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Friday, February 28, 2020

Coronavirus: CDC Guidance - An Urgent Message

The Center for Disease Control and Prevention (CDC) has issued an alert regarding the Coronavirus Disease, entitled **Interim Guidance for Businesses and Employers to Plan and Respond to Coronavirus Disease 2019 (COVID-19), February 2020**.

This Interim Guidance ("Guidance") is based on what is currently known about the coronavirus disease 2019 (COVID-19). The CDC will update this Guidance as needed and as additional information becomes available.

Read the CDC's Guidance [HERE](#).

Unfortunately, much is unknown about how the virus that causes COVID-19 spreads. Current knowledge is largely based on what is known about similar coronaviruses.

The Guidance is meant to help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19.

Lenders Compliance Group is willing to help!

At this time, we suggest that you review your **Disaster Recovery and Business Continuity Plan** ("DRBC"), as the impact, features, factors, procedures, and policy requirements relating to COVID-19 should be set forth therein. The plan should include the CDC's recommended strategies for employers to implement.

Due to this emergency, if you need help with your DRBC, Lenders Compliance Group is offering to provide its DRBC review, assessment, risk rating, recommendations, and policy at a 20% discount from our already low fee. If the cost is tough to manage, we will give you an affordable payment plan. Avoid the manual mills, one-size-fits-all, and fill-in-the-blanks versions. The DRBC must be customized to your institution to be effective and meet regulatory scrutiny!

To request support with your DRBC, click [HERE](#).

EMPLOYER ACTIONS

- Ensure the plan is flexible and involve your employees in developing and reviewing your plan.
- Conduct a focused discussion or exercise using your plan to find out ahead of time whether the plan has gaps or problems that need to be corrected.
- Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them.
- Share best practices with other businesses in your communities (especially those in your supply chain), chambers of commerce, and associations to improve community response efforts.

RESPONSE PLAN

There are numerous actions that must be implemented now.
Do not wait!
Time is not on your side!

- Identify possible work-related exposure and health risks to your employees.
- Review human resources policies to make sure that policies and practices are consistent with public health recommendations and are consistent with existing state and federal workplace laws.
- Explore whether you can establish policies and practices, such as flexible worksites (i.e., telecommuting) and flexible work hours (i.e., staggered shifts), to increase the physical distance among employees and between employees and others if state and local health authorities recommend the use of social distancing strategies.

VISITORS

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- Identify essential business functions, essential jobs or roles, and critical elements within your supply chains (i.e., raw materials, suppliers, subcontractor services/products, and logistics) required to maintain business operations.
- Plan for how your business will operate if there is increasing absenteeism or these supply chains are interrupted.
- Set up authorities, triggers, and procedures for activating and terminating the company's infectious disease outbreak response plan, altering business operations (i.e., possibly changing or closing operations in affected areas), and transferring business knowledge to key employees.
- Plan to minimize exposure between employees and also between employees and the public, if public health officials call for social distancing.
- Establish a process to communicate information to employees and business partners on your infectious disease outbreak response plans and latest COVID-19 information.
- Anticipate employee fear, anxiety, rumors, and misinformation, and plan communications accordingly.
- In some communities, early childhood programs and K-12 schools may be dismissed, particularly if COVID-19 worsens. Determine how you will operate if absenteeism spikes from increases in sick employees, those who stay home to care for sick family members, and those who must stay home to watch their children if dismissed from school.
- Local conditions will influence the decisions that public health officials make regarding community-level strategies; employers should take the time now to learn about plans in place in each community where they have a business.
- If there is evidence of a COVID-19 outbreak in the US, consider canceling non-essential business travel to additional countries per travel guidance on the CDC website.
- Travel restrictions may be enacted by other countries which may limit the ability of employees to return home if they become sick while on travel status.
- Consider cancelling large work-related meetings or events.
- Engage state and local health departments to confirm channels of communication and methods for dissemination of local outbreak information.

RECOMMENDED STRATEGIES

Actively encouraging sick employees to stay home:

- Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work 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).
- Employees should notify their supervisor and stay home if they are sick.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies. Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.
- Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.
- Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separating sick employees:

- CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

Emphasizing that employees should stay home when sick.

- Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in other workplace areas where they are likely to be seen.
- Provide tissues and no-touch disposal receptacles for use by employees.
- Instruct employees 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.
- Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.
- Visit the coughing and sneezing etiquette and clean hands webpage for more information.

Perform routine environmental cleaning:

- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the cleaning agents that are usually used in these areas and follow the directions on the label.
- 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 employees before each use.

Advise employees before traveling to take certain steps:

- Check the CDC's Traveler's Health Notices 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 CDC website.
- Advise employees to check themselves for symptoms of acute respiratory illness before starting travel and notify their supervisor and stay home if they are sick.
- Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.
- If outside the United States, sick employees should follow your company's policy for obtaining medical care or 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.

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

- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for how to conduct a risk assessment of their potential exposure.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for how to conduct a risk assessment of their potential exposure.

IMPORTANT LINKS

- [COVID-19 WEBSITE](#)
- [WHAT YOU NEED TO KNOW ABOUT COVID-19](#)
- [WHAT TO DO IF YOU ARE SICK WITH COVID-19](#)
- [INTERIM US GUIDANCE FOR RISK ASSESSMENT AND PUBLIC HEALTH MANAGEMENT OF PERSONS WITH POTENTIAL CORONAVIRUS DISEASE 2019 \(COVID-19\) EXPOSURE IN TRAVEL-ASSOCIATED OR COMMUNITY SETTINGS](#)
- [HEALTH ALERT NETWORK](#)
- [TRAVELERS' HEALTH WEBSITE](#)

Ultimately, now is the time to ensure that you are preparing for the COVID-19 outbreak. According to the medical and scientific consensus, it is continuing to broaden into a worldwide pandemic.

If you need help with your DRBC, we are ready and able to help you. Click [HERE](#).

Whatever you decide, be proactive in preventing the spread of the coronavirus disease and take all necessary actions to ensure that you have mitigated the potential impact on your employees, community, and on your financial institution.



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