

ADVISORY – CORONAVIRUS PANDEMIC

CONTEXT

There is currently an outbreak of the Coronavirus (COVID-19). The first case was reported in China in late December 2019. While authorities are still investigating the primary source of the outbreak, the first cases were connected to people who worked at or visited a seafood market in Wuhan. Human-to-human and patient-to-medical staff transmission of the virus have also been confirmed and many of the associated fatalities have been due to pneumonia caused by the virus.

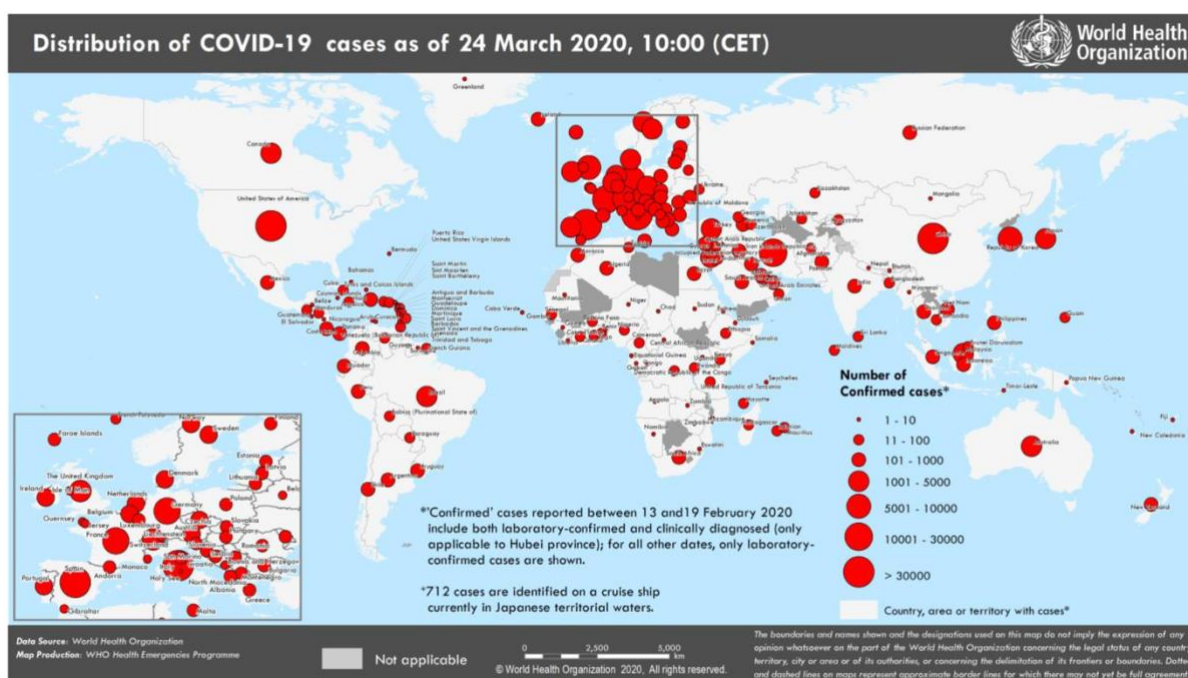
Global Cases and Deaths: As of 24 Mar 2020 (WHO)

372,757 confirmed cases

39,827 deaths

On 30 January 2020, the World Health Organization (WHO) declared the new coronavirus a global emergency, with the outbreak continuing to spread outside China. As of 24 March 2020, 372,757 cases have been confirmed globally (39,827 new cases in last 24 hours) with 16,231 deaths reported (1,722 deaths reported in last 24 hours).

Countries, territories or areas with confirmed cases of COVID-19 (24 March 2020)



Source: World Health Organization (WHO)

HIGHLIGHTS

1. Over the past several days, four new countries/territories/areas from the South-East Asia Region (1) and from the Region of the Americas (3) have confirmed their first cases of COVID-19
2. Globally, as COVID-19 cases continue to rise, many countries are requesting individuals to stay at home in self-quarantine.

REGIONAL BREAKDOWN

*****note that the figures below are confirmed cases of COVID-19, due to undertesting, actual COVID-19 case figures are likely to be significantly higher*****

WESTERN PACIFIC REGION

(China, Republic of Korea, Australia, Malaysia, Japan, Singapore, Philippines, Vietnam, New Zealand, Brunei, Cambodia, Mongolia, Fiji, Papua New Guinea; Territories - Guam, French Polynesia, New Caledonia)

- 96,580 confirmed cases (943 new cases reported in past 24 hrs)
- 3,502 deaths (29 new deaths reported in past 24 hrs)

EUROPEAN REGION

(Italy, Spain, Germany, France, Switzerland, UK, Netherlands, Austria, Belgium, Norway, Portugal, Sweden, Turkey, Denmark, Israel, Czech Republic, Ireland, Luxembourg, Poland, Finland, Greece, Iceland, Romania, Slovenia, Russia, Estonia, Croatia, Serbia, Armenia, Bulgaria, Slovakia, Hungary, San Marino, Latvia, Lithuania, Andorra, North Macedonia, Bosnia and Herzegovina, Albania, Cyprus, Moldova, Malta, Ukraine, Belarus, Azerbaijan, Georgia, Kazakhstan, Lichtenstein, Uzbekistan, Monaco, Montenegro, Kyrgyzstan, Holy See; Territories - Faroe Islands, Kosovo, Guernsey, Jersey, Gibraltar, Isle of Man, Greenland)

- 195,511 confirmed cases (24,087 new cases reported in past 24 hrs)
- 10,189 deaths (1,447 new deaths reported in past 24 hrs)

SOUTH-EAST ASIA REGION

(Thailand, Indonesia, India, Sri Lanka, Bangladesh, Maldives, Bhutan, Myanmar, Nepal, Timor-Leste)

- 1990 confirmed cases (214 new cases reported in past 24 hrs)
- 65 deaths (7 new deaths reported in past 24 hrs)
- Myanmar has reported its first 2 COVID-19 cases in the past 24 hours

EASTERN MEDITERRANEAN REGION

(Iran, Pakistan, Saudi Arabia, Qatar, Bahrain, Egypt, Lebanon, Iraq, UAE, Kuwait, Morocco, Jordan, Tunisia, Oman, Afghanistan, Sudan, Somalia, Syria; Territories - Palestine)

- 27,215 confirmed cases (1,840 new cases reported in past 24 hrs)
- 1,877 deaths (136 new deaths reported in past 24 hrs)

REGION OF THE AMERICAS

(US, Brazil, Canada, Ecuador, Chile, Peru, Mexico, Panamá, Colombia, Argentina, Dominican Republic, Uruguay, Costa Rica, Venezuela, Trinidad and Tobago, Cuba, Honduras, Bolivia, Paraguay, Guatemala, Jamaica, Barbados, Haiti, Guyana, Bahamas, El Salvador, Saint Lucia, Suriname, Antigua and Barbuda, Belize, Dominica, Grenada, Saint Vincent and the Grenadines; Territories - Guadeloupe, Martinique, Puerto Rico, French Guiana, US Virgin Islands, Aruba, Saint Martin, Bermuda, Cayman Islands, Curaçao, Saint Barthélemy, Sin Maarten, Montserrat, Turks and Caicos Islands)

- 49,44 confirmed cases (12,428 new cases reported in past 24 hrs)
- 565 deaths (100 new deaths reported in past 24 hrs)
- Belize has reported its first confirmed case of COVID-19 in the past 24 hours
- Dominica has reported its first confirmed case of COVID-19 in the past 24 hours
- Turks and Caicos Islands has reported its first confirmed case of COVID-19 in the past 24 hours

AFRICAN REGION

(South Africa, Algeria, Burkina Faso, Senegal, Cameroon, DRC, Mauritius, Rwanda, Ghana, Ivory Coast, Nigeria, Togo, Kenya, Madagascar, Tanzania, Ethiopia, Uganda, Seychelles, Equatorial Guinea, Gabon, Benin, Central

African Republic, Republic of Congo, Eswatini, Guinea, Cabo Verde, Chad, Liberia, Namibia, Zambia, Angola, Mauritania, Niger, Zimbabwe, Eritrea, Gambia, Mozambique; Territories - Réunion, Mayotte)

- 1,305 confirmed cases (315 new cases reported in past 24 hrs)
- 26 deaths (3 new deaths reported in past 24 hrs)

UPDATES AND TRAVEL ADVISORIES

Measures adopted by the local governments are evolving quickly and are typically effective immediately. Depending on the further evolution of the COVID-19 pandemic globally, local authorities are likely to modify the list of countries whose travellers are subject to border control measures or entry restrictions upon their arrival to the territory in question, and such modifications are likely to occur at very short notice. At this time, MS Risk advises individuals to postpone non-essential travel due to the risk that travellers may be refused entry or be subject to quarantine upon their arrival or during their stay.

Across the world, an increasing number of countries are imposing travel restrictions.

ASIA

- **China** - Authorities announced on 24 March that the government will end the two-month lockdown of Hubei province as of 25 March as domestic cases of the virus continue to subside. However, the city of Wuhan is exempt and will remain on lockdown until 8 April.
- **India** - Authorities announced on 24 March a complete lockdown for India's 1.3 billion people. Officials have indicated that the lockdown will go into effect as of midnight 24 March and will last for a minimum 21 days, applying to all of the country's 36 states and territories. Latest figures indicate that the country has 519 confirmed COVID-19 cases and 10 related deaths.
- **Pakistan** - From 26 March, all domestic passenger flights are suspended nationwide. On 24 March, the Khyber Pakhtunkhwa government declared a public holiday across the province from 24 - 28 March to prevent the further spread of COVID-19. Authorities have also suspended intra-district transport during this period. As of 23 March, the Pakistani army has been deployed to enforce lockdown measures after all provincial governments ordered a complete or partial lockdown. All restaurants, public transportation, and shopping malls remain closed; though citizens are allowed to leave their homes to purchase groceries and medicines and to visit health facilities.
- **Thailand** - On 24 March, authorities announced that an emergency decree will be implemented starting on 26 March, providing extra authority to declare further restrictive measures to contain the COVID-19 pandemic. As of 24 March, all border crossings with Laos, Myanmar, Cambodia and Malaysia have been temporarily closed, with exemptions laid out exclusive for trucks carrying goods. In Bangkok, as of 22 March all malls have been closed and only supermarkets and pharmacies will remain open. These measures will be in place until 12 April.

AFRICA

- **Benin** - Starting from 30 March, quarantines will be put in place around most affected cities, including Cotonou, Abomey-Calavi, Allada, Ouidah, Sèmè-Podji, Porto-Novo, Akpro-Missérété and Adjara. People within these cities will only be allowed to move for essential reasons, such as health or food supply. All public transportation will be suspended until further notice. As of 24 March, 5 COVID-19 cases have been confirmed in Benin.
- **Botswana** - As of 24 March, all borders have been closed as a precaution after the first COVID-19-related fatality was reported in Zimbabwe. Only the movement of goods and services will be allowed across the border. Any citizens or resident returning from a neighbouring country will be quarantined for 14 days. Additional soldiers will also be deployed to security border crossing points.

- **Burkina Faso** - Authorities have ordered all bars, restaurants, and markets in the capital Ouagadougou and its surrounding areas to close as of 25 March until at least 20 April. All gatherings are also prohibited. These new measures have been implemented amidst a nationwide overnight curfew, ongoing between 19:00 to 05:00 local time since 21 March and until further notice. As of 24 March, 75 COVID-19 cases have been confirmed.
- **Democratic Republic of Congo** - On 23 March, Congolese authorities declared a state of emergency with immediate effect. As such, borders have been closed, and authorities have banned all traffic, both inbound and outbound, though trucks, ships and cargo planes will be allowed. Additionally, authorities have announced a quarantine in Kinshasa, banning all trips between the capital and the rest of the country. As of 25 March, the DRC has confirmed 48 COVID-19 cases nationwide, and three related deaths.
- **Egypt** - Egypt will impose a night-time curfew for the next two weeks. Movement will be banned on all public roads from 19:00 until 6:00 local time.
- **Ethiopia** - On 23 March, authorities announced the closure of the country's land borders with immediate effect. All non-essential inbound and outbound traffic and travel will be prohibited, though cargo transportation will be allowed. Authorities have also announced that all travellers will be subject to a 14-day mandatory quarantine at their own expense in selected hotels in Addis Ababa. As of 25 March, 11 confirmed COVID-19 cases have been reported nationwide.
- **Ghana** - As of 22 March, Ghana has closed its borders for a period of two weeks. As of 24 March, Ghana's health authorities have recorded 25 new coronavirus cases, bringing the country's total number of confirmed cases to 52. Officials have indicated that more than 1,000 people are in mandatory quarantine and nearly 600 contacts are being tracked. Ghana has a total of two coronavirus-related deaths.
- **Ivory Coast** - Authorities declared a state of emergency on 23 March. A nationwide curfew has been imposed between 21:00 and 05:00 (local time); all non-essential travel between Abidjan, where most COVID-19 cases are reported, and the rest of the country has been banned. The president has also authorized the "progressive lockdown of populations by geographic area, depending on the progression of the pandemic."
- **Mali** - On 25 March, the Malian government confirmed the country's first two COVID-19 cases. The two individuals are Malian nationals who returned from France on 12 March and 16 March. They are both receiving medical treatment.
- **Mozambique** - The country is the latest in Africa to report a confirmed coronavirus case. As of 22 March, the country has 1 confirmed case. As of 23 March, the country is implementing restrictive measures to contain the spread of the virus. Visa issuance to foreigners, including visas which have been previously issued, will be suspended. Additionally, all schools will be closed and public gatherings of more than 50 people have been banned.
- **Nigeria** - Nigeria's confirmed coronavirus cases rose to 40 as of 24 March, after four more people tested positive - three in Lagos and one in the capital, Abuja. Two of the latest cases involved people who had recently travelled from abroad.
- **Rwanda** - The health ministry reported on 24 March that 17 new confirmed coronavirus cases have been reported - the country's highest single-day increase. The country now has a total of 36 confirmed cases, which is the highest in the East African region. Rwanda is currently under a total lockdown, which was imposed on 22 March.
- **Senegal** - Senegal has declared a state of emergency over the outbreak of coronavirus. Senegalese President Macky Sall announced that the state of emergency will begin midnight 24 March, accompanied by a curfew from 8:00 PM to 6:00 AM local time. The military and police have been ordered to execute the measures. To date, Senegal has confirmed 79 coronavirus cases, and more than 1,500 people who are suspected to have been in contact with the confirmed cases are being tracked down.
- **South Africa** - South Africa's President Cyril Ramaphosa has announced that there will be a nationwide lockdown from midnight on 24 March in order to control the coronavirus outbreak. The lockdown will last for 21 days. This effectively means that all South Africans are required to remain at home except for

essential purposes, according to the president's office. This comes as the country has confirmed 402 coronavirus cases - the highest number in sub-Saharan Africa. No deaths have been recorded so far.

- **South Sudan** - On 23 March, authorities announced the closure of the country's airports and borders with immediate effect. All non-essential inbound and outbound traffic and travel will be prohibited though cargo transportation will be allowed. As of 25 March no confirmed COVID-19 cases have been reported nationwide.
- **Togo** - As of 20 March, all borders have been closed. All non-essential inbound and outbound traffic and travel will be prohibited, though cargo transportation is allowed. Authorities have also announced the lockdown of Lomé, Tsévié, Kpalimé and Sokodé, where COVID-19 cases have been confirmed. As of 25 March, a total of 18 confirmed COVID-19 cases have been reported nationwide.
- **Uganda** - As of 24 March, Uganda has confirmed an additional eight cases of coronavirus, bringing the country's total case number to 9.
- **Zimbabwe** - On 23 March, authorities announced that the country will close its borders to foreign nationals effective immediately. Zimbabwean citizens and residents are exempt to the policy. All non-essential traffic and travel, both inbound and outbound, will be banned through cargo transportation will be allowed.

EUROPE

- **Albania** - As of 23 March, Albania has implemented a 16-hour curfew. Individuals are only permitted to shop and go to work from 05:00 to 13:00 (local time), after which security forces will enforce the curfew. Emergencies are exempt from the new measures.
- **France** - As of noon (local time) 17 March France is under a 15-day lockdown, which is likely to be extended for a further several weeks. Under the new rules, individuals are only allowed to leave their homes for a certain number of activities, including grocery shopping or for medical appointments. French officials have indicated that fines have already been imposed.
- **Italy** - Officials have indicated that the number of new confirmed COVID-19 cases slowed down for a third consecutive day. Meanwhile the army has been deployed in the Lombardy region to enforce the ongoing lockdown.
- **Norway** - 24 March, authorities announced that travel restrictions barring entry for foreigners who do not live/work in Norway will be extended until 13 April.
- **Spain** - The death toll in Spain from COVID-19 has officially surpassed that of China to become the second highest in the world. The Health Ministry indicates that there have now been 3,434 deaths in Spain, an increase of 738 in the past 24 hours. The overall number of cases increased to 47,610 from 39,673 on Tuesday. Spain is now second only to Italy in the number of coronavirus deaths. At least 6,820 people have died in Italy, and 3,285 in China.
- **United Kingdom** - As of 23 March, new stay-at-home restrictions have been put in place, with non-essential businesses ordered to close. Britons are only allowed to leave their homes to shop for necessities as infrequently as possible, engage in one form of exercise per day alone or with members of one's household, satisfy medical needs or travel to and from work when working from home is not possible. Officials have warned that police forces may issue fines and disperse gatherings of people refusing to adhere to the new orders. Officials have indicated that these new measures will be in place for at least 3 weeks.

MIDDLE EAST

- **Jordan** - On 24 March, the Jordanian government announced that it would relax restrictions in the nationwide indefinite lockdown due to the COVID-19 pandemic. Citizens were previously unable to leave their homes for any reason, though as of 25 March, they may leave their homes from between 10:00 and 18:00 local time to go to grocery shops, bakeries, pharmacies, and corner shops, though on foot only.
- **Iraq** - As of 22 March, a nationwide lockdown has been imposed in Iraq until 28 March. Many provinces have also established curfews. The country's airports remain closed, as are schools, universities, religious sites, and other gathering places.

NORTH AMERICA

- **Canada** - Officials have indicated that an increasing number of confirmed COVID-19 cases reported across the country are being spread within the community. As of 24 March, a total of 1,959 confirmed COVID-19 cases have been reported and 27 related deaths.
- **United States** - The WHO has warned that the US could become the next epicentre of global coronavirus crisis due to the very large acceleration in infections.

SOUTH AND CENTRAL AMERICA

- **Bolivia** - A nationwide quarantine is in effect from 22 March until 4 April. Per the directive, all residents are being requested to limit non-essential movement, and non-essential businesses have been ordered to close. Pharmacies, hospitals and health centres remain open. Public and private transportation throughout the country have been suspended. Presidential elections, originally due to take place on 3 May, have been postponed.
- **Brazil** - As of 24 March, Brazil has confirmed 2,201 COVID-19 cases and 46 associated deaths, with the most affected state being San Pablo, with 810 cases and 40 deaths. Several states have implemented restrictions for their residents, including San Pablo, which has asked non-essential businesses to close and for residents to remain at home when possible, though authorities have not required the restriction of movement outright. Sao Paulo has implemented a 15-day quarantine in the state as of 24 March; essential services, including hospitals, dental clinics, supermarkets, bakeries, banks and public transport will continue to operate.
- **Colombia** - The Colombian government implemented a 19-day nationwide quarantine as of 24 March. The measure will remain in place until at least 13 April. A total of 24 exceptions will be made with the proper documentation and administrative approvals, including leaving one's home for medical care, medication, food, bank services, for childcare and care of elderly people.
- **Panamá** - On 24 March, officials announced that quarantine measures will be imposed starting from 05:01 local time on 25 March. Authorities have not specified how long the measure will be in place.
- **Peru** - A nationwide curfew has been in place since 18 March. Individuals will be required to remain in their homes from 20:00 to 05:00 local time each night. As of 24 March, the country has confirmed 416 COVID-19 cases and 7 related deaths.

HOW TO STAY SAFE

The following symptoms may appear 2 – 14 days after exposure:

- A cough
- A high temperature
- Shortness of breath

These symptoms however do not necessarily mean that you have the illness as they are similar to other illnesses that are much more common, such as cold and flu. As the coronavirus is a new illness, medical officials do not know exactly how it spreads from person to person though similar viruses are spread in cough droplets. Currently there is no specific treatment for coronavirus and no vaccine is available.

To avoid catching/spreading coronavirus, it is advised that you:

- wash your hands with soap and water often – do this for at least 20 seconds
- always wash your hands when you get home or into work
- use hand sanitizer gel if soap and water are not available
- cover your mouth and nose with a tissue or your sleeve (not your hands) when you cough or sneeze

- put used tissues in the bin straight away and wash your hands afterwards
- try to avoid close contact with people who are unwell
- do not touch your eyes, nose or mouth if your hands are not clean

If you are experiencing fever, cough and difficulty breathing, seek medical care urgently and share your previous travel history with your health care provider. Travellers returning from China, South Korea, Italy and Iran who develop symptoms of pneumonia are advised to call emergency services prior to going to the doctor or hospital to prevent the potential spread of the disease.

SELF-ISOLATION

If there is a chance that you have coronavirus, you will be asked to stay away from other people (self-isolate). This means that you should remain at home; not go to work, school or public places; not use public transport or taxis; ask friends, family members or delivery services to do errands for you; try to avoid visitors at home. The self-isolation period lasts up to 14 days and aims to help reduce the possible spread of infection.

ABOUT MS RISK

MS Risk is a privately-owned company domiciled in the Isle of Man. It is underwritten by a syndicate of Lloyd's of London for special risks case management in all jurisdictions. It also acts as retained advisors to syndicates in the Lloyd's of London specialty risk insurance markets: kidnap for ransom, extortion, hijack, illegal detention, illegal war tax, malicious product tamper, terrorism, political and war risk.

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MS Risk has a dedicated team of researchers, a 24/7 hotline service and a pool of trained and experienced consultants to support client needs.

MS Risk supports clients in a variety of business sectors with the following services:

SECURITY CONSULTING

- Risk assessments and intelligence reporting
- Planning and management
- Due diligence and investigations

PROJECT MANAGEMENT

- Interim security
- Training
- Special assignments

CRISIS RESPONSE

- Crisis management
- Business continuity management
- Hostile operations support to commercial interests

VIRTUAL SECURITY DIRECTOR SERVICE

- For clients lacking a full-time security executive

References are always available.

More information is found at www.msrisk.com

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