# COVID-19: TRAVEL RISK MANAGEMENT CONSIDERATIONS

The ongoing COVID-19 outbreak presents business (and leisure) travelers with a number of challenges – some related directly to the risks associated with falling ill with COVID-19 and others related to potential travel disruptions that may occur as public health officials work to contain the virus. Uncertainty and the rapid pace with which the outbreak continues to develop compound these challenges.

**To help manage the risks associated with travel during the COVID-19 outbreak organizations should:**

- Communicate best practices for reducing exposure to the virus
- Evaluate and adapt business travel
- Review and reinforce procedures for accessing medical care while traveling, including use of medical assistance companies
- Clarify actions to take if ill during or after travel to a location with active COVID-19 community transmission

## REDUCING EXPOSURE TO COVID-19

All travelers – and even those not traveling – should practice sound, basic, personal health measures to help reduce exposure to COVID-19 (as well as a host of other illness):

- Wash your hands often 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. If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Follow CDC's recommendations for using a facemask.
    - CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory diseases, including COVID-19.
    - Facemasks should be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others. The use of facemasks is also crucial for health workers and people who are taking care of someone in close settings (at home or in a health care facility).

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## REVIEW & ADAPT TRAVEL

To help reduce risks associated with traveling during the ongoing COVID-19 outbreak, organizations should review and adapt travel:

- Evaluate and restrict travel to all locations with active, sustained community outbreaks of COVID-19. Currently these countries are: China, Hong Kong, South Korea, Iran, Japan and Italy. This list of impacted locations is likely to expand suddenly and with little notice, so monitor the latest travel guidance from the Centers for Disease Control (CDC).
- Develop procedures to review the necessity of travel and consider reducing non-essential travel.
- Review insurance coverage and how to access medical care while traveling with all travelers, as well as management.
- Reinforce the role of the travel medical assistance providers, such as International SOS or United Healthcare Global or those included within Business Travel Accident or other insurance programs, including AIG Travel Guard and Europ Assistance. In most cases, assistance companies can provide:
  - Guidance about appropriate medical facilities – especially important during the COVID-19 outbreak given limitations on medical infrastructure in some locations
  - Guarantee of payment to medical providers
  - Review and coordination of medical care
  - Evacuation or transportation based on medical necessity where local facilities cannot provide adequate care

While these steps focus on international travel, many are applicable to domestic travel.

## TRAVEL DISRUPTIONS

Given how quickly the current COVID-19 outbreak and the public health response is developing, travelers may experience significant disruptions:

- Involuntary quarantine or isolation at international locations or upon return to the US (or other home country)
- Inability to depart a location
- Denial of entry to destinations or interchange points

These disruptions may last for extended periods as determined by local authorities and may develop without warning. Currently, known or suspected cases of COVID-19 require 14-day quarantine or isolation periods in many locations, however future timelines may change based on developments in managing this outbreak.

It's essential that travelers understand these potential disruptions prior to departing on a trip. Organizations should remain flexible with allowing personnel to adjust travel based on the uncertainties associated with the COVID-19 outbreak. People with underlying medical conditions, or other personal health conditions, should review travel with their healthcare provider prior to departure.

## IF YOU ARE SICK WHILE TRAVELING:

Limit movement and contact with others and seek medical attention. Contact travel medical assistance provider for guidance about closest appropriate medical facility and to help coordinate care. Notify your employer, so that they can provide support where possible.

## IF YOU ARE SICK AFTER BEING IN AREA IMPACTED BY COVID-19:

People who have symptoms of acute respiratory illness after being in an area where there is an active or suspected outbreak of COVID-19 should remain at home and seek professional medical guidance immediately. Prior to visiting a clinic or provider, call to alert them of your symptoms.

Anyone diagnosed with COVID-19 should follow instructions from health professionals for treatment and self-isolation. Those with the virus may be required to remain away from work, school and contact with the general public for up to 14 days based on guidance from medical professionals.

Those with known or suspected cases of COVID-19 should inform their employer.

## IF YOU HAVE HAD DIRECT CONTACT WITH SOMEONE DIAGNOSED WITH COVID-19:

Remain at home and seek advice of medical professionals immediately. You may be required to self-isolate for a period of time to reduce the chance that you spread the virus.