

# HR Insights

Brought to you by the insurance professionals at  
**Wichert Insurance**

## Coronaviruses and the Workplace

Coronaviruses are fairly common and don't typically affect humans. When they do, their effects are usually mild, as in the case of the common cold.

However, deadlier variations of these coronaviruses have cropped up in recent years. Two examples of these evolved strains are the SARS virus of 2003 and the novel coronavirus, which was first seen in 2019. In both instances, the viruses ravaged the populations they infected, illustrating why employers must stay alert to developing outbreaks.

It's the responsibility of every employer to protect employees from these and other illnesses in the workplace. Taking even small precautions could save an organization countless hours of lost productivity.

### Identifying Coronavirus Symptoms

Common coronaviruses typically cause mild to moderate upper-respiratory tract illnesses, and those affected exhibit cold-like symptoms. The most common symptoms include:

- Headache
- Cough
- Fever
- Sore throat
- Runny nose

Some cases of coronavirus can be more severe, and individuals experience more serious lower-respiratory tract illnesses like bronchitis and pneumonia. For the elderly, infants and those with weakened immune systems, a coronavirus can be deadly.

### Diagnosing a Coronavirus

More dangerous coronavirus strains elicit similar symptoms to the cold or flu, so identifying the virus can be difficult. If employees are suffering from flu-like symptoms—especially if they recently traveled to a country experiencing a coronavirus outbreak—they should call their doctors immediately. Doctors typically request initial phone calls, rather than visits, to properly prepare for a coronavirus patient.

### Precautions for the Workplace

Employers should protect against coronaviruses much like they protect against the flu: Offer on-site flu shots, stock cleaning wipes and hand sanitizer, and educate employees on prevention methods.

According to the Centers for Disease Control and Prevention, individuals should take the following precautions to avoid person-to-person spreading of a coronavirus:

- Avoid touching your eyes, nose or mouth with unwashed hands.
- Avoid contact with those who are sick.
- Wash your hands often with soap and water.

Unfortunately, there is no known vaccine for a human-contracted coronavirus, making precaution that much more critical.



## Avoiding Potential Discrimination

As with any workplace policy, employers should be wary of inadvertent discrimination when it comes to a coronavirus prevention policy (e.g., ordering employees home when they seem sick). Just because an employee recently traveled to China and coughed in the elevator doesn't mean an employer can send them home.

Whatever policy a company decides to pursue, it must be equally enforced. Discriminating against employees—or asking illegal health-related questions—can introduce a host of legal concerns.

## Summary

Employee education is one of the best lines of defense for a workplace. General preventive health practices, like washing hands, can safeguard workers even when they're at home.

Remind employees to keep up their hygiene and share their knowledge of coronavirus symptoms so they know what to look out for. Together, you and your employees can stay safe, healthy and productive.

Speak with Wichert Insurance for more information on staying healthy in the workplace.