

COVID-19 |

Pandemic Preparedness for Business – Updated March 16th, 2020

In addition to the work of the health care industry when a pandemic hits, businesses play a critical role in protecting the health and safety of employees and limiting the negative impact on the economy and communities. They also need to have business continuity plans that will minimize the impact on the business itself and facilitate a speedy resumption of activities if the business has been forced to scale back or close during the pandemic. Preparedness, not panic, is the best way to mitigate the risks posed by a COVID-19 pandemic to the Canadian economy and our citizens.

Should COVID-19 escalate further in Canada, some of the things businesses need to plan for include:

- Staff absences due to a number of reasons (personal illness, ill family members, looking after children if schools close, feeling of safety being at home etc.). In some cases, employees may themselves elect to stay home; in other circumstances the government may authorize or require them to do so.
- Disruption to essential services like information, telecommunications, financial services, energy supply, and logistics;
- Disruption to supply of necessary materials or contractors;
- A major increase or decrease in demand for products and services;
- Cancellation or disruption of travel and cross-border movement of people and goods;
- Cancellation of public meetings or gatherings like sports events, concerts or religious services;
- Impact on the trade status of Canada, or of our trading partners; and
- Increased public fear that causes citizens to avoid public places, including front line retail and tourist –related, restaurants and leisure businesses.

To help businesses prepare for and manage through a potential COVID-19 escalation in Canada, the Downtown BIA developed the following brief guide. It is designed to assist business planning and continuity efforts. This tool includes links to some of the most relevant and credible information, best practice tools and resources. We will continue to update this information and send it to you.

PROTECTING YOURSELF AGAINST COVID 19

The first consideration of any preparedness plan must be your own health. The coronavirus is spread through direct contact with the secretions from an infected person; either through sneezing, coughing or by touching an object that has been contaminated. It is not certain how long the virus that causes COVID-19 survives on surfaces. However, according to the Centers of Disease Control and Prevention the virus may remain viable for hours to days on surfaces made from a variety of materials.

Currently, there is no vaccine available to protect against the COVID-19.

The Ontario Ministry of Health is asking the public to first contact Telehealth Ontario at 1-866-797-0000 or your local public health unit if you are experiencing symptoms. They are also asking employers not to send their employees to the emergency room as a first response and not to visit an assessment centre unless you have symptoms. Do not call 911 unless it is an emergency.

To lower your risk of infection, take the following precautions:

Wash your hands with soap and water regularly and for at least 20 seconds at a time.	Use alcohol-based hand sanitizers if you are not able to wash your hands.	Avoid touching your face, specifically your eyes, nose, and mouth.
Clean and disinfect frequently touched objects and surfaces.	Avoid shaking hands.	Practice ‘social distancing’, including maintaining at least 1-metre (or 3 feet) distance between yourself and others.
Avoid contact with people who are sick.	If possible, cough or sneeze into a disposable tissue and discard. Use your elbow only if necessary. Follow with thoroughly washing your hands.	Stay at home if you are feeling unwell; this includes not only your place of business but also public places such as stores, restaurants and bars, or other gathering places.
Get enough rest, exercise regularly, and eat a balanced diet.	Keep your stress levels in check.	Get an annual flu vaccine.

POSSIBLE IMPACTS ON YOUR BUSINESSES

A pandemic may have several impacts on your business, for example:

- The provision of essential services such as telecommunications, financial services, energy supply, and logistics may be disrupted.
 - Customer orders may be cancelled or cannot be filled.
 - Supplies of materials needed for ongoing business activity may be disrupted. Further problems can be expected if goods are imported by air or land over international borders.
 - The availability of services from sub-contractors may be affected (this may affect maintenance of key equipment).
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- Demand for business services may be affected – demand for some services may increase (e.g. internet access, anything health-related); while demand for others may fall (e.g. tourism, cultural events, marketing and promotion).
- Public meetings and gatherings may be cancelled by authorities or organizers due to concerns about the spread of the virus and/or anticipated low attendance. For example, Ottawa health officials are now asking for events of all sizes to be cancelled.

Sectors that depend on heavy foot traffic – retail, leisure, gaming, lodging, and restaurant – industries could especially take a hit as a result of the COVID-19 pandemic. Small businesses and other sectors such as mining or manufacturing face unique challenges as they cannot easily work from home. People are being advised to avoid unnecessary travel and densely populated public areas and any place where people congregate in confined spaces. Consumers are likely to cut down on travel and leisure related expenditures, including transportation, hotels, cruises, entertainment, and visits to public venues.

All businesses are likely to be concerned about the immediate financial impacts of a pandemic. Some options to consider as you adapt to a period of disruption include:

- Review and understand your business interruption insurance.
 - Audit payable and receivable transactions.
 - Reconsider capital investment plans.
 - Assess your variable costs to determine where they could be lowered or eliminated or converted to fixed costs.
 - Consider alternative financing options.
 - Consider alternative revenue streams.
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Work from home

Several companies (that can) have chosen to work by allowing their employees to work from home, closing their offices to outside visitors or suspending all in-person contact until the public health risk reduces.

Staff absences

The most significant impact on your business is likely to be staff absences.

During an outbreak or pandemic, staff absences can be expected for many reasons, including:

- Personal illness/incapacity or heightened vulnerability to the coronavirus due to an underlying condition.
- Government-directed requirement to prevent the spread of the virus, self-isolate or quarantine.
- Staying at home to care for ill family members.
- Looking after school-aged children in the event school is closed. For example, the Government of Ontario issued a Ministerial Order to close all publicly funded schools in Ontario for two weeks following March break, in response to the emergence in Ontario of COVID-19. This means that Ontario schools have been ordered to remain closed from March 14 through to April 5, 2020.
- People may simply feel safer at home, particularly if their job requires a commute on public transit or regular contact with the public.

Businesses should consider the applicable legislation and their policies regarding paid and unpaid leave of absences and determine which absences would be covered and whether any changes need to be made on an interim basis during an outbreak. However, several companies have gone above and beyond legislative requirements to help support their employees, continue business operations, and safeguard public health.

Governments response to the situation is rapidly evolving and it is important for employers to keep up to date. The Government of Ontario has recently announced they are introducing measures for employers including ensuring “protected leave & remove the requirement for employees to obtain sick notes prior to taking time off for self-isolation or quarantine.”

The *Ontario Employment Standards Act, 2000* (“ESA”) contains a number of leave provisions that could apply in a pandemic situation. Once an employee has worked for an employer for at least two consecutive weeks, the ESA provides for three days of unpaid leave each calendar year due to personal illness, injury or medical emergency.

Employees may also be entitled to use family responsibility leave days for absences relating to a pandemic situation. Once an employee has worked for an employer for at least two consecutive weeks, the employee has the right to take up to three days of unpaid leave each calendar year because of an illness, injury, medical emergency or urgent matter relating to a close relative (there is a list of relatives covered in the ESA).

In addition to the more common leaves of absence (such as sick leave or family responsibility leave which may be applicable during a pandemic,) the ESA also provides for job protected leaves of absence for employees in urgent circumstances. That is, an employee may be entitled to leave work where the provincial government declares an “emergency” under the Emergency Management and Civil Protection Act (EMCPA), which is broadly defined as:

“A situation or an impending situation that constitutes a danger of major proportions that could result in serious harm to persons or substantial damage to property and that is caused by the forces of nature, a disease or other health risk, an accident or an act whether intentional or otherwise.”

In such circumstances, the government may authorize (but not require) any person to provide services for which they are qualified. Such persons are expressly protected from termination during this period (unless for reasons unrelated to their absence to provide such services).

During the emergency, employees may request a leave of absence for the following specific reasons:

- Because they are the subject of an emergency order by the government under the EMCPA;
- Because they are the subject of an order by the government under the Health Protection and Promotion Act; or
- Because they are needed to provide care or assistance to defined relatives.

Once the emergency is over, the right to a protected leave ceases unless the government passes a regulation specifically providing that the time for leave is being extended because of the effects of the emergency and because of one of the foregoing reasons.

The BIA echoes the Ontario Medical Association in asking employers not to request sick notes or notes indicating health from physicians, as this will place a further strain on the health care system during a difficult time.

SUPPORTING YOUR EMPLOYEES

Simple steps can be taken by employers in order to help prevent employees from being infected with COVID-19 and spreading it to others, as well as supporting those whose lives have been disrupted by the pandemic.

Consider some of the following steps to assist your employees:

- Work from home, if applicable.
 - Encourage good hygiene and workplace cleaning habits, i.e. have a supply of alcohol-based hand sanitizers stationed throughout your business.
 - Share and post tips in your workplace on how to stop the spread of germs.
 - Increase cleaning operations, particularly of common areas and frequently touched surfaces such as desks, phones, doorknobs and elevator buttons.
 - Encourage employees to stay home and not work when they are sick and advise employees of the COVID-19 symptoms for which to monitor.
 - Encourage employees to get a flu shot.
 - Inform employees the Government of Canada has recommended to avoid any non-essential travel outside of Canada and they are required to self-isolate after returning from abroad. Note, while you may restrict business travel, an employer cannot restrict an employee's personal travel.
 - Cancel work-related travel, particularly to areas in which infection rates are high or where a border may be closed.
 - Have an infection control program that includes policies and procedures for prevention and containment.
 - Implement social distancing measures, including:
 - Modifying the frequency and type of face-to-face employee encounters (e.g. placing moratoriums on handshaking, substituting teleconferences for face-to-face meetings, staggering
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breaks, staggering work hours to avoid crowds on public transit);

- Establishing flexible work hours or worksites;
- Promoting distancing between employees and customers to maintain 1 metre (3 feet) spatial separation between individuals.

Regulations under the Occupational Health and Safety Act must also be kept in mind in the event of a pandemic. Both the *Industrial Establishment Regulation (Regulation 851)* and the *Health Care and Residential Facilities Regulation (Regulation 67/93)* touch upon the threat to health and safety arising from biological agents and infectious disease.

Ministry of Labour guidelines are another potential source of emergency management guidance. For example, the Ministry of Labour has published guidelines on “[Workplace Exposure and Illnesses](#)”, “[Flu and Your Workplace](#)” and “[Infection Prevention and Control](#)”. Although they do not have the force of law, Ministry guidelines are a valid source of reference for attaining compliance with the *Occupational Health and Safety Act* as they are issued by the agency responsible for enforcing the Act.

You will also want to keep your employees up to date on the mitigation measures you are employing to both reassure them and to gain their buy-in for managing disruptions to the business. These measures include:

- Regular and consistent communication with your employees so they understand the severity of the pandemic and the preventative measures everyone should undertake.
- Regular and consistent communication regarding the steps your business is taking to prepare for/adapt to the pandemic including their expected roles.
- Development of a business continuity plan that is shared with employees. (See next section)

Updates on EI During COVID-19

OTTAWA — Prime Minister Justin Trudeau announced changes to Canada’s sick-leave benefits under employment insurance Wednesday, to respond to concerns about COVID-19.

Here is a quick overview of how the program works and what these changes mean:

What are EI sick leave

Eligible workers with no or limited paid-leave benefits through their employers can apply for up to 15 weeks of employment insurance if they cannot work for medical reasons such as cancer, a broken leg, or in this case, being quarantined in a public-health threat.

How is the government adjusting the program for COVID-19?

Normally, a worker who qualifies for the benefits has a one-week waiting period before payments start, so if you’re quarantined for two weeks you’d only get sickness benefits for one of those weeks. For people quarantined due to COVID-19, the government is eliminating the waiting period entirely, so you can get EI benefits for an entire 14-day quarantine. The government previously waived the waiting period, which was then two weeks, during the 2003 SARS epidemic.

Who qualifies for EI sick-leave benefits?

Employed Canadians who pay EI premiums, and self-employed people who register to participate in the EI program, will qualify if they cannot work because of a medical condition, have lost at least 40 per cent of their usual weekly pay, and worked a minimum of 600 hours in the year before the claim or since their last EI claim. If you are self-employed and pay into EI, you have to wait at least 12 months after registering to make a claim.

Do I need a doctor’s note?

Normally a medical certificate signed by your doctor is required to get sick-leave benefits but a spokeswoman for Employment Minister Carla Qualtrough said the government is waiving the note for patients required to go into

quarantine by law or by a public-health official. People who are asked to self-isolate by their employers when public-health officials recommend it can also qualify.

The exact documentation required is still evolving, said Health Minister Patty Hajdu, but she said the goal is to minimize the effort required of a person who needs to go into quarantine.

What happens if I get sick and the quarantine period is extended?

If you are put into quarantine as a precaution and aren't sick then, but later do test positive for COVID-19, a signed medical certificate confirming the diagnosis will be required for you to receive sick-leave EI benefits beyond the initial period of the quarantine.

How much will I receive from EI sick leave?

The current EI payment is 55 per cent of your earnings up to a maximum of \$573 a week.

News Articles as of March 16th, 2020

Restaurants, Cafes and Food/Entertainment operations:	https://www.cp24.com/news/city-orders-restaurants-bars-to-halt-dine-in-service-amid-evidence-of-community-spread-1.4854427
Ontario Press Release on Updated Information:	https://news.ontario.ca/archive/en
Protecting Workers, March 16th News Announcement	https://www.thestar.com/politics/provincial/2020/03/16/premier-doug-ford-to-introduce-bill-to-protect-workers-during-covid-19-pandemic.html

Social media to follow	<ol style="list-style-type: none"> 1. Facebook: Healthy Canadians 2. Facebook: Travel advice from the Government of Canada 3. Twitter: @TravelGOC 4. Twitter: @GovCanHealth 5. Twitter: @CPHO_Canada 6. LinkedIn: Public Health Agency of Canada
Work Sharing Program Information, Government of Canada	https://www.canada.ca/en/employment-social-development/services/work-sharing/temporary-measures-forestry-sector.html
BDC Financial Support for small businesses	https://www.bdc.ca/en/pages/special-support.aspx?special-initiative=covid19
Trade Commission: Resources for Canadian businesses	https://www.tradecommissioner.gc.ca/campaign-ressources-entreprises-COVID-19-business-resources.aspx?lang=eng

Legal Advice on dealing with COVID-19	<ol style="list-style-type: none"> 1. https://www.blakes.com/insights/bulletins/2020/the-coronavirus-key-business-and-legal-implication 2. https://www.blakes.com/insights/bulletins/2020/coronavirus-a-primer-on-best-practices-in-the-work 3. https://www.blg.com/en/insights/2020/03/employer-strategies-for-managing-novel-coronavirus-risks-in-the-workplace
Business continuity plan and templates for entrepreneurs	https://www.bdc.ca/en/articles-tools/entrepreneur-toolkit/templates-business-guides/pages/business-continuity-guide-templates-entrepreneurs.aspx
Financial Tips	<ol style="list-style-type: none"> 1. https://www2.deloitte.com/global/en/pages/risk/articles/covid-19-managing-supply-chain-risk-and-disruption.html 2. https://www2.deloitte.com/global/en/pages/about-deloitte/articles/managing-cash-flow-during-period-of-crisis.html 3. https://www2.deloitte.com/global/en/pages/about-deloitte/articles/practical-workforce-strategies-that-put-your-people-first.html
Business Tips for Online Meetings and Events	https://www.pcma.org/coronavirus-business-events-professionals-need-to-know-faq/
Employment and Social Development Canada	https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html

Action	Things to Consider
<p>Develop/update business continuity and crisis plans (See section below for resources, tools and templates)</p>	<ul style="list-style-type: none"> • What is the process for decision-making during times of crisis? • How are you identifying and safeguarding your company's essential corporate records and documents? • What are the critical services, positions and skills required to keep your business running? • How and when are you communicating to internal and external stakeholders and managing the flow of information? • What is your plan for recovery?
<p>Plan for the potential impact of the pandemic on your business. (See section below for resources, tools and templates)</p>	<ul style="list-style-type: none"> • What is the risk of the pandemic to your employees, partners, suppliers and customers? • Who are the members of the pandemic response team and what are their roles and responsibilities? • What are the triggers and procedures for activating and terminating the pandemic response plan? • What is the decision-making process related to the pandemic and the execution of the business continuity plan? • Who are your most essential employees and what are the other critical inputs (e.g. raw materials, suppliers, sub-contractor services/products, and logistics) required to maintain business operations by location and function during a pandemic? • How are you planning for significant staff absences? • Do you have the tools and technology in place to enable staff to work remotely? • Have you trained and prepared your workforce and your back-up resources? • If you were forced to close your doors for two weeks or more, do you have access to a line of credit that will cover ongoing expenses until you can reopen and your cash flow resumes? • What is your plan for scenarios that are likely to result in an increase or decrease in demand for your products and/or services during a pandemic (e.g. effect of restriction on mass gatherings, need for hygiene supplies)? • How are you assessing and managing the potential impact of a pandemic on your financials using multiple possible scenarios? • What is the impact of the pandemic on domestic and international business travel? • What are your sources of relevant, credible up-to-date, pandemic information from federal, provincial, and local public health, emergency management, and other sources? • Is your emergency communications plan up to date and are key roles and responsibilities outlined and communicated? This plan should include identification of key contacts (with back-ups), chain of communications (including suppliers and customers),

	<p>and processes for tracking and communicating business and employee status.</p> <ul style="list-style-type: none"> • What is your current travel policy and does it need to be updated? • Has your plan been tested?
<p>Plan for the potential impact of the pandemic on your people. <i>(See sections below for resources, tools and templates)</i></p>	<ul style="list-style-type: none"> • What steps can you be taking to protect the health and safety of your staff and visitors to your workplace? • What are the infection control practices in your workplace? • What protective and preventative equipment and tools do you need to put in place to prevent the spread of infection? • How and how often are you communicating with employees, customers and suppliers? • How are you monitoring and managing employee fear, anxiety, rumours and misinformation? • Do you have platforms (e.g. hotlines, website etc.) in place for communicating pandemic status and actions to employees, vendors, customers, etc. and responding to their questions? • Are there guidelines and practices you can modify or put in place to curtail direct contact with the public if necessary? • Do your employee leave policies need to updated to reflect the unique circumstances of a pandemic? Are they compliant with your provincial labour regulations? • Do you have a policy in place for flexible work sites and work hours? • Do you have a policy in place for employees who may, or think they may have been exposed to the virus? • What healthcare services are available to employees? • What mental health services could be provided during a pandemic and possible quarantine? • Are there employees and customers with special needs that need to be accommodated?

Take advantage of existing tools, templates and best practices.

The Canadian Centre for Occupational Health and Safety has created a business continuity guide, which includes things to think about in light of a pandemic or other crisis situations.

Checklists:

Centre for Disease Control: <https://www.cdc.gov/flu/pandemic-resources/pdf/businesschecklist.pdf>

Ontario's Workplace Safety and Prevention Services:

https://www.wsps.ca/WSPS/media/Site/Resources/Downloads/Bsnss_Pndmc_Prprdnss_Chcklst_FINAL.pdf?ext=.pdf

New Brunswick: https://www2.gnb.ca/content/dam/gnb/Departments/ps-sp/pdf/emo/Pandemic_Planning-e.pdf

Information and Advice: (updates will be posted as available)

Borden, Ladner, Gervais (BLG) issued this [communiqué](#):

Deloitte has numerous tools on their web site:

<https://www2.deloitte.com/global/en/pages/risk/articles/practical-steps-for-pandemic-preparedness.html>

Fasken has uploaded information for employers and employees:

<https://www.fasken.com/en/knowledge/2020/03/pandemic-planning-for-employers-responding-to-the-coronavirus-disease-2019>

World Health Organization planning document:

<https://www.who.int/influenza/resources/documents/FluCheck6web.pdf>

Use credible and reliable sources of information to monitor and assess the situation and refine your plans accordingly.

For health updates within Canada:

[Alberta](#)

[British Columbia](#)

[Manitoba](#)

[Ontario](#)

[Quebec - English](#)

[Quebec – French](#)

[New Brunswick](#)

[Northwest Territories](#)

[Nova Scotia](#)

[Newfoundland and Labrador](#)

[Nunavut](#)

[Prince Edward Island](#)

[Saskatchewan](#)

[Yukon](#)

Worldwide:

The World Health Organization has international information and updates: <https://www.who.int/>

For travel updates:

The [Public Health Agency of Canada](#) has up-to-date information for Canadians travelling to foreign destinations.

Regional updates:

Durham Region Public Health: <https://www.durham.ca/en/regional-government/public-health.aspx>

Government of Ontario Special Links

The [Ontario Ministry of Health website](#) contains information on the COVID-19 pandemic including the current status of the outbreak. See also the [Ministry of Labour](#) for workplace health and safety information.

The Public Health Agency of Canada has a [dedicated page for the COVID-19 pandemic](#).