

Risk Management Strategies

For Business Owners

2009/2010 Flu Season – Prepare Your Business

The change of seasons from summer to fall ushered in the 2009/2010 flu season. With the introduction of the H1N1 flu virus last year, along with the multiple strands of seasonal flu that naturally occur every year, this flu season has the potential to be severe.

During a flu pandemic, businesses play a key role in protecting employees' health and safety. Doing so not only helps your business, but also helps to limit the negative impact the flu has to society and the economy as a whole. Are you prepared for the worst?

A widespread and severe flu—known as a pandemic—has the potential to negatively impact the entire global economy. The effects can be so devastating the aftermath can be considered a major catastrophe. Research has found that businesses do not fair well following major catastrophes. In fact, the Institute for Business and Home Safety (IBHS) estimates that 25% of businesses do not reopen following a major catastrophe.

Businesses can prevent closing their doors permanently by developing and implementing a business continuation plan. A business continuation plan can help your business prepare for the worst. Far too often, continuation plans overlook the devastating effects of a flu pandemic. Make sure you have not fallen into this trap. Your business continuation plan should include a flu pandemic as a major disaster. When businesses properly prepare, they can minimize the disruption to business activities, protect employees' health and safety, and limit the negative impact to the community, economy, and society.

Federated understands the importance of planning for the worst possible scenario. For these reason we have compiled a list of valuable resources for you to help protect your business from a potential flu pandemic.

1. [Open for Business: Business Continuity Program](#) – Federated has teamed up with IBHS to offer our insureds an online risk management tool that guides them through the steps of creating and maintaining a disaster planning and recovery program tailored specifically for their business.
2. [Preparedness Guide for Small Business](#) – The U.S. Department of Homeland Security, Small Business Administration, Department of Health and Human Services, and the CDC developed a guide intended to help small business develop a written plan and spread the message of preparedness to employees and their families.
3. [Centers for Disease Control \(CDC\) Guidance](#) – The CDC released a new guidance that recommends actions for employers to take now to decrease the spread of seasonal flu and the 2009 H1N1 flu in the workplace, and to help maintain business continuity during upcoming flu season.
4. [Centers for Disease Control \(CDC\) Toolkit](#) – The CDC also released “Preparing for the Flu: A Communication Toolkit for Businesses and Employers.” The purpose of the toolkit is to provide information and communication resources to help businesses implement recommendations from CDC's Guidance for Businesses and Employers to Plan and Respond to the 2009-2010 Influenza Season.

It's Our Business to Protect Yours®



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