation of this plan, the first and foremost important goal is to protect the health and safety of employees and members. If the BCP for Pandemic Response Team determines that “normal” operations or altered operations can be maintained at any location, maximum efforts should be made to eliminate or minimize any potential for infection or other danger to employees or members. The BCP for Pandemic Response Team, in conjunction with the local Public Health Units & Ministry of Health, makes this determination and any alterations to the assigned protocols will be approved only by the team as directed.

Upon the declaration of a flu pandemic crisis, the BCP for Pandemic Response prime:

- Immediately informs all members of the BCP for Pandemic Response Team and any member of HTM Insurance’s Business Continuity or Disaster Recovery Response team who are not also members of the Pandemic Response Team.
- Notifies Alec Harmer, who certifies that notification to the Board of Directors and the rest of the Management Team has been made.
- Documents the notification signed by the CEO/Manager and the Prime.

At the first meeting, the BCP for Pandemic Response Team will:

- Make an initial risk determination to define the extent of the crisis and what portions of the program need to be implemented based on that analysis.
 - Contact other members of management, staff, outside contractors, government or other resources as necessary to accomplish the objectives of this plan.
 - Schedule a regular, daily meeting either in person or by telephone to continually assess the severity of the crisis, the efficacy of HTM Insurance’s response and governmental response, and whether any changes need to be made to implement additional elements of the plan.
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Components of the Plan

Our plan will cover the following areas:

- Continuity of Essential Functions
- Human Resources Considerations
- Security Measures
- Crisis Communications

Continuity of Essential Functions

We have every hope that HTM Insurance would be able to operate at full capacity throughout a flu pandemic. However, we also recognize that this may not be possible because of staff illnesses, the directives of local government (which may include travel restrictions and a full or partial quarantine), public health agency- mandated isolation policies, the disruption of power, communications and other essential services, and other pandemic related problems. Accordingly, the BCP for Pandemic Response Team conducted interviews with key representatives in each Business Unit to identify the following core functions that, in the committee's view, must be sustained to maximize HTM Insurance's ability to recover from the pandemic and resume normal operations after it has ended:

- HTM Insurance Operations
- Service Delivery which meets our member's expectations
- Information Systems/Data Processing
- Finance
- Human Resources
- Legal
- Marketing
- Sales

In the event of a Pandemic event, please reference the Employee Manual to reference Human Resource Shadow Policies for a Pandemic event.

HTM Insurance's ability to maintain essential functions will depend on the health, training, performance, and dedication of its employees. To protect the health of our employees, HTM Insurance's planning committee will work with Human Resources to implement the following best practices:

- Educate employees about flu by providing printed materials and regular communications via email and HTM Insurance Intranet;
- Educate employees to practice good hygiene (e.g. frequent hand washing) and give them the tools they need to do so;
- Require employees to stay home when they are ill;

The BCP for Pandemic Response Team and Human Resources will also identify employees who are able to perform their jobs, or other functions, from their homes, and if necessary, develop policies that will make it possible for them to do so. HTM Insurance already has policies for teleworking and Work-at-Home/Off-site remote employees. These policies will be updated to specify the criteria for determining the employees who will be assigned to work at home (or the functions that can be performed in homes). Enhanced work-at-home options will be implemented when the BCP for Pandemic Response Team, with the approval of the Manager/CEO, announces that HTM Insurance's BCP for Pandemic Response is in effect.

Establish "social distancing" protocols where possible;

Establish rigorous standards for cleaning and maintenance of HTM Insurance's facilities;

Encourage all employees to obtain flu shots;

Limit travel to essential business that cannot be conducted in any other way;

Limit the meetings employees must attend;

Implement "flex-time" scheduling wherever possible;

If there is reason to suspect that employees have had direct contact with someone infected with the virus, direct the employees to:

- Change shirts, scarves, jewelry, hair bands, and any other clothing or accessory articles in the general area of the suspected contact contamination.
 - Wash hands immediately with hand sanitizer or antibacterial soap BEFORE touching face, eyes, nose, mouth or other mucous membrane surfaces.
 - Using gloves, put exposed clothing and accessories in a plastic bag, seal it and then dispose of the latex gloves in a separate plastic bag using an “inside – out” removal process for the gloves. Then seal this bag and dispose of or sanitize both bags properly.
 - If possible, take a thorough shower using antibacterial soap.
 - Refrain from touching food until all universal sanitization protocols have been followed.
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Proper hand hygiene is the cornerstone of infection prevention and control during an influenza pandemic. Influenza viruses can live on hands for up to five minutes and on hard surfaces for up to two days (depending on the virus). Therefore, it is critical to clean your hands often to keep yourself and others healthy.

Steps to effective hand washing:

- Wet Hands thoroughly with water up to wrists
- Add soap and rub briskly into a lather
- Rub hands, wrists and under fingernails for at least 15 seconds
- Rinse well under running water
- Dry with a paper towel and then use a dry paper towel to turn off taps (
- Exit washroom using a dry paper towel to open the door
- Dispose of paper towel in the washroom garbage

What if there is no water?

Alcohol-based hand sanitizers are the preferred method for decontaminating hands. Using sanitizers is actually better than washing hands (even with antibacterial soap) when hands are not visibly soiled. If the hands are visibly soiled, then hand washing with soap and water must be done. If water is not available, then moistened towelettes can remove the soil followed by the alcohol sanitizer for effective cleaning.

Note: The only exception to sanitizers being more effective than soap and water is when the Norwalk virus is involved. It is notoriously hard to kill, and you must use soap and water with vigorous scrubbing to physically remove it from your hands.

Sanitizers should have at least 60% alcohol content for effective cleaning. All hospitals and many facilities have hand sanitation stations as you enter the premises and you can purchase personal sized containers to carry with you that can be used anywhere, e.g. after pushing the elevator button in a large building, shaking hands with a group of visitors, etc.

How to apply alcohol-based hand rub:

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- If possible, remove hand and arm jewelry. Jewelry hides bacteria and viruses from the antiseptic action of the alcohol
 - Ensure hands are visibly clean
 - Apply between one to two full pumps of the product, or squirt a loonie-sized amount onto one palm
 - Spread product over all surfaces of hands concentrating on fingertips, between fingers, back of hands, and base of thumb.
 - Rub hands until product is dry (minimum of 15-20 seconds)

When should you clean your hands?

- Before preparing, handling and serving food
- Before eating, drinking or feeding children or others
- After using the toilet or visiting the powder room
- After sneezing or coughing or blowing your nose
- After housecleaning
- After handling or caring for children, pets or ill persons
- Before and after giving or taking medication
- Before and after putting on a bandage or giving first aid
- Whenever hands are soiled

Hand washing is the most powerful personal protection during a flu pandemic that you have total control over.

Washing your hands protects yourself and your loved ones – Do it often and make it a healthy habit.

Every day at work we use our phones, computers and workstations and rarely think about whether our spaces are free from germs.

Think about the last time you cleaned your keyboard or headset earphone? When you use common areas such as the printers or photocopiers, do you wash your hands afterwards?

Some people have to share workstations. Do you clean it before the next person has to sit there?

During a flu pandemic these everyday issues will become more important to prevent spreading of the flu. We should begin office hygiene habits now so that they are there to protect us when we need them.

Every person should have their own box of Kleenex at their workstation and dispose of soiled tissues immediately in the waste basket.

Alcohol wipes can be used to clean off keyboards and phone earpieces. Even the desk itself should be wiped before and after each day. Hot water and household detergents can also be used.

For heavier cleaning and to disinfect, a solution containing bleach (1 part bleach to 50 parts water) should be used however this will be done by designated cleaning staff. If you notice an area that needs this type of cleaning, bring it to the attention of your manager/supervisor and/or the health and safety representative.

If you have a door on your office, you should keep it closed as much as possible and don't forget to clean the door handle daily.

Keep personal contact to a minimum and shake hands as little as possible.

Use hand sanitizer stations when arriving and leaving for the day and anytime you think you may have been exposed to any germs on your hands. (see Hand Hygiene document)

Stay away from people who are sick (three feet is recommended). Avoid touching your eyes, nose and mouth. Don't share eating utensils or drinks. Don't share food items.

Cover your mouth and nose with a tissue when you cough or sneeze, or cough into your upper sleeve if you don't have a tissue handy. Don't forget to wash your hands afterwards.

Removing Contaminated Gloves

As you remove the gloves, avoid allowing the outside surface of the gloves to come in contact with your skin, because the outer surface will have been contaminated. Avoid letting the gloves snap, as this may cause contaminants to splash into your eyes or mouth or onto your skin or other people in the area.

Remove used gloves before touching anything else

Step 1

Rinse gloved hands in a basin of decontamination solution (if available) before removing

Step 2

Grasp one of the gloves near the cuff and pull it partway off. The glove will turn inside out. It is important to keep the first glove partially on your hand before removing the second glove to protect you from touching the outside surface of either glove with your bare hands.

Step 3

Leaving the first glove over your fingers, grasp the second glove near the cuff and pull it part of the way off. The glove will turn inside out. It is important to keep the second glove partially on your hand to protect you from touching the outside surface of the first glove with your bare hand.

Step 4

Pull off the two gloves at the same time, being careful to touch only the inside surfaces of the gloves with your bare hands.

Step 5

If the gloves are disposable or are not intact, dispose of them properly.

If they are to be processed for reuse, place them in a container of decontamination solution.

Wash hands immediately after gloves are removed, since gloves may contain tiny holes or tears that leave you at risk of exposure.



1
Grasp the outside of one glove at the wrist.
Do not touch your bare skin.



2
Peel the glove away from your body,
pulling it inside out.



3
Hold the glove you just removed in
your gloved hand.



4
Peel off the second glove by putting your fingers
inside the glove at the top of your wrist.



5
Turn the second glove inside out while pulling
it away from your body, leaving the first glove
inside the second.



6
Dispose of the gloves safely. Do not reuse the gloves.



7
Clean your hands immediately after removing gloves.

Mental
Health
Concerns

The BCP for Pandemic Response focuses on the physical health of employees, but a pandemic will affect their emotional health as well. Supervisors/management will be instructed to monitor employees for signs of stress and depression. Additionally, HTM Insurance makes counseling services available through the Employee Family Assistance Plan. These services are also available to the immediate family members of employees.

Employee
Training and
Cross
Training

We have identified the essential functions to be maintained at as close to full capacity as possible throughout the pandemic. The BCP for Pandemic Response Team has determined the minimum staffing levels required for each department. HTM Insurance will utilize templates to create departmental plans, using a phased approach. (gradual training).

Vendor
Services

- The heads of all departments will identify vendors/suppliers providing services and/or supplies essential to their operations.
 - The BCP for Pandemic Response Team will attempt to work with department heads to identify and establish relationships with back-up vendors and suppliers.
 - The BCP for Pandemic Response Team will request pandemic response plans from all primary vendors and suppliers.
 - The BCP for Pandemic Response Team may, with approval of the Board of Directors, establish protocols to reduce the risk that vendors with access to HTM Insurance may spread the flu virus to employees. These protocols may include rules requiring vendors to wear protective gear when entering HTM Insurance's facilities during periods that require HTM Insurance employees in contact with members to wear protective gear.
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Essential
Supplies

The BCP for Pandemic Response Team may, with approval of the CEO/Manager, work with all departments to develop a list of essential supplies sufficient for all HTM Insurance departments to operate for three months. This list of essential supplies will include, in addition to personal protective equipment and basic office supplies, back-up equipment (laptops, monitors, printers).

C u s t o m e r
S e r v i c e

Members and business partners' uninterrupted access to HTM Insurance and the ability to transact business is a priority. To achieve that goal in a pandemic setting, HTM Insurance will take the following steps:

- Encourage members and business partners to expand their use of on- line services and expand HTM Insurance's on-line capacity to accommodate increased demand if needed.
 - Implement promotions to encourage members to use alternative services.
 - • Establish arrangements with back-up transportation, where applicable, to ensure timely delivery of services.
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Communications

Internal and external communications are essential components of any crisis management plan. Accordingly:

- HTM Insurance will appoint a Communications Designate, responsible for developing and executing plans for communicating with employees, members and the media during the pandemic. Warren Ting will be assigned as their back up.

Communication Designate	Back up
Alec Harmer	Warren Ting

- The Communications Designate will develop protocols for developing and disseminating communication materials to all audiences during the pandemic. Multiple mediums will be considered to include email notifications, newsletters, print materials, teleconferencing and web based seminars as needed.
 - The Communications Designate will post material on the member website to contain emergency pandemic information for employees, members and the media, to be activated when the pandemic business continuity plan is implemented.
 - The Communications Designate will update the information on that site throughout the pandemic.
 - The Communications Designate will create mechanisms for responding quickly and accurately to member questions about HTM Insurance's contact numbers and e-mail address for routine responses.
 - The Communications Designate will establish procedures for jointly developing and issuing public statements with strategic partners.
 - The Communications Designate will provide accurate and current information about HTM Insurance's policies and procedures, about the implementation of its pandemic response plan, about the pandemic and pandemic preparedness to HTM Insurance's employees, members and to the media.
 - The Communications Designate will develop "scripts" summarizing relevant information about customer services and pandemic policies and procedures for use by employees who have direct customer contact.
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- The Communications Designate will communicate regularly with employees, members, and the media throughout the pandemic to keep them updated on the pandemic's impact and to announce and explain any changes in policies and procedures.
 - The Communications Designate will monitor media reports – print, broadcast, and Internet – to identify and respond as needed to item that might disturb or confuse members or employees or convey inaccurate information about HTM Insurance

Summary Pandemic Response

This document is intended to provide employees with a high-level overview of HTM Insurance's response plan in the event of a Pandemic outbreak and declaration by a Canadian Federal or Provincial Health Department of a confirmed case. HTM Insurance has documented detailed plans to respond to the major incidents and issues outlined in this overview. A flexible plan will anticipate and respond to the multitude of potential scenarios that may be encountered in the event of a Pandemic. No one at this point can foresee precisely when, where and to what degree of severity a Pandemic outbreak may occur.

If any indication of a Pandemic becomes evident, please review details posted in HTM Insurance lunchroom and by electronic means.

Appendix A Protecting Employee Health

A. Stopping the Spread of Germs at Work, by the Department of Health and Human Services, Centers for Disease Control and Prevention:

Illnesses like the flu (influenza) and colds are caused by viruses that infect the nose, throat, and lungs. The flu and cold usually spread from person to person when an infected person coughs or sneezes.

How to Help Stop the Spread of Germs

Take care to:

- **Cover your mouth and nose when you sneeze or cough**
Cough or sneeze into a tissue and then throw it away. Cover your cough or sneeze into your upper sleeve if you do not have a tissue, then clean your hands and do so every time you cough or sneeze.
- **Clean your hands often**
When available, wash your hands – with soap and warm water – then rub your hands vigorously together and scrub all surfaces. Wash for 15 to 20 seconds. Rinse your hands thoroughly. Dry your hands. Use your paper towel to turn off the water after you have finished. Note: It is the soap combined with the scrubbing action that helps dislodge and remove germs.
When soap and water are not available, alcohol-based disposable hand wipes or gel sanitizers may be used. You can find them in most supermarkets and drugstores. If using a gel, rub the gel in your hands until they are dry. The gel does not need water to work; the alcohol in the gel kills germs that cause colds and the flu.
- **Avoid touching your eyes, nose or mouth**
Germs are most often spread when a person touches something that is contaminated with germs and then touches their eyes, nose or mouth. Germs can live for a long time (some can live for 2 hours or more) on surfaces like doorknobs, desks, and tables.
- **Stay home when you are sick and check with a health care provider when needed**

When you are sick or have flu, symptoms get plenty of rest and check with a health care provider as needed. You may need a doctor's note for an excused absence. Remember: Keeping your distance from others may protect them from getting sick. Common symptoms of the flu include:

- fever (usually high)


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- headache
 - extreme tiredness
 - cough
 - sore throat
 - runny or stuffy nose
 - muscle aches, and
 - nausea, vomiting and diarrhea (much more common among children than adults)

• **Refer to your sick leave policy**

Importance of Immunization

Measles was once a common childhood disease that had devastating effects when a woman pregnant in her first trimester contacted them. The baby often would be born with congenital abnormalities such as heart, hearing and neurological deficits.

“Measles, polio, diphtheria and the mumps all diseases once common in Canada are seldom seen today”. These diseases still exist but we are much less vulnerable to contracting them thanks to routine childhood immunizations.

munizations work by introducing a small amount of ‘antigen’ (harmless part of the actual bacteria) to create a memory in the body’s immune system. This allows the immune system to recognize this disease without the person actually becoming ill. Later, if you come in contact with the disease, the body’s immune system is prepared to fight it quickly.

Annual influenza vaccines were once recommended primarily for high risk individuals, but more and more employers have recognized the benefits of staff having flu vaccine immunization because research demonstrates it cuts down on time away from work when flu epidemics hit. There are also specific vaccinations recommended for travel outside Canada including an oral vaccine that protects against ‘traveler’s diarrhea’.

As the World Health Organization prepares itself for emergence of a pandemic, many countries are stockpiling supplies of immunizations to protect their citizens. Canada has a pandemic plan and is preparing to meet our needs, but we also need to be responsible for our own personal protection by keeping informed. For more information please refer to:

www.health.gov.on.ca

Adults need to be aware also that they require booster shots for tetanus and diphtheria every 10 years to remain protected.

Immunization offers protection for more than just an individual. It protects entire communities by preventing the spread of disease – as more people are immunized, the risk of disease for everyone is reduced.

Appendix B –
Human
Resources
Policies

In the event of a flu pandemic it may be necessary to review and make adaptations to existing human resource and operational policies to ensure business continuity and personal safety during the pandemic period. The areas below are a summary of the policy issues that may require adaptation. This is the responsibility of the department manager or their designated back up.

Business
Travel
Restrictions

Business travel restrictions may be established. These will be linked to World Health Organization updates and national, provincial, and local circumstances and public authority guidance.

Sick Leave Policy

HTM Insurance may revise its sick leave policy for the duration of the pandemic. Any adaptations required will be determined by the CEO/Manager once the impact and severity of the pandemic or epidemic threat is known.

Special protocols for monitoring and verifying illnesses related to the pandemic may be established.

HTM Insurance will encourage employees who are sick or have flu symptoms to stay home, get plenty of rest and check with a health care provider as needed. Common symptoms of the flu include:

- fever (usually high)
- headache
- extreme tiredness
- cough
- sore throat
- runny or stuffy nose
- muscle aches, and
- nausea, vomiting and diarrhea (much more common among children than adults)


In the event of an actual pandemic or epidemic event, HTM Insurance may require the release of a physician before employees are allowed to return to work after an illness. The difficulty in managing this issue will be the challenge for employees to even see a doctor to get permission to return to work. The CEO/Manager will make this decision in the event a pandemic or epidemic event occurs.

Pay Policies

The CEO/Manager will make any necessary decisions regarding pay for employees impacted by a pandemic or epidemic event once the event occurs. Making these decisions when the actual event occurs will allow HTM Insurance to take into consideration the severity and impact of the event in the decision making process.

Employee Education

HTM Insurance's ability to maintain essential functions will depend on the health, training, performance, and dedication of its employees. To protect the health of our employees, Human Resources may implement policies, such as:

- On-going education about the flu by providing printed materials and regular communications via email and HTM Insurance Intranet
- Education for employees to practice good hygiene (e.g. frequent hand washing) and give them the tools they need to do so. HTM Insurance may post "hygiene" posters, available from the CDC, around the office.
- Also, HTM Insurance may provide all employees with anti-bacterial hand- washing solutions (such as hand sanitizer stations) and anti-bacteria wipes to keep desks, telephones, computers, and other equipment and furnishings germ-free in the event of a true pandemic or epidemic event. Additionally, HTM Insurance may determine the need to provide employees who interact regularly with members with additional protective gear such as:
 -  *Latex or nitrile gloves*
 - *N95 respirator masks*
 - *Sterile gowns*
 - *Protective eyewear*
 - *Hand sanitizer*
 - *Computer keyboard/mouse covers (to be sanitized frequently by UV protocol)*

This decision will be made by the CEO/Manager once the severity and anticipated duration of the pandemic or epidemic threat is known.

- Education for employees regarding the current pandemic/epidemic threat levels, based on information and documentation available from the WHO – World Health Organization and/or the CDC – Center for Disease Control.

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- Education for employees regarding common symptoms of the flu to include information on when employees should stay home from work
 - In the event of a shortage of healthcare workers, HTM Insurance may identify the need to develop a “self-monitoring” tool for employees to screen their own health for clearance on when it is safe to return to work.
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Access to the Workplace

Policies concerning access to the workplace during a pandemic have been drafted and will include the protocols to be followed following the declaration of a pandemic. Access to the workplace may be restricted and employees and visitors exhibiting flu or other pandemic related symptoms may be restricted from entering the workplace.

Where possible and practicable employees may be provided with an opportunity or may be required to work at an alternate work site to comply with public authority restrictions or quarantines and to optimize employee safety.

Alternate Work Site

Alternate work site arrangements may limit the spread of the disease and minimize the impact of the pandemic or epidemic on normal business operations

Decisions on alternate work sites will be made by the CEO/Manager and will take into account the circumstances of the pandemic, the nature of the work to be performed, security of the work product, and any guidance or regulation provided by public authorities.

Bereavement Leave

HTM Insurance does not plan to make any formal change to the absence policy as it pertains to bereavement leave in the event of a pandemic or epidemic. However, HTM Insurance understands that the impact is likely to be global and some employees may have family members out of the country. These individuals may ask for associated accommodations which may be complicated due to potential travel restrictions. These unique situations will be handled on a case by case basis.

Benefits Continuation

HTM Insurance has established policies regarding benefits continuation during periods of leave of absence. The continuation periods vary based on the type of leave (unpaid leave, Family and Medical Leave, Disability Leave) and the employee's years of service. HTM Insurance does not plan to make any formal change to our benefits continuation provisions.

Summary:

1. Mobile devices such as laptops are pre- configured to allow network access from HTM Insurance location
2. Users can remotely connect to their assigned computer (HOST) from any computer HTM Insurance network
3. Users can also connect to their HOST via VPN from any other computer so equipped
4. Within HTM Insurance network, the connection is secured, when connected via VPN the connection is secured and encrypted.

Assumptions:

5. The HOST must be powered on in order to accept a remote connection
6. The End User must have a valid Network ID and Password
7. The guest computer must be a HTM Insurance provided device

Appendix C Benefits Contact Information

For Questions About...	Call or go online...
HTM Insurance- Benefits	benefits@omia.com
HTM Insurance- Pension or RRSP's	benefits@omia.com
EFAP	benefits@omia.com

1. Pandemic influenza is different from influenza.

Influenza refers to a large group of different influenza viruses. On rare occasions, these viruses can infect other species, including birds, pigs and humans. An influenza pandemic happens when a new subtype emerges that has not previously circulated in humans.

For this reason, Zoonotic (animal spread) viruses are strains with pandemic potential, since it is contagious among humans. Influenza pandemics are caused by new influenza viruses that have adapted to humans.

2. Influenza pandemics are recurring events.

An influenza pandemic is a rare but recurrent event. Three pandemics occurred in the previous century: “Spanish influenza” in 1918, “Asian influenza” in 1957, and “Hong Kong influenza” in 1968. The 1918 pandemic killed an estimated 40–50 million people worldwide. That pandemic, which was exceptional, is considered one of the deadliest disease events in human history. Subsequent pandemics were much milder, with an estimated 2 million deaths in 1957 and 1 million deaths in 1968.

A pandemic occurs when a new influenza virus emerges and starts spreading as easily as normal influenza – by coughing and sneezing. Because the virus is new, the human immune system will have no pre-existing immunity. This makes it likely that people who contract pandemic influenza will experience more serious disease than that caused by normal influenza.

3. The world may be on the brink of another pandemic.

Avian Influenza (H5N1) strain. The H5N1 strain first infected humans in Hong Kong in 1997, causing 18 cases, including six deaths. Since mid-2003, this virus has caused the largest and most severe outbreaks in poultry on record. In December 2003, infections in people exposed to sick birds were identified.

Since then, over 100 human cases have been laboratory confirmed in four Asian countries (Cambodia, Indonesia, Thailand, and Viet Nam), and more than half of these people have died. Most cases have occurred in previously healthy children and young adults. Fortunately, the virus does not jump easily from birds to humans or spread readily

and sustainably among humans. Health experts have been monitoring a new and extremely severe influenza virus – the Novel Coronavirus (2019-nCoV)

4. All countries will be affected.

Once a fully contagious virus emerges, its global spread is considered inevitable. Countries might, through measures such as border closures and travel restrictions, delay arrival of the virus, but cannot stop it. The pandemics of the previous century encircled the globe in 6 to 9 months, even when most international travel was by ship. Given the speed and volume of international air travel today, the virus could spread more rapidly, possibly reaching all continents in less than 3 months.

5. Widespread illness will occur.

Because most people will have no immunity to the pandemic virus, infection and illness rates are expected to be higher than during seasonal epidemics of normal influenza. Current projections for the next pandemic estimate that a substantial percentage of the world's population will require some form of medical care. Few countries have the staff, facilities, equipment, and hospital beds needed to cope with large numbers of people who suddenly fall ill.

6. Medical supplies will be inadequate.

Supplies of vaccines and antiviral drugs – the two most important medical interventions for reducing illness and deaths during a pandemic – will be inadequate in all countries at the start of a pandemic and for many months thereafter. Inadequate supplies of vaccines are of particular concern, as vaccines are considered the first line of defence for protecting populations. On present trends, many developing countries will have no access to vaccines throughout the duration of a pandemic.

7. Large numbers of deaths will occur.

Historically, the number of deaths during a pandemic has varied greatly. Death rates are largely determined by four factors: the number of people who become infected, the virulence of the virus, the underlying characteristics and vulnerability of affected populations, and the effectiveness of preventive measures. Accurate predictions of mortality cannot be made before the pandemic virus emerges and begins to spread. All estimates of the number of deaths are purely speculative.

WHO has used a relatively conservative estimate – from 2 million to 7.4 million deaths – because it provides a useful and plausible planning target. This estimate is based on the comparatively mild 1957 pandemic. Estimates based on a more virulent virus, closer to the one seen in 1918, have been made and are much higher. However, the 1918 pandemic was considered exceptional.

8. Economic and social disruption will be great.

High rates of illness and worker absenteeism are expected, and these will contribute to social and economic disruption. Past pandemics have spread globally in two and sometimes three waves. Not all parts of the world or of a single country are expected to be severely affected at the same time. Social and economic disruptions could be temporary but may be amplified in today's closely interrelated and interdependent systems of trade and commerce. Social disruption may be greatest when rates of absenteeism impair essential services, such as power, transportation, and communications.

9. Every country must be prepared.

The World Health Organization has issued a series of updates

www.who.it

for responding to the influenza pandemic threat. Their updates are designed to provide different layers of defense that reflect the complexity of the evolving situation. Recommended actions are different for the present phase of pandemic alert, the emergence of a pandemic virus, and the declaration of a pandemic and its subsequent international spread.

10. World Health Organization will alert the world when the pandemic threat increases.

WHO works closely with ministries of health and various public health organizations to support countries' surveillance of circulating influenza strains. A sensitive surveillance system that can detect emerging influenza strains is essential for the rapid detection of a pandemic virus.

Six distinct phases have been defined to facilitate pandemic preparedness planning, with roles defined for governments, industry, and WHO. The present situation is categorized as phase 5: indicating the Novel Coronavirus (2019-nCoV) flu is demonstrating significant human- to-human transmission

Appendix
E Flu
Pandemic
Team
Members

Team Member	Department
Alec Harmer	CEO
Warren Ting	VP Underwriting
Donna White	VP Finance
Steve O'Connell	VP Claims
Bryce Clarke	VP Loss Prevention
Barbara Dinnage	Compliance Officer
Christine Howe	Business Development Manager

1) PURPOSE

The purpose of this policy is to establish a set of shadow policies that may be brought into effect in the event of a pandemic. These shadow policies will allow for special measures to facilitate business continuity and risk management while protecting HTM Insurance employees, members, and the public.

2) POLICY

Policies established in this shadow policy manual may be invoked by OMIA management in the event of a pandemic warning or subsequent pandemic declaration by public health officials. These policies may alter existing policies or introduce new policies that will be in effect until the pandemic or threat of the pandemic has been safely ended.

3) RELATED REFERENCES

- Human Resources Manual

4) DEFINITIONS

- Pandemic

A pandemic is the uncontrolled spread of a disease, typically influenza, that develops quickly, spreads rapidly, affects a large percentage of the population, is not easily contained, and has the potential for an extended duration. A pandemic is generally monitored by public health officials who will communicate developments and invoke special measures as necessary to combat the pandemic.

5) PROCEDURES

- In the event of a pandemic or imminent threat of a pandemic HTM Insurance management will review all available information on the extent and nature of the pandemic with a view to invoking HTM Insurance's pandemic plan.
 - As soon as practicable HTM Insurance management will decide upon either full or partial implementation of the pandemic plan. The decision to invoke the plan will take into account any actions or directions by public authorities in relation to the pandemic.
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- Management will communicate with employees, members, suppliers and other involved parties in regard to the status of HTM Insurance's response and implementation of alternate policies and procedures required to combat the pandemic.
 - Throughout the course of the pandemic management will continue to assess risk, gather information, and implement any measures required.
 - Upon conclusion of the pandemic HTM Insurance will reinstitute normal policy and procedures as soon as possible.

6) RESPONSIBILITY

All employees must be familiar with and correctly follow the procedures specified in this policy.

1) PURPOSE

The purpose of this policy is to limit the spread of infection and to allow HTM Insurance to meet its duty of care to employees to provide a safe workplace.

2) POLICY

Employees exhibiting symptoms of pandemic related illnesses will be instructed not to report to work or if they are already at work will be sent home.

3) RELATED REFERENCES

- Health and Safety

4) PROCEDURES

- During a pandemic, employees reporting to work will be required to complete an assessment form (attached) for assessment by a designated pandemic liaison person.
 - In the event the employee's symptoms correspond with those on the assessment form, the following steps should take place:
 - The employee should immediately be provided with a respiratory mask.
 - The employee should be requested to leave work and contact a health professional and requested to contact the office with an update at their earliest opportunity.
 - The employee's manager should be advised the employee has left work.
 - The employee's workstation should be cleaned and disinfected.
 - If an employee reports illness by phone or email the following steps should take place:
 - They should be contacted by the designated pandemic liaison.
 - If the symptoms reported do not match those on the assessment form the employee should be reassured, asked to see their physician if needed, and keep in contact.
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-If the symptoms match those on the assessment form the employee should be informed, they must stay at home and instructed to contact a health professional. A brief report should be completed noting their condition and any staff or visitors they have been in contact with.

-The employee's workstation should be cleaned and disinfected.

- If an employee exhibits symptom while on the job the following steps should be taken:

-The pandemic liaison should be informed.

-The employee should be provided with a respiratory mask.

-The employee should be instructed to leave work and contact a health professional and requested to contact the office with an update as soon as possible.

-All contacts of the employee within HTM Insurance should be advised that they may have been infected and asked to go home and await further instructions. (The definition of contact and the process for dealing with suspected cases must be in accordance with the latest advice from the Public Health Agency of Canada at www.phac-aspc.gc.ca.)

-The employee's supervisor or manager should be advised the employee as left work.

-The employee's workstation should be cleaned and disinfected. Employees who have been infected or are suspected of being infected may be asked to provide a list of close contacts in accordance with protocols set by local boards, provincial, or federal health authorities.\

-The employee is responsible for updating HTM Insurance on a regular basis.

5) RESPONSIBILITY

-All employees must be familiar with and correctly follow the procedures specified in this policy.

1) PURPOSE

To set guidelines that encourages employees to adopt safe and healthy lifestyles on and off the job.

2) POLICY

It is the objective of HTM Insurance to maintain a safe workplace free from any known hazards or unhealthy conditions. HTM Insurance will take every reasonable precaution, under the circumstances, to provide staff, and other persons on the premises, the right to work in a healthy and safe environment.
No job is so important that we cannot take time to perform our work safely.

3) RELATED REFERENCES

- Accommodating Employees with a Disability
- Health and Safety Manual
- Workplace Security
- Work Related Injury or Illness

4) OCCURRENCE/REPORT OF CONDITION

If an unhealthy or unsafe working situation arises immediately notify Alec Harmer. If the situation cannot be resolved contact your health and safety representative/committee member.

If your local representative or committee member is unavailable for an extended period, please contact HTM Insurance human resources.

Once an occurrence is filed with your health & safety representative/committee member the issue will be thoroughly investigated and resolved.

5) INQUIRIES/DISPUTES

All employees have the right to file a complaint with the Ministry of Labour if they feel that a situation has not been resolved to the best ability of HTM Insurance.

6) PANDEMICS

In the event of a pandemic the Health and Safety Committee and Representatives will play a critical role in implemental safe workplace practices to protect employees from the potential effects of a pandemic.

The local committee's role in the initial stages will be to meet as soon as possible to assess the known state of the pandemic. In conjunction with management the committee (or representative) will be the focal point of initial communications from management and Human Resources. Among the first tasks will be to appoint a Pandemic Liaison person to assist in implementing pandemic shadow policies that may include Fitness to Work, Restricted Access, and Healthy Workplace.

The committee may also play a vital role in completing Symptom Assessment forms and establishing a contact log program.

7) RESPONSIBILITIES

HTM Insurance will post as required its recommended Health and Safety Policy; facilitate as required employee health and safety committees; and sponsor necessary training to assure appropriate employee safety certifications as may be required by Occupational Health and Safety legislation. The Pandemic Prime to advise OMIA Benefits in the event they have an affected employee.

It is the responsibility of the health and safety representative/committee member to maintain First Aid Kits and Fire Extinguishers, notify employees of new legislation, fairly document health and safety issues, and resolve any complaints according to the guidelines set-out in Ontario Occupational Health and Safety Manuals.

It is the responsibility of all employees to report substandard and /or unhealthy working conditions, maintain hazard free workstations to the best of their ability, and share in the objective of ensuring a safe work environment for all.

1) PURPOSE

The purpose of this policy is to encourage employees to follow all reasonable steps to limit the spread of infection through personal practices that support disease control.

2) POLICY

HTM Insurance encourages the practice of social distancing, increased hand washing, increased standards of premises cleanliness, and the use of personal protective equipment.

3) RELATED REFERENCES

- Health and Safety

4) PROCEDURES

Social Distancing. In pandemic situations this may include:

- Reassignment of workspace to reduce personal contact.
- Allowing for time intervals between shifts where applicable to reduce employee contact coming on or off shift.
- Using stairs instead of elevators.
- Canceling non-essential meetings.
- Canceling internal or external training.
- Canceling non-essential business travel.
- Re-allocating lunch and break periods to reduce crowding and contact in common areas.

Personal Hygiene. In pandemic situations this may include:

- Providing instructions and information on hand washing.
- Providing waterless hand sanitizer at workstations and in common areas.

Cleanliness of Premises. In pandemic situations this may include:

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- More frequent cleaning of washrooms, common areas, and meeting facilities.
 - Immediate cleaning and disinfection of workspaces where employees have exhibited symptoms of illness.
 - Removing all unnecessary articles i.e. magazines from common areas.

Personal Protective Equipment. In pandemic situations this may include:

- Providing gloves and masks.
- Enforcing the use of gloves and masks.

5) RESPONSIBILITY

All employees must be familiar with and correctly follow the procedures specified in this policy.

1) PURPOSE

The purpose of this policy is to limit the spread of infection and to allow HTM Insurance to meet its duty of care to employees to provide a safe workplace.

2) POLICY

HTM Insurance may restrict access to the workplace to any visitors.

3) RELATED REFERENCES

- Fitness to Work

4) DEFINITIONS

Visitors

A “visitor” includes any non-employee of HTM Insurance attending at a HTM Insurance workplace. Examples include but are not restricted to members, suppliers, members of the public, employees’ family members, or other HTM Insurance employees not normally located at the workplace specified.

5) PROCEDURES

- In the event of a pandemic or imminent threat of a pandemic HTM Insurance management in conjunction with pandemic liaison persons at the workplace will determine the need invoke and communicate a restricted access policy.
- The policy will be communicated as soon as possible to staff so they can wherever possible defer or eliminate the need to have “visitors” in the workplace. Staff will be encouraged to conduct as much of their normal business as possible through telephone and electronic communication to avoid unnecessary personal contact. Communication to key members and suppliers will also be made to reduce confusion and inconvenience related to the policy.

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- In the event that a “visitor’s” attendance at the workplace is deemed essential the visitor will be required to complete an assessment form. If the visitor’s symptoms correspond with those on the assessment form, the following steps should take place:
 - The visitor should immediately be provided with a respiratory mask.
 - The visitor should be requested to leave work and contact a health professional.
 - Any contact with HTM Insurance employees should be noted in brief report.
 - Management will communicate with employees, members, suppliers and other involved parties in regard to the status of HTM Insurance’s response and implementation of alternate policies and procedures required to combat the pandemic.
 - Throughout the course of the pandemic management will continue to assess risk, gather information, and implement any measures required.
 - Upon conclusion of the pandemic HTM Insurance will reinstitute normal policy and procedures as soon as possible.

6) RESPONSIBILITY

All employees must be familiar with and correctly follow the procedures specified in this policy.

Employee Name: _____

Date: _____

Assessor Name: _____

Check off the applicable boxes if you have experienced the following:

- A. ☐ Sudden onset of respiratory illness (e.g., shortness of breath or difficulty breathing, coughing up bloody sputum, wheezing)

AND

- B. ☐ Fever greater than 38 degrees Celsius

AND

- C. Any of the following

- ☐ Sore Throat
- ☐ Aching Joints
- ☐ Muscle aches or weakness
- ☐ Extreme drowsiness
- ☐ Feeling disoriented and confused
- ☐ Extreme pain in the ear

Comments:
