

INSTRUCTIONS

CORONAVIRUS

In connection with the threat of introduction and spread of the novel coronavirus infection

The coronavirus infection is caused by RNA viruses with low resistance to disinfectants. The virus spreads through respiratory droplets produced when an infected person coughs or sneezes and through contaminated surfaces. **The incubation periods lasts from 2 to 14 days.** Symptoms of the disease correspond to clinical signs of acute respiratory infection (**fever, dry cough, runny nose, labored breathing, sore throat**) and often can mimic a common cold or the flu. That is why it is very important to take any such manifestations of a disease seriously, seek medical care and not to go to work if you are sick.

COVID-19 suspected cases include cases when a person has a combination of clinical symptoms of acute respiratory infection, bronchitis, pneumonia and epidemiological anamnesis. For example, if an employee during the last 14 days visited countries/regions with COVID-19 cases, was exposed to people placed under quarantine or those who have a laboratory confirmed case of COVID-19.

The coronavirus infection (COVID-19) was added to the list of highly infectious diseases based on the RF Government Order No.66 dated January 31, 2020. **Besides, on March 11, 2020 the Worldwide Health Organization (WHO) officially declared COVID-19 a global pandemic.**

In accordance with the Voluntary Medical Insurance (VMI) Rules (clause 7.11), the Comprehensive Insurance Plan does not cover the provision of medical services in connection with highly infectious diseases that require quarantine measures (plague, cholera, yellow fever, smallpox, etc.). Therefore, the cases of seeking medical care (diagnostics and treatment) in connection with COVID-19 **do not constitute an insured event.** Besides, in accordance with the Accident and Sickness Insurance Rules (clause 4.7.4), in case of Group Life Insurance a pandemic is not an insured event in terms of any insured risks, unless otherwise provided by an insurance contract.

In accordance with the terms and conditions of Travel Insurance policies and International Health Insurance policies, the coronavirus infection is **an insured event** and is covered by insurance. Nevertheless, medical services to patients diagnosed with COVID-19 as a rule are provided by state healthcare facilities of the state where the Insured is located. Therefore, patients who are diagnosed with COVID-19 and who are insured under Travel Insurance policies and International Health Insurance policies, most likely, will be provided medical services within the framework of the government programs. In other words, in the current situation the insurance company will probably be able to participate in the insured event until the patient is diagnosed with COVID-19.

IN VIEW OF UNFAVOURABLE EPIDEMIOLOGICAL SITUATION WITH COVID-19 A NUMBER OF COUNTRIES IN THE WORLD NEED TO TAKE PREVENTIVE MEASURES THAT WILL HELP PREVENT THE SPREAD OF INFECTION AND ALLOW ENTERPRISES MAINTAIN THE ORDINARY COURSE OF ACTIVITIES.

Precautionary measures for employees that will help mitigate the risk of getting infected with COVID-19:

- Restriction or cancellation of international and local business trips;
- Sanitary treatment of workstations of employees with the use of disinfectants;
- Installation of disinfectant dispensers. Adding special disinfectant solution to liquid soap in toilet rooms;
- Making arrangements for noncontact body temperature measurement with mandatory suspension from work of those employees who have a fever. Noncontact body temperature measurement does not require having a medical degree. The Employer may assign this task to any authorized employee;
- Employers are recommended not to prevent employees from taking sick leave, and promptly report all people at risk if any employees are diagnosed with COVID-19;
- Employees are recommended not to travel to countries with COVID-19 cases. If a trip cannot be cancelled, the employee must inform his line manager and HR.

INSTRUCTIONS FOR EMPLOYEES UPON RETURN FROM COUNTRIES WHERE THE CASES OF COVID-19 HAVE BEEN REGISTERED

MOSCOW

- In accordance with the Decree of the Mayor of Moscow of March 5, 2020, Moscow has announced a high-alert regime to prevent the spread of COVID-19. The Decree says that

all citizens upon return from countries where the cases of coronavirus (COVID-19) have been registered must report to the Moscow city hotline **+7 (495) 870-45-09**, including the place, dates of stay in the said territories, and contact details.

- Besides, all employees who return from China, the Republic of Korea, Italy, Iran, France, Germany, Spain and other countries with unfavorable situation in terms of the spread of COVID-19 should self-isolate at home for 14 days (i.e. do not go to work/school and limit visits to public places).
- Employees who need a sick leave certificate for the duration of self-isolation may call the Moscow city hotline at **+7 495 870-45-09** (this service is available for Muscovites only):
 - Your request will be processed and within 2 days a sick leave certificate will be delivered to your home address by a courier. If several family members returned from abroad, sick leave certificates will be issued based on one request.
 - A sick leave certificate could be issued retroactively, e.g. if you arrived back home a week ago. The border crossing date will be checked with the Border Service of the Russian Federation electronically.
 - The above procedure for the issuance of sick leave certificate is temporary and will be in force till April 01, 2020.

SAINT PETERSBURG

In accordance with Order No.97 dated March 11, 2020 of the Health Committee of Saint Petersburg, all persons arriving from countries with unfavourable epidemic situation in terms of COVID-19 must:

- Report their return to the Russian Federation by calling 112, including the place, dates of stay in the said territories, and contact details;
- Self-isolate at home for not less than 14 days from the date of return (i.e. do not go to work/school and limit visits to public places; a sick leave certificate for the duration of self-isolation will be issued by a district therapist for adults and by a pediatrician for children).



HOW TO PROTECT YOURSELF FROM CORONAVIRUS

- Keep your hands clean;
- Disinfect your mobile device regularly;
- Avoid handshaking;
- Be careful in crowded places, airports and other public transport systems. Don't touch any surfaces and objects there without need and don't touch your face;
- Avoid going to markets, zoo and mass cultural events including animals;
- Avoid eating raw or undercooked animal products;
- Wear a mask, if necessary;
- Seek medical care immediately if you are running a temperature / have a fever, coughing, don't self-medicate.

INSTRUCTIONS FOR THE INSURED IN CASE OF HAVING SYMPTOMS OF ACUTE RESPIRATORY INFECTION (FEVER, DRY COUGH, LABORED BREATHING, SORE THROAT, RUNNY NOSE, HEADACHE)

If you are not feeling well, it is very important to take symptoms of the disease seriously, seek medical care, avoid going to outpatient clinics and don't go to work.

Option 1: The Insured has symptoms of an acute respiratory disease, he did not recently go abroad and was not exposed to COVID-19:

Medical care will be provided within the framework of Voluntary Medical Insurance in accordance with the Insurance Plan of the Insured.

Option 2: The Insured has symptoms of an acute respiratory disease and during the last 14 days he was abroad or was exposed to COVID-19:

Depending on the severity of condition, the Insured must call a doctor or an ambulance (03) within the framework of Obligatory Medical Insurance (OMI) system. Tell the doctor that you recently returned from a country with COVID-19

cases. Avoid visiting outpatient clinics and don't self-medicate.

If a clinic receives a request from an insurance company for a house call to the Insured who has recently returned from abroad, the clinic will have to reject the request and inform the Insurer and the Insured that they should call **+7 (495) 870-45-09** (the Moscow city hotline) or **112, 103**.

Comments: RF Government Resolution No.66 dated January 31, 2020 "On amendments to the list of highly infectious diseases", Order No.2 dated January 24, 2020 of the Chief Sanitary Officer of the Russian Federation "On additional measures to prevent the introduction and spread of the novel coronavirus infection caused by 2019-NCOV", recommendations of Rospotrebnadzor, the Decree of the Mayor of Moscow do not provide for any treatment and prophylactic, diagnostic or epidemic prevention measures within the framework of VMI with regard to COVID-19 suspected cases.

WHEN AND HOW TO USE MASKS

The use of a disposable face mask reduces the risk of catching influenza, coronavirus and other acute respiratory infections.

- Wear a mask indoors, in crowded places, when contacting people with signs of an acute respiratory disease;
- Cover your mouth, nose and chin with a mask and make sure there are no gaps between your face and the mask;
- If the mask has a wired edge, press it firmly around your nose bridge;
- If the mask has special folds, pull the folds downwards;
- Replace the mask with a new one every 2-3 hours;
- Dispose of the used mask immediately;
- Avoid touching the used mask. If you do, wash your hands thoroughly with soap and water;
- There is no need to wear a mask outdoors in solitary places;
- Do not re-use single-use masks;
- Masks are effective in preventing people from catching and spreading infection only when used in combination with frequent hand-cleaning and quarantine measures.

