



# Coronavirus (COVID-19) Preparedness and Risk Mitigation

**MARCH 2020**

A Resource Guide for Managers and Employees

# TABLE OF CONTENTS

- Introduction and Basic Facts ..... **03**
- Questions and Answers ..... **04**
- COVID-19 Emergency Preparedness for Managers..... **08**
- Stopping the Spread of Germs at Work and at Home ..... **11**
- Coronavirus Preparedness: Supplies for an Extended Stay at Home ..... **12**
- Minimizing Fear and Anxiety About Coronavirus and a Possible Influenza Pandemic ..... **14**
- Helpful Resources

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Reference materials and documents included in this report were compiled from a variety of public resources including the Centers for Disease Control and Prevention (CDC) and the Occupational Safety & Health Administration. USI is providing copies of documents from these governmental agencies as reference material. These documents are available by using the internet website addresses referenced throughout this reference guide. USI takes no responsibility for the accuracy or content of these documents or reference materials.

# INTRODUCTION

This collection of tips and resources is made available by USI to help managers sift through the voluminous—and certainly anxiety-provoking—material on the Coronavirus (COVID-19) and business preparedness. Enclosed are tip sheets, checklists, and resources that bring the core issues into focus and present useful information designed to get managers and employees thinking ahead about steps they can take to prepare, both mentally and practically, for a possible COVID-19 emergency.



## How Can I Use These Materials?

- Read these sections: “Basic Facts About Coronavirus” and “COVID-19 Emergency Preparedness for Managers” for a general understanding of what a pandemic emergency or Coronavirus emergency would mean for organizations and individuals, as well as issues that must be considered in planning.
- Disseminate the materials among your colleagues and workforce members as desired.
- Visit our Coronavirus web page at [www.usi.com/public-health-emergencies](http://www.usi.com/public-health-emergencies) for additional resources.
- Contact your USI representative for additional support.



## Basic Facts About Coronavirus

During a Coronavirus occurrence, you will need to stay informed of changes and developments. Visit our Coronavirus web page at [www.usi.com/public-health-emergencies](http://www.usi.com/public-health-emergencies) for up-to-date information from the Centers for Disease Control and Prevention (CDC) and other recognized organizations.



## Coronavirus Basics -COVID-19

Human Coronaviruses are common throughout the world. The most recent Coronavirus, COVID-19, was first identified in Wuhan, China, and is associated with mild-to-severe respiratory illness with fever and cough. Most people in the United States will have little immediate risk of exposure to COVID-19. However, global circumstances suggest it is likely that this virus will cause a pandemic; risk of exposure could change quickly in the United States.

# QUESTIONS & ANSWERS

The Coronavirus is a respiratory illness first detected last December in Wuhan City, Hubei Province, China. It has since spread to countries across the globe. Common signs of infection include respiratory symptoms, fever, cough, shortness of breath and breathing difficulties, according to the World Health Organization. It can also lead to pneumonia, severe acute respiratory syndrome, kidney failure, and possible death.

This is a rapidly evolving situation. Updates are available on the [CDC website](#).

## What are the symptoms of the Coronavirus infection?

Patients with confirmed COVID-19 have had mild-to-severe respiratory illness. Symptoms including fever, cough and shortness of breath may appear 2-14 days after exposure. In more severe cases, pneumonia develops, which may make it difficult to breathe.

## What is the risk of the Coronavirus infection spreading in the United States?

At this time, the virus is NOT currently spreading widely in the United States. Most people in the United States will have little immediate risk of exposure to COVID-19. Call your healthcare professional if you develop symptoms and have been in close contact with a person known to have COVID-19 or if you recently traveled from an area with community spread of COVID-19.

## How does the virus spread?

This virus is believed to have emerged from an animal source but can now spread from person-to-person. It is currently unclear how easily or sustainably this virus is spreading between people. Coronaviruses generally spread

by respiratory droplets generated when a sick person coughs or sneezes. Coronaviruses may survive on surfaces that have been contaminated with respiratory secretions. (For example, a sick person coughs on their hand and then touches a doorknob.) Thus, contaminated surfaces may be another, less common, route of transmission.

The Environmental Protection Agency (EPA) has prepared a list of registered antimicrobial products that can be used against the Coronavirus. The list can be located on USI's Coronavirus web page, or accessed by visiting the EPA site at: [https://www.epa.gov/sites/production/files/2020-03/documents/sars-cov-2-list\\_03-03-2020.pdf](https://www.epa.gov/sites/production/files/2020-03/documents/sars-cov-2-list_03-03-2020.pdf)

## Are some people more susceptible to getting the Coronavirus (COVID-19)?

We do not know enough about the virus to determine this. However, older people with chronic medical problems and people with compromised immune systems may be more susceptible to severe disease and death based on preliminary reports.

## Coronavirus vs. the flu: which is a greater threat?

To date, there have been very few cases of COVID-19 in the United States. In contrast, there have been at least 15 million flu illnesses reported in the U.S. since the start of flu season in October 2019.

## What is the main concern with this virus?

Health experts are concerned because we still do not have complete information on how the virus behaves and the full spectrum of the disease. This information will become clear over time as scientists investigate further.

# QUESTIONS & ANSWERS

## What do experts know so far about the severity of the illness caused by COVID-19?

Most reported cases have been mild (similar to a cold). However, some cases have resulted in severe pneumonia that requires patients to spend time in a hospital, and a small proportion of victims have died. We currently do not know enough about the illness to predict who will develop more severe disease, but current data indicate that older age and underlying disease (COPD, diabetes, immunosuppression, etc.) may be risk factors.

## What should I do if I had close contact with someone who has COVID-19?

If you are not ill but had contact with a person confirmed to have COVID-19, notify your doctor, who will work with public health staff to determine whether you can be cared for at home. If it is determined that you can be isolated at home, you will be monitored by staff from your local or state health department.

## Can I get COVID-19 from packages or products shipped from China or other affected countries?

In general, because of poor survivability of Coronaviruses on surfaces, there is a very low risk of spread from products or packaging that are shipped over a period of days or weeks at ambient temperatures. Currently, there is no evidence to support transmission of COVID-19 associated with imported goods, and there have not been any cases of Coronavirus (COVID-19) in the U.S. associated with imported goods.

## What about animals or animal products imported from China or other affected countries?

The CDC does not have any evidence to suggest that animals or animal products imported from China or other affected countries pose a risk for spreading COVID-19 in the U.S.

## COVID-19 is dominating news cycles and social media. How worried should I be?

As this situation evolves, businesses and individuals are encouraged to keep track of events via reliable news sources – the CDC or World Health Organization (WHO), for example. Unfortunately, a lot of misinformation can be spread, causing unneeded anxiety. Taking steps to prevent the spread of common respiratory viruses, such as the flu, will also help to prevent the spread of COVID-19.

## Can the virus spread before symptoms present?

There is some concern that COVID-19 can be spread prior to the development of symptoms, but this has not been confirmed. Other viruses, like influenza, can sometimes be transmitted for 24 to 48 hours before symptoms develop. However, in general, symptomatic persons are a much more important source of transmission.

## What should I do if I have a cold or flu-like symptoms?

At the present time, unless you have traveled to China or other affected areas or have been in close contact with someone who has traveled to affected areas, your risk is low. You should take care of yourself by getting plenty of rest, drink fluids, take acetaminophen or ibuprofen for aches, pains or fever, and avoid going out in public. (Stay home from work or school.) If you develop signs of more serious illness – difficulty breathing, for example – you should promptly seek medical attention. Many medical facilities are asking that you call ahead so they can be prepared to take you in as you arrive at the facility and minimize the risk of infecting others.

# QUESTIONS & ANSWERS

## Why is there so much attention on COVID-19 when influenza kills thousands every year?

New diseases, because of some degree of ambiguity, always generate more concern. We don't pay as much attention to illnesses such as influenza, even though it results in 25,000 to 50,000 deaths per year in the U.S., because we know what to expect and have become accustomed to yearly influenza epidemics.

### ▪ **Basic hygiene will be essential.**

Be prepared to help those at home and at work practice good hygiene all the time. For helpful suggestions, see the following sections of this Guide:

- “Stopping the Spread of Germs”
- “Coronavirus Preparedness: Supplies for an Extended Stay at Home.”

In addition, see the CDC website for hygiene-related materials. <https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html>

### ▪ **Additional prevention measures include:**

- Get a pneumonia shot to prevent secondary infection if you are over the age of 65 or have a chronic illness such as diabetes or asthma. For specific guidelines, talk to your health care provider or contact your local City or County Health Department.
- Make sure that your family's immunizations are up to date.

## What types of issues may arise in a Coronavirus?

It is important to know that a Coronavirus pandemic is different from other public health emergencies or community disasters.

- **A Coronavirus pandemic involving community spread could arrive with very little warning.**
  - Outbreaks may include “waves” of COVID-19 that last for several weeks separated by months.
  - The effect of Coronavirus on individual communities could be relatively prolonged (weeks to months) in comparison to disasters of shorter duration.
  - Outbreaks can be expected to occur simultaneously throughout much of the U.S., preventing sharing of resources that usually occur in response to other disasters. Localities should be prepared to rely on their own resources to respond.
- Public health officials will not know how severe a Coronavirus will be until it begins.
- Because of widespread susceptibility to this Coronavirus strain, the number of persons affected may be high.
- Health care workers and other first responders will be at higher risk of exposure and illness than the general population, further straining the health care system.
- Effective preventive and therapeutic measures, including vaccine and antiviral agents, are likely to be delayed and in short supply.

It is vital to consider health issues that could arise. If a Coronavirus pandemic occurs, it could affect you and your loved ones. Create a family emergency health plan using information available from the CDC: <https://www.cdc.gov/coronavirus/2019-ncov/community/get-your-household-ready-for-COVID-19.html>

# QUESTIONS & ANSWERS

- **Social disruption may be widespread.**

Plan for the possibility that usual services may be disrupted. These could include services provided by hospitals and other health care facilities, banks, stores, restaurants, government offices, and post offices. Transportation systems and basic services, such as water, power, gas, and telecommunications may be limited or interrupted.

- **Consider how to care for people with special needs.**

In case the services they rely on are not available, plan for how you will care for loved ones — possibly in your home.

- Talk with your older relatives' elder care facilities and/or service organizations about their Coronavirus preparedness plans.

- **Schools may be closed for an extended period.**

Plan home learning activities and exercises. Have books and learning materials on hand. Also plan recreational activities that your children can do at home. Talk with school administrators and your parent-teacher organization about your school's plans and discuss how you can work together to help provide support for at-home learning, (e.g., web-based and email-based education, and educational resources on the Internet).

## Does the Family and Medical Leave Act (FMLA) apply for employees, or immediate family members, who may contract Coronavirus?

Yes. Assuming that the FMLA applies to the employer, Coronavirus would qualify as a “serious health condition” under FMLA, allowing an employee to take FMLA leave if either the employee or an immediate family member contracts the disease. The employee would be entitled to job reinstatement as well. State law may provide additional leave benefits.

- **Being able to work may be difficult or impossible.**

Find out if you can work from home. Plan for the possible reduction or loss of income if you are unable to work or if your place of employment is closed. Check with your employer or union about leave policies.

# COVID-19 EMERGENCY PREPAREDNESS FOR MANAGERS

You may feel overwhelmed by the thought of planning for a COVID-19 emergency, regional outbreaks or a full-on Coronavirus community event; you are not alone.

Many companies and managers feel that there isn't much they can do to prepare, and, unsurprisingly, many companies have not yet developed plans.

## Take the following steps when planning for a Coronavirus COVID-19 emergency:

### Start Planning Now:

Existing crisis plans are a good start but are not enough to cover the specific issues that will arise during a Coronavirus event. Start reviewing your organization's plan NOW and get your team together. Be sure to include members from HR, operations, business continuity, IT, employee health, security, communications, and any other critical leadership sectors.

### Communicate with Employees:

- Reassure your workforce that you are making plans that include efforts to prevent the spread of illness and take their needs, as well as the organization's, into account. Provide access to reputable COVID-19 information to minimize misunderstandings.
- Encourage employees to use their Employee Assistance Programs (EAP).

### Plan for Potential High Absenteeism:

- Expect absenteeism to occur in waves during a severe Coronavirus event. Remember that employees may be kept home, quite possibly for extended periods, due to illness, grief, fear, quarantine, school closure, lack of transportation, and child or elder care.
- Plan for business continuation with a significantly reduced workforce. Consider how your absenteeism policies and disability benefit will address employees who have used up their time off.

## Consider Alternative Work Arrangements:

- Establish policies for employee compensation and sick-leave absences unique to a pandemic, including policies on when a previously ill person is no longer infectious and can return to work after illness.
- Alternative work arrangements may include employees working from home and/or in shifts. For manufacturing or other work that cannot be done remotely, it will be critical to have plans in place that prevent the spread of illness.
- Keep in mind that creative work arrangements require solid communications strategies to keep information loops intact and to shore up your leadership and decision-making networks.
- You may want to consult with a labor-law attorney for specific guidance.

## Protective Measures

The Coronavirus that causes COVID-19 (as the disease is called) is **thought to spread** largely through respiratory droplets from coughing and sneezing, and it seems to spread easily. It may also be possible to become infected by touching a contaminated surface or object and then touching one's nose or mouth. The [CDC advises](#) that employees should:

- Stay home if they have respiratory symptoms (coughing, sneezing, shortness of breath) and/or a temperature above 100.4 F.
- Leave work if they develop these symptoms while at the workplace.
- Shield coughs and sneezes with a tissue, elbow, or shoulder (not the bare hands).
- Wash hands often with soap and water for at least 20 seconds or use an alcohol-based hand sanitizer. It is sensible to avoid shaking hands entirely to reduce the risk of spreading infection. Though that might be awkward at times, it's an increasingly common practice in hospitals and clinics.



# COVID-19 EMERGENCY PREPAREDNESS FOR MANAGERS

- As hand washing is one of the most effective defenses, employers need to make sure that employees have ready access to washing facilities and that those are kept well stocked with soap and (ideally) paper towels.
- Alcohol-based hand sanitizers and sanitizing wipes should be distributed throughout the workplace, and all frequently touched surfaces such as workstations, countertops and doorknobs should be routinely cleaned.
- Increased cleaning of common areas using standard cleaning agents can also reduce the risk of spreading respiratory disease. Unless they're delivering health care, there's no need for organizations to stockpile face masks, as these are in short supply and the CDC doesn't recommend their use by healthy people to protect against infection.

## Plan for Telecommunications and Technology Modifications

Can you support a dispersed workforce? Insure that employees who would be working from home have the hardware, software, and internet services they need as well as information for logging-in remotely. Considerations for interruptions in power and other services should also be part of your plan.

### Think about how to keep people healthy.

Focus on three fundamentals:

1. Encourage Hygiene and Specific Workplace Cleaning Practices
  - a. Consider basic hygiene practices, such as using foot-pedal waste baskets and minimizing shared workspace, kitchen, and bathroom items.
  - b. Stockpile certain cleaning supplies and provide hand sanitizer, and, if needed, latex gloves.
  - c. Refer to the CDC's helpful handouts and posters:  
<https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html>

2. Send Sick Employees Home
  - a. Develop clear policies and prepare to enforce them.
3. Modify Work Arrangements to Minimize Contact and Exposure

## Consider Multinational Issues

Global companies need to think about issues such as dealing with foreign responses to an outbreak (some countries will be better prepared than others to protect health and safety), whether to bring expatriates home (timing will be critical), and curtailing travel (in the case of a Coronavirus this may not be a matter of choice). Also, company policies will have to consider the laws of the countries in which they are located.

## Communicate with Your Vendors

They will be facing the same challenges as your organization and you need to know how they plan to continue serving their customers in the event of a Coronavirus outbreak.

## IMPORTANT

Remember that your organization will still be obligated to observe employment and other laws and union relationships.

- Look into each area where your company will need to fulfill its legal and regulatory obligations as an employer. Consider that, in the event of a serious COVID-19 threat, there may be additional laws at all levels of government, both domestic and international, that will have to be observed.

# GUIDANCE AND ADVICE TO SHARE WITH EMPLOYEES

## How Germs Spread

Illnesses like the COVID-19 (Coronavirus) and colds are caused by viruses that infect the nose, throat, and lungs. These viruses usually spread from person to person when an infected person coughs or sneezes.

## How to Help Stop the Spread of Germs

- Cover your mouth and nose when you sneeze or cough.
- Cough or sneeze into a tissue and then throw it away.
- Cover your mouth with your upper sleeve if you do not have a tissue, then clean your hands every time.

## Clean Your Hands Often

- Wash your hands with soap and warm water; rub your hands vigorously together and scrub all surfaces. Wash for 15 to 20 seconds. 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 hand 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 doesn't need water to work; the alcohol in the gel kills germs that cause colds and the COVID-19.

## Avoid Touching Your Eyes, Nose, or Mouth

- Germs are often spread when people touch something that is contaminated with germs and then touch their eyes, nose, or mouth. Germs may live for a long time (some can survive for 2 hours or more) on surfaces like doorknobs, desks, and tables.

## Stay Home When You are Sick

- When you are sick or have COVID-19 symptoms, stay home, get plenty of rest, and check with a health care provider as needed. A doctor's note may be required for an excused absence. Common symptoms of the COVID-19 include:
  - Fever
  - Headache
  - Fatigue
  - Cough
  - Sore throat
  - Runny or stuffy nose
  - Shortness of breath
  - Pneumonia may develop in more severe cases.
- Remember: When you are sick, keep your distance from others to protect them from getting sick.

## Teach Children About Hygiene

- Teach your children to wash their hands frequently with soap and water and model the correct behavior.
- Teach your children to cover coughs and sneezes with tissues and to wash their hands every time. Be sure to model that behavior.
- Teach your children to stay away from others as much as possible if they are sick. Stay home from work and school if sick.

# STOPPING THE SPREAD OF GERMS AT WORK & HOME

## Working from Home

Working remotely from a home-based office can be a challenge, especially if you add on the significant stressors and potential infrastructure breakdowns that may come with a COVID-19 emergency. Here are some tips to consider.

## Dependent Care Concerns

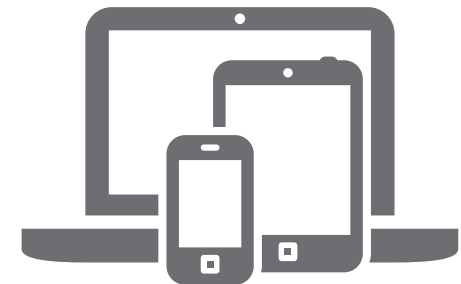
Everyone recognizes that normal teleworking is not a substitute for childcare or elder care. Caregiving is its own “job,” and that it is not possible to devote your full attention to work if you are busy taking care of others. You and your employer will need to set realistic expectations if you are in an emergency situation where schools are closed and childcare and/or adult care is not available, difficult to find, or carries health risks.

## Teleworking Basics

- **Establish goals.**
  - Develop daily lists of goals and assignments. At the end of each day, go over the list and see how much you’ve accomplished.
- **Plan in advance for teleworking.**
  - List all of the tasks and upcoming work that you may need to perform remotely. It’s helpful to start the list in advance so that you can arrange for all the resources you’ll need at home.
  - Assess your telecommunications services at home, as well as any computer hardware or software you may need. Be sure that you have all the information you need at home regarding logging-in to systems over the internet.

- Remember that during a severe disease event, regular telecommunications services and power may be limited or interrupted, so be sure that you and your manager have worked out multiple communication channels.

- **Maintain regular communication with your manager.**
  - As a teleworker, you’ll need to keep your supervisor informed about your progress and any difficulty you encounter.
- **Be accessible.**
  - Stay in touch with the office and/or your “central command.”
  - Set up a system so that you can be reached easily.
  - Make sure that you stay informed about back-up communication protocols, and that you are “in the loop” so you can remain abreast of any changes regarding your work teams or manager’s plans.



# CORONAVIRUS PREPAREDNESS: SUPPLIES FOR AN EXTENDED STAY AT HOME

During a widespread disease event, you may not get to a store. If stores are out of supplies, it will be important for you to have extra supplies on hand. Some items may become scarce, even in advance of an actual community Coronavirus event. During a severe event there may be power outages and interruptions in other basic services such as gas and water. Store a two-week supply of water and food.

## Water

- Store one gallon of water per person per day (two quarts for drinking, two quarts for food preparation/sanitation).
- Store water in plastic containers such as soft drink bottles. Do not use juice or milk containers as they may harbor bacteria even after being washed.

## Food

Store at least a two-week supply of non-perishable food. In addition, you may not be able to cook if you are ill. Select foods that require no refrigeration, minimal preparation or cooking, and little or no water. Try to avoid very salty foods, as they will increase thirst. Include a selection of the following foods in your home:

- Vitamins
- Foods for infants, elderly persons or persons on special diets
- Ready-to-eat canned meats, fish, beans, fruits and vegetables
- Canned juices, milk, soup (if powdered, store extra water)
- Staples: sugar, salt, pepper

- High energy foods: peanut butter, jelly, nuts, trail mix, dried fruits, protein bars, fruit bars
- Dry cereals, crackers, granola bars, pasta
- Comfort/stress foods: cookies, hard candy, sweetened cereals, lollipops, instant coffee, tea bags (remember to limit these and maintain a healthy diet)
- Pet food

## Tools and Supplies

- Paper cups, plates and plastic utensils
- Battery-operated radio and extra batteries
- Flashlight and extra batteries
- Cash
- Non-electric can openers (2)
- First-aid manual and home-based Coronavirus guidelines

## Hygiene and Sanitation

- Toilet paper, towelettes
- Tissues
- Soap and alcohol-based (60-95%) hand wash
- Liquid detergent
- Plastic garbage bags, ties (for personal sanitation uses)
- Paper towels
- Plastic bucket
- Disinfectant and disinfectant wipes (for phones and surfaces)
- Household chlorine bleach
- Latex gloves

# CORONAVIRUS PREPAREDNESS: SUPPLIES FOR AN EXTENDED STAY AT HOME

## Special Items

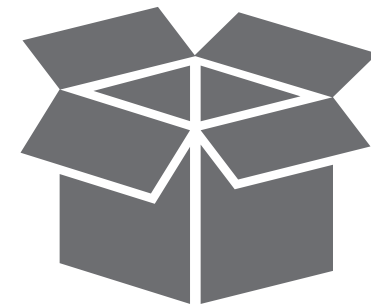
Note: all prescription and over-the-counter drugs must be kept up to date.

- For Babies/Small Children
  - Formula and baby food
  - Diapers, wipes and ointment
  - Pacifiers
  - Extra bottles and bottle brushes
  - Powdered milk/long shelf-life milk
  - Infants' or children's pain reliever/fever reducer (acetaminophen and/or ibuprofen)
  - Children's anti-diarrhea medication
  - Pediatric electrolyte-replacement
  - Thermometer
  
- For Adults
  - Essential prescription medications
  - Prescribed medical supplies such as glucose and blood-pressure monitoring equipment
  - Basic toiletries
  - Feminine hygiene supplies
  - Pain reliever/fever reducer (acetaminophen and/or ibuprofen)
  - Anti-diarrhea medication
  - Thermometer
  - Contact lens supplies

## ▪ Entertainment and Education.

You may be home for a long time. Even if power is on, you may need to get away from the news and media occasionally. Keep spirits up with old-fashioned (nonelectrical) games for children and adults:

- Extra arts-and-crafts supplies, pens, pencils, and paper
- Activity/puzzle books
- Educational workbooks and basic textbooks
- Books and magazines on a variety of topics
- Board games, playing cards
- Hobby supplies



# MINIMIZING FEAR & ANXIETY ABOUT A POSSIBLE COVID-19 PANDEMIC

As a manager, you have an important role to play in helping your organization and its employees keep a rational perspective about the threat of a possible Coronavirus disease event. Needless to say, the thought of this prospect is bound to trigger some fear and anxiety in most people. An alternate reaction may be total denial.

By promoting correct information and planning ahead, you can actually reduce anxiety and help your organization, its members, and their loved ones.

Consider the following tips for managers, as well as messages for employees, that you can disseminate or post.

## Tips for Managers:

- **Communicate with Employees.**
  - Reassure your workforce that you are making plans that include efforts to prevent the spread of illness and that take their needs, as well as the organization's, into account.
  - Provide access to expert COVID-19 information
- **Prepare Yourself at Work and at Home.**
  - If you are prepared, you will feel calmer and be better able to assist others in planning ahead.

## Tips for Employees:

- **Familiarize Yourself with Expert Coronavirus Preparedness Information.**
  - It may seem overwhelming at first but being prepared can actually reduce anxiety.
  - Knowing where to turn for reliable, up-to-date information can make you feel more in control and less fearful.

- **Get Prepared at Home.**
  - Review the section entitled “Coronavirus Preparedness: Supplies for an Extended Stay at Home” and get prepared, not only for a possible Coronavirus emergency, but for other types of emergencies as well.
  - Talk with your children's schools or childcare centers, and your adult loved ones. Caregivers, service organizations, or residential facilities about what they are doing to prepare. Discuss how you can work together to prepare.
  - Many people find that getting prepared is a constructive way of focusing their fears or anxious feelings about a threat.
  - Feeling powerless ultimately feeds anxiety. Feeling empowered can help ease anxiety and stress.
- **Contain Exposure to Media.**
  - Too much “news” and media-hype may increase your anxiety and be difficult for children to handle. Instead, seek reliable and helpful information.

## Helpful Resources

For additional resources, visit our Coronavirus web page at [www.usi.com/public-health-emergencies](http://www.usi.com/public-health-emergencies), or contact your USI representative. For general information about USI, please visit [www.usi.com](http://www.usi.com).