

THE HARTFORD CUSTOMER ADVISORY CORONAVIRUS DISEASE 2019 (COVID-19)

THE OUTBREAK OF CORONAVIRUS DISEASE 2019 (COVID-19) IS AN EVOLVING SITUATION, which health officials continue to investigate on an ongoing basis. For the latest information about symptoms, prevention, treatment and other facts, visit the Centers for Disease Control and Prevention (CDC)* website and the World Health Organization (WHO) website.

The Hartford is working closely with its distribution partners and customers to address questions about insurance coverage and service – while recognizing that coverage is determined on a case-by-case basis and dependent on facts and circumstances and applicable policy language.



The following precautions can minimize the impact on individuals, families, businesses, and communities. Everyone can play a role to help respond to this emerging public health threat. Key goals for businesses to consider are:

- 1. minimize disease transmission,**
- 2. protect employees and**
- 3. preserve business functions.**

HELPFUL MEASURES INCLUDE:

- **Develop (or review) your company's emergency plan.** A COVID-19 outbreak in your community could lead to staff absenteeism. Prepare alternative staffing plans to ensure as many of your employees are available.
- **Communicate with your employees.** Monitor the CDC website about what is currently known about COVID-19, the potential for a surge in infections, and your facility's preparedness plans.
- **Create an emergency contact list.** Develop and continuously update emergency contact lists for key persons.
- **Explore alternatives** to face-to-face meetings and visits.
- **Enact a policy** to address employee participation at large meetings, travel, and conferences.
- **Identify staff or develop an advisory line** to encourage telephonic interactions with employees if they become ill with symptoms such as fever, cough, or shortness of breath.
- **Support hand and respiratory hygiene**, as well as cough etiquette by visitors and employees.
- **Place 60% alcohol-based hand rub** in easily accessible and visible areas.
- **Remind employees to clean their hands with soap and water** for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- **Make sure tissues are available and sinks are well-stocked** with soap and paper towels for hand washing.

If employees are in a community where person-to-person spread of COVID-19 has been detected and they develop symptoms, they should call their healthcare provider and let them know. Finally, employees should follow their company's policies and procedures with regard to work attendance when they are ill.

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* The Centers for Disease Control and Prevention (CDC) is monitoring the 2019 Coronavirus. This is an evolving situation and information is updated as it becomes available. The information provided in these materials is intended to be general and advisory in nature. It shall not be considered legal advice. The Hartford does not warrant that the implementation of any view or recommendation contained herein will: (i) result in the elimination of any unsafe conditions at your business locations or with respect to your business operations; or (ii) be an appropriate legal or business practice. The Hartford assumes no responsibility for the control or correction of hazards or legal compliance with respect to your business practices, and the views and recommendations contained herein shall not constitute our undertaking, on your behalf or for the benefit of others, to determine or warrant that your business premises, locations or operations are safe or healthful, or are in compliance with any law, rule or regulation. Readers seeking to resolve specific safety, legal or business issues or concerns related to the information provided in these materials should consult their safety consultant, attorney or business advisors. All information and representations herein are as of March 2020.

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