**March 13th, 2020**

**Information about the Coronavirus disease (COVID-19) outbreak**

Through this time of uncertainty and the increasing reports in the news of the novel coronavirus, also referred to as COVID-19, we wanted to provide you with some information that you may find useful as you deal with this situation in your organization and with your employees.

Considering the [low-risk](https://u1903719.ct.sendgrid.net/ls/click?upn=2FHXHbOoRfxU-2Byf-2FbwIG3zLvl3gz-2Bjugw2EtEhM4FCB-2FqdzfTGd0PT53DLobHukj9pQ36mLLsMwMWrbRSpG8osNkPnLmeEtRNn2NTmswejMHc1KlvP0EZ2te3aBcp5vHfqzByzoIQOY3QWC88gzH62Yezl-2F8zz2-2FoTipNnTcO6-2FB4YXjtA1hWQXTvGt-2FblZj5vKSgYYt88J0w0J8sZM27q-2FkyaWspGg8fHBCQm-2BiF8-2FGtIjORCyRN-2BZOmFtkxFuLzWua8Z4-2F2szj0wL-2BYXKBgzLbTGRWqY8B5zUtIffzHPo-3D6PAx_WnT46hwZgI6Y3xz4lgJAARGqXegVtMYY8p5ZsDb48nwKK7ub78XQpivQMP7pv-2FbQlqvHrDv-2F-2B6QJP09ypHKPTxozbKNFHzOYNKieWZ-2Fxu-2B6GewPtjXtRLCi1Cl8viiBzlHW4sy61Hs4TpdVNunML9Gs533DPKpVMGz24I6fv7EqeTWG-2B-2BGOVMkKBfzhpCW0Etb-2BU0ANT-2BsSigUXU1Y55iXy43vk0keQUuVVxN2huFu8-3D) to Canadians of COVID-19 assessed by our national public health agency, we are continuing with our day-to-day business operations. As a valued client of Penmore, we wanted to share with you our Business Continuity Plan.

While our business continuity plan has **not** been officially activated, we are monitoring the situation very closely. We have a crisis management committee that meets frequently and prepares for various outcomes to ensure continued service to our clients and healthy work environment for our employees.

It is important for you to know that because we don’t operate in any areas that are deemed “high risk” by official sources, our risk is considered to be low.

Here is what Penmore is doing to monitor the situation:

* We are recommending that all client meetings be conducted via phone or web session.
* All employees who have travelled to high-risk areas are required to work from home. Our list of high-risk areas is based on official government sources and is similar to other lists adopted by the Canadian Financial industry.
* We’re assessing the preparations completed by any external suppliers that support our critical operations.
* We’re actively monitoring the spread of the virus. We’re paying close attention to notices from public health authorities at all levels and are watching for secondary impacts, including the market response.
* We’re proactively communicating with our employees about subjects related to infectious disease outbreaks, including healthy hygiene practices and our HR policies.

**Travel – what you need to know**

All travellers should be aware that there are health risks when you travel. It is important to check your destination before you leave to know the risks and to be prepared. As an example, the Government of Canada is **advising that Canadians avoid all travel on cruise ships** due to the ongoing COVID-19 outbreak, until further notice.

It is recommended that insured individuals **avoid any non-essential travel** to regions where COVID-19 outbreak has been reported. Please refer to the Government of Canada's latest travel advice.

Government advisories are not to be taken lightly. *If you choose to travel to an area deemed unsafe, then your out of country emergency medical coverage will be void.*

Before you consider travelling, insured individuals are **strongly advised** to contact the Emergency Out of Country and Travel Assistance Provider for your domestic program to confirm if you would be insured for emergencies while travelling into certain areas affected by the novel coronavirus and what would happen if you contacted COVID-19.

You can find the 24-hour phone number on the back of the Employee Benefits card or Member Portal if you are insured.

[https://www.cbc.ca/life/travel/travel-health-insurance-what-you-need-to-consider-according-to-two-experts-1.5365547](https://can01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.cbc.ca%2Flife%2Ftravel%2Ftravel-health-insurance-what-you-need-to-consider-according-to-two-experts-1.5365547&data=02%7C01%7Cmaryann%40penmore.com%7Cebcdc9cb2c4749a0529108d7bf8c53f3%7C09060383706a418c872ae4f931cb5843%7C1%7C0%7C637188481751801450&sdata=9uoetCEuGD4MT7jQ8%2BnkvYmAUPyPsEpIiU5kRyxg%2Bp8%3D&reserved=0)

**Cancelling a trip during the COVID-19 outbreak? Your travel insurance may not cover the cost**

[https://www.cbc.ca/news/business/coronavirus-travel-insurance-norweigan-cruise-air-canada-1.5481147](https://can01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.cbc.ca%2Fnews%2Fbusiness%2Fcoronavirus-travel-insurance-norweigan-cruise-air-canada-1.5481147&data=02%7C01%7Cmaryann%40penmore.com%7Cebcdc9cb2c4749a0529108d7bf8c53f3%7C09060383706a418c872ae4f931cb5843%7C1%7C0%7C637188481751801450&sdata=L54k%2FUGAUFEhkRiBGkN615Oru41gzwEPlBI7IeQrGLU%3D&reserved=0)

**How COVID-19 Spreads, Prevention and Risks:**

1. Information about how Coronavirus spreads, prevention and risks may be found here: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/prevention-risks.html>
2. Information on assisting with Businesses Continuity Planning, the Canadian Chamber of Commerce has prepared this useful guide: <http://www.chamber.ca/resources/pandemic-preparedness/BusinessPrepGuidePanPrep2020>.

**More information about what you can do to prevent the spread of the virus:**

1. Wash your hands regularly
2. Cover your mouth and nose when coughing and sneezing
3. Thoroughly cook all meat and eggs
4. Avoid close contact with anyone showing symptoms
5. Stay home if you feel ill

**We continue to monitor these Government and Health websites:**

1. Canadian Government on being prepared, with good advice for home, communities, and travel:

<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/being-prepared.html> "While the risk to Canadians is still **low**, it is important to be prepared at the individual and community level for all possible scenarios."

1. Latest information from CDC (Centers for Disease Control):

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

1. And from WHO (World Health Organization):

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

We know that news of COVID-19 can create feelings of anxiousness and concern, and unfortunately, these can sometimes lead to members of our community being targeted and treated unkindly. Despite positive intentions, when we make assumptions about perceived risks and demand action that is different than what is being directed by health professionals, we may be demonstrating bias, racism or xenophobia. As members of a caring community, we ask that you continue to be welcoming and respectful of everyone in our learning and working spaces.

Thank you for your support as we work to minimize the risk and spread of COVID-19.

Please contact our office should you wish to discuss further.

Regards,

Lio Spagnuolo

Managing Partner