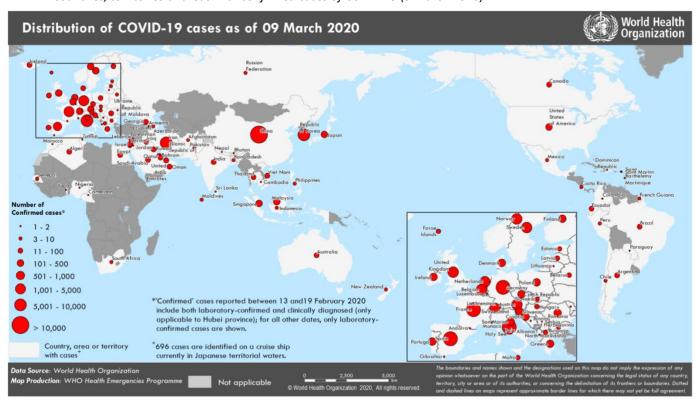
ADVISORY - CORONAVIRUS OUTBREAK

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.

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 <u>9 March 2020</u>, a total of 109,577 cases have been confirmed globally with 3,809 deaths reported. In China, 80,904 cases have been confirmed with 3,123 deaths. Outside of China, 28,673 cases have been confirmed, with 686 deaths reported across 104 countries/territories/areas. The WHO risk assessment for China, regional and global remains very high. Further international spread of COVID-19 is expected over the near term.

Countries, territories or areas with confirmed cases of COVID-19 (9 March 2020)



Source: World Health Organization (WHO)

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.

ACTIVE TRAVEL HEALTH NOTICES

There are currently a number of active travel health notices for COVID-19 and each country or area has different levels of risk. These risk levels may change as the COVID-19 outbreak evolves within that area or country and internationally.

QUARANTINES

A number of countries have imposed partial or total quarantine measures. Measures adopted by local authorities evolve quickly and are usually imposed within a short period of time if not immediately. Depending on the evolution of the outbreak within the country, authorities are likely to modify measures at very short notice. Furthermore, officials are likely to expand on the list of countries whose travellers are subject to border control measures or entry restrictions upon their arrival to the territory in question. A number of countries have imposed 14-day quarantine measures either for all arrivals or for arrivals coming from outbreak zones or who have visited outbreak areas in the past two weeks.

ADVISORY

All travellers should be aware that there are health risks when you travel and individuals should check their destination prior to leaving to know the risks and to be prepared. It is currently advised to postpone non-essential travel due to the risk that travellers may be refused entry or be subject to a 14-day quarantine upon their arrival or during their stay.

Anyone still planning to travel is advised to check the following destinations, which currently have travel health notices for COVID-19 in place: China, France, Germany, Hong Kong, Iran, Italy, Japan, Singapore, South Korea



and Spain. Travellers should note that this list is likely to expand as the outbreak continues. Travellers are further advised to remain aware that they should expect increased health screening measures at points of entry for international destinations, including at airports. Local authorities may impose further control measures at short notice, including movement restrictions such as quarantines. Some governments have already implemented special entry and exit restrictions for their territory. Prior to travelling, individuals are advised to verify with the foreign diplomatic mission of your destination to see if its authorities have implemented any specific restrictions related to the ongoing outbreak. These include entry requirements, border closures and flight suspensions. To ensure that you are aware of the latest developments, travellers are advised to monitor the news and keep upto-date with travel advisories for your destination. Anyone currently in a country that has implemented quarantine measures and travel restrictions is advised to follow the instructions of the local authorities and local government. Special permissions are usually required in order to travel within such countries. Failure to respect the quarantine and travel measures in place could lead to arrest. While you are away and when you return, it is important to monitor your health. If you become sick while travelling, call ahead to a health professional to explain your symptoms. If you become sick upon your return, call your local Public Health Authority for further instructions.



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.

MS Risk is always mindful and compliant to legislation and guidelines on the use of private security services including, but not limited to the US FCPA (1977), UK Bribery Act (2010), Canadian Bill C-48 (2007), ASX 8 Corporate Governance Principles, and the World Bank/IFC Voluntary Principles on the Use of Government and Private Security Forces. MS Risk is a signatory of the Swiss government's International Code of Conduct. It is transparent and compliant to market expectations on legal and ethical conduct in the performance of services.

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

24 HR CONTACT INFORMATION:

Email: operations@msrisk.com

