

Langford
where it all happens.

City of Langford
Business Resource Guide

Updated April 2, 2020

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Foreword

This document is a guide on business continuity planning for local Langford based businesses. It is designed for businesses and other organizations in our community to help them deal with the COVID-19 (Coronavirus Disease 2019) pandemic. It draws on the guidance provided by the Government of Canada, British Columbia Ministry of Health, the BC Centre for Disease Control other governing agencies.

Please note that this guide is non-exhaustive and does not cover all situations and businesses. In addition, this guide will be updated and re-issued as needed. This guide should be read in conjunction with the latest relevant advisories issued by the Government of Canada, British Columbia Ministry of Health, or other governing agencies and other government agencies. Where applicable, users of this guide are advised to seek help from business continuity planning professionals' or others on specific information relevant to their particular circumstances.

Due to the evolving situation of the COVID-19, the City of Langford reserves the right to make changes to this guide without notice to reflect new developments. Users are encouraged to access the latest version of this guide at <https://www.langford.ca/EN/meta/city-hall/novel-coronavirus-covid-19-information-and-latest-news.html>

Introduction

The objective of this guide is to help businesses and other organizations in our community to plan a response to the COVID-19 outbreak. It covers the following key operational risks.

1. Human Resource Management
2. Processes and Business Functions
3. Supplier and Customer Management
4. Communications, Internal and External

This guide is designed to help businesses and other organizations to:

- a. Minimize health risk to employees
- b. Minimize the risk of premises becoming a node of transmission
- c. Ensure plans are in place should employees be on leave of absence, quarantined or infected
- d. Ensure alternative arrangements with suppliers and customers so that business operations can continue

General COVID-19 Information

What is the COVID-19?

The COVID-19 belongs to a family of viruses known as the Coronaviruses, which can cause illnesses ranging from the common cold to more severe diseases, such as the Severe Acute Respiratory

Syndrome (SARS) and Middle East Respiratory Syndrome (MERS)¹. 1 The COVID-19 infections started in China but confirmed infections have also been reported globally.

The symptoms of the COVID-19 are similar to that of pneumonia. Typical symptoms include fever, runny nose, sore throat, cough and shortness of breath.

Health Link BC: Common Questions About COVID-19

Find answers to some of the most common questions about COVID-19: <http://www.bccdc.ca/health-info/diseases-conditions/covid-19/common-questions>

COVID-19 Preparedness and Planning Materials

- Technical briefings
- Printable signage
- Letters from the Provincial Health Officer
- Community Guidance
- Infection Prevention Control

<https://www2.gov.bc.ca/gov/content/health/about-bc-s-health-care-system/office-of-the-provincial-health-officer/current-health-topics/pandemic-influenza>

Office of the Premier: BC activates COVID-19 response to protect British Columbians

To protect people in B.C. against novel coronavirus (COVID-19) and mitigate the impact of this illness on communities, the B.C. government and the provincial health officer have developed the British Columbia Pandemic Provincial Co-ordination Plan to respond to the evolving outbreak.

Travel Advice & Advisories

To limit the spread of COVID-19, many countries have put in place travel or border restrictions and other measures such as movement restrictions and quarantines. Airlines have cancelled flights. New restrictions may be imposed with little warning.

1 888 COVID19

British Columbians can reach service representatives seven days a week, from 7:30 a.m. to 8 p.m., by calling 1 888 COVID19. Information is available in more than 110 languages

To speak with a health care professional dial 811

BC COVID-19 Self-Assessment Tool

This self-assessment tool, developed with the BC Ministry of Health, will help determine whether you may need further assessment or testing for COVID-19. You can complete this assessment for yourself, or on behalf of someone else, if they are unable to.

<https://covid19.thrive.health/>

¹ Source: World Health Organization

Resources for Businesses

BC has issued a **Public Health Order** restricting gatherings to a maximum of 50 people. The BC Centre for Disease Control clarified that grocery stores are considered an essential business to which this restriction does not apply. (March 17, 2020)

General

Government of Canada: Support to Businesses

The Government of Canada is taking immediate, significant and decisive action to support Canadian businesses facing financial hardship as a result of the COVID-19 pandemic.

On March 13, 2020, Minister of Finance Bill Morneau, Governor of the Bank of Canada Stephen Poloz, and Superintendent of Financial Institutions Jeremy Rudin outlined a coordinated package of measures to support the functioning of markets, the resilience of our financial sector, and continued access to financing for Canadian businesses. These actions will significantly increase the availability of credit to businesses of all sizes, sustain liquidity in key financial markets, and provide flexibility to businesses experiencing hardship.

On March 18, 2020 the government and its partners announced further measures to support businesses. These actions are part of Canada's whole-of-government response to COVID-19, and the significant stimulus program developed to stabilize Canada's economy, support businesses and to protect Canadians.

Supporting Canadian Business through the Canada Account

The government is changing the Canada Account so that the Minister of Finance would now be able to determine the limit of the Canada Account in order to deal with exceptional circumstances. The Canada Account is administered by Export Development Canada (EDC) and is used by the government to support exporters when deemed to be in the national interest. This will allow the government to provide additional support to Canadian companies through loans, guarantees or insurance policies during these challenging times.

Helping Businesses Keep their Workers

The Federal Government is extending the maximum duration of the [Work-Sharing program](#) from 38 weeks to 76 weeks. The Work-Sharing program is offered to workers who agree to reduce their normal working hours because of developments beyond the control of their employers.

The Canada Emergency Wage Subsidy

To help businesses keep and return workers to their payroll through the challenges posed by the COVID-19 pandemic, the Prime Minister, Justin Trudeau, proposed the new Canada Emergency Wage Subsidy. This would provide a 75-per-cent wage subsidy to eligible employers for up to 12 weeks, retroactive to March 15, 2020.

This wage subsidy aims to prevent further job losses, encourage employers to re-hire workers previously laid off as a result of COVID-19, and help better position Canadian companies and other employers to more easily resume normal operations following the crisis. While the Government has designed the proposed wage subsidy to provide generous and timely financial support to employers, it was done with the expectation that employers will do their part by using the subsidy in a manner that supports the health and well-being of their employees.

Eligible Employers

Eligible employers would include individuals, taxable corporations, and partnerships consisting of eligible employers as well as non-profit organizations and registered charities.

Public bodies would not be eligible for this subsidy. Public bodies include municipalities and local governments, Crown corporations, public universities, colleges, schools and hospitals.

This subsidy would be available to eligible employers that see a drop of at least 30 per cent of their revenue (see *Eligible Periods*). In applying for the subsidy, employers would be required to attest to the decline in revenue.

Calculating Revenues

An employer's revenue for this purpose would be its revenue from its business carried on in Canada earned from arm's-length sources. Revenue would be calculated using the employer's normal accounting method, and would exclude revenues from extraordinary items and amounts on account of capital.

For non-profits and charities, the government will continue to work with the sector to ensure the definition of revenue is appropriate to their specific circumstances.

Amount of Subsidy

The subsidy amount for a given employee on eligible remuneration paid between March 15 and June 6, 2020 would be the greater of:

- 75 per cent of the amount of remuneration paid, up to a maximum benefit of \$847 per week; and
- the amount of remuneration paid, up to a maximum benefit of \$847 per week or 75 per cent of the employee's pre-crisis weekly remuneration, whichever is less.

Further guidance with respect to how to define pre-crisis weekly remuneration for a given employee will be provided in the coming days.

In effect, employers may be eligible for a subsidy of up to 100 per cent of the first 75 per cent of pre-crisis wages or salaries of existing employees. These employers would be expected where possible to maintain existing employees' pre-crisis employment earnings.

Employers will also be eligible for a subsidy of up to 75 per cent of salaries and wages paid to new employees.

Eligible remuneration may include salary, wages, and other remuneration. These are amounts for which employers would generally be required to withhold or deduct amounts to remit to the Receiver General on account of the employee's income tax obligation. However, it does not include severance pay, or items such as stock option benefits or the personal use of a corporate vehicle.

A special rule will apply to employees that do not deal at arm’s length with the employer. The subsidy amount for such employees will be limited to the eligible remuneration paid in any pay period between March 15 and June 6, 2020, up to a maximum benefit of \$847 per week or 75 per cent of the employee’s pre-crisis weekly remuneration.

There would be no overall limit on the subsidy amount that an eligible employer may claim. Employers must make their best effort to top-up employees’ salaries to bring them to pre-crisis levels.

Eligible Periods

Eligibility would generally be determined by the change in an eligible employer’s monthly revenues, year-over-year, for the calendar month in which the period began. The amount of wage subsidy (provided under the [COVID-19 Economic Response Plan](#)) received by the employer in a given month would be ignored for the purpose of measuring year-over-year changes in monthly revenues.

- For example, if revenues in March 2020 were down 50 per cent compared to March 2019, the employer would be allowed to claim the Canadian Emergency Wage Subsidy (as calculated above) on remuneration paid between March 15 and April 11, 2020.

The table below outlines each claiming period and the period in which it has a decline in revenue of 30 per cent or more.

Eligible Periods

	Claiming period	Reference period for eligibility
Period 1	March 15 – April 11	March 2020 over March 2019
Period 2	April 12 – May 9	April 2020 over April 2019
Period 3	May 10 – June 6	May 2020 over May 2019

For eligible employers established after February 2019, eligibility would be determined by comparing monthly revenues to a reasonable benchmark.

How to Apply

Eligible employers would be able to apply for the Canada Emergency Wage Subsidy through the Canada Revenue Agency’s *My Business Account* portal as well as a web-based application. Employers would have to keep records demonstrating their reduction in arm’s-length revenues and remuneration paid to employees. More details about the application process will be made available shortly.

Ensuring Compliance

In order to maintain the integrity of the program and to ensure that it helps Canadians keep their jobs, the employer would be required to repay amounts paid under the Canada Emergency Wage Subsidy if they do not meet the eligibility requirements and pay their employees accordingly. Penalties may apply in cases of fraudulent claims. [In addition, anti-abuse rules will be proposed to ensure that the subsidy is not inappropriately obtained and to ensure that employees are paid the amounts they are owed. The government is considering proposing to create new offences that will apply to individuals, employers or business administrators who provide false or misleading

information to obtain access to this benefit or who misuse any funds obtained under the program. The penalties may include fines or even imprisonment]

Interaction with 10 per cent Wage Subsidy

On March 18, 2020, the Prime Minister announced a temporary 10 per cent wage subsidy. For employers that are eligible for both the Canada Emergency Wage Subsidy and the 10 per cent wage subsidy for a period, any benefit from the 10 per cent wage subsidy for remuneration paid in a specific period would generally reduce the amount available to be claimed under the Canada Emergency Wage Subsidy in that same period.

Interaction with the Canadian Emergency Response Benefit

An employer would not be eligible to claim the Canada Emergency Wage Subsidy for remuneration paid to an employee in a week that falls within a 4-week period for which the employee is eligible for the Canadian Emergency Response Benefit.

Employers who are not eligible for the Canada Emergency Wage Subsidy would still be able to furlough employees who will receive up to \$2,000 a month.

Government Assistance

The usual treatment of tax credits and other benefits provided by the government would apply. As a consequence, the wage subsidy received by an employer would be considered government assistance and be included in the employer's taxable income.

Assistance received under either wage subsidy would reduce the amount of remuneration expenses eligible for other federal tax credits calculated on the same remuneration.

Flexibility for Businesses Filing Taxes

The Canada Revenue Agency will allow all businesses to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the *Income Tax Act*. No interest or penalties will accumulate on these amounts during this period.

The Canada Revenue Agency will not contact any small or medium (SME) businesses to initiate any post assessment GST/HST or Income Tax audits for the next four weeks. For the vast majority of businesses, the Canada Revenue Agency will temporarily suspend audit interaction with taxpayers and representatives.

The Liaison Officer service offers help to owners of small businesses to understand their tax obligations. Traditionally available in-person, this service is now available over the phone and will be customizing information during these challenging times by ensuring small businesses are aware of any changes such as filing and payment deadlines, proactive relief measures, etc.

GST/HST Remittance Deferral

To support Canadian businesses in the current extraordinary circumstances, the Minister of National Revenue will extend until June 30, 2020 the time that:

- Monthly filers have to remit amounts collected for the February, March and April 2020 reporting periods;

- Quarterly filers have to remit amounts collected for the January 1, 2020 through March 31, 2020 reporting period; and
- Annual filers, whose GST/HST return or instalment are due in March, April or May 2020, have to remit amounts collected and owing for their previous fiscal year and instalments of GST/HST in respect of the filer's current fiscal year.

Businesses in need of information about their particular obligations may contact the Canada Revenue Agency or refer to its website.

Ensuring Businesses Have Access to Credit

The Business Credit Availability Program (BCAP) will allow the Business Development Bank of Canada (BDC) and Export Development Canada (EDC) to provide more than \$65 billion of additional support (originally \$10 billion), largely targeted to small and medium-sized businesses. This will be an effective tool for helping viable Canadian businesses remain resilient during these very uncertain times. BDC and EDC are cooperating with private sector lenders to coordinate on credit solutions for individual businesses, including in sectors such as oil and gas, air transportation and tourism. The near-term credit available to farmers and the agri-food sector will also be increased through Farm Credit Canada.

The Office of the Superintendent of Financial Institutions (OSFI) announced it is lowering the Domestic Stability Buffer by 1.25% of risk-weighted assets, effective immediately. This action will allow Canada's large banks to inject \$300 billion of additional lending in to the economy.

The Bank of Canada also took a series of actions to support the Canadian economy during this period of economic stress, enhance the resilience of the Canadian financial system, and help ensure that financial institutions can continue to extend credit to both households and businesses. This included cutting the interest rate to 0.75% as a proactive measure in light of the negative shocks to Canada's economy arising from the COVID-19 pandemic and the recent sharp drop in oil prices.

New Loan Programs for Businesses

Canada Emergency Business Account

To ensure that small businesses have access to the capital they need to see them through the current challenges, the Government of Canada is announcing the launch of the new Canada Emergency Business Account, which will be implemented by eligible financial institutions in cooperation with Export Development Canada (EDC).

This \$25 billion program will provide interest-free loans of up to \$40,000 to small businesses and not-for-profits, to help cover their operating costs during a period where their revenues have been temporarily reduced, due to the economic impacts of the COVID-19 virus.

This will better position them to quickly return to providing services to their communities and creating employment.

Small businesses and not-for-profits should contact their financial institution to apply for these loans.

To qualify, these organizations will need to demonstrate they paid between \$50,000 to \$1 million in total payroll in 2019. Repaying the balance of the loan on or before December 31, 2022 will result in loan forgiveness of 25 percent (up to \$10,000).

A New Loan Guarantee for Small and Medium Enterprises

Small and medium-sized enterprises (SMEs) may be particularly vulnerable to the impacts of COVID-19. To support their operations, EDC will guarantee new operating credit and cash flow term loans that financial institutions extend to SMEs, up to \$6.25 million.

The program cap for this new loan program will be a total of \$20 billion for export sector and domestic companies.

A New Co-Lending Program for Small and Medium Enterprises

To provide additional liquidity support for Canadian businesses, the Co-Lending Program will bring the Business Development Bank of Canada (BDC) together with financial institutions to co-lend term loans to SMEs for their operational cash flow requirements.

Eligible businesses may obtain incremental credit amounts up to \$6.25 million BDC's portion of this program is up to \$5 million maximum per loan. Eligible financial institutions will conduct the underwriting and manage the interface with their customers. The potential for lending for this program will be \$20 billion.

Supporting Financial Market Liquidity

As a further proactive and coordinated measure to bolster the financial system and the Canadian economy, the government announced on March 16 that it is launching an Insured Mortgage Purchase Program (IMPP). Under this program, the government will purchase up to \$50 billion of insured mortgage pools through the Canada Mortgage and Housing Corporation (CMHC). This action will provide long-term stable funding to banks and mortgage lenders, help facilitate continued lending to Canadian consumers and businesses, and add liquidity to Canada's mortgage market. Details of the terms of the purchase operations will be provided to lenders by CMHC later this week.

The IMPP enhances the already substantial set of measures announced on March 13 to support the economy and the financial system. CMHC stands ready to further support liquidity and the stability of the financial markets through its mortgage funding programs as necessary.

Further, the Bank of Canada has announced that it will adjust its market liquidity operations to maintain market functioning and credit availability during the current period of uncertainty in which conditions are evolving rapidly.

The Bank of Canada also announced that it will broaden eligible collateral for its term repo facility to include the full range of collateral eligible under the Standing Liquidity Facility, with the exception of the non-mortgage loan portfolio. This expansion of eligible collateral will provide support to funding conditions for financial institutions by providing a backstop to regular private funding.

The Bank also announced that it stands ready, as a proactive measure, to provide support to the Canada Mortgage Bond (CMB) market so that this important funding market continues to function

well. This would include, as required, purchases of CMBs in the secondary market. Similar to the increase in Government of Canada bond buybacks, this will support market liquidity and price discovery.

Vancouver Island Economic Alliance Video Conference Events for Businesses

VIEA is hosting a special series of brief video conference events designed to provide close-to-the-ground 'how to' information. Islanders can hear from thought leaders and network with peers to help their decision-making during this COVID-19 pandemic crisis. Recordings of these sessions will be available online soon. To receive invitations to participate in live sessions, [click here to sign up to receive our e-news](#).

Our goal through these sessions is to provide details and insights into government and private sector measures to support businesses and communities; to identify challenges and opportunities we are all facing; and to find ways we can work together to support each other during this unprecedented time.

Small Business BC: Resources for Small Businesses Affected by Coronavirus

Small Business BC and the B.C. Government Small Business Branch have prepared a joint informational electronic resource that provides a checklist of considerations that small businesses can use to help minimize the impacts of COVID-19 to their employees and operations.

[Continuity Checklist for Small Business](#)

[How to Support Your Favourite Small Business](#)

Are you a business that can supply products and services in support of Canada's response to COVID-19?

The Government of Canada is seeking information from suppliers on their ability to provide products and services. Fill out this **form** if you can provide items from the list below, or any other product or services not listed.

Products:

- Disposable N95 masks
- Disposable Surgical masks
- Nitrile gloves
- Vinyl gloves
- Gowns
- Bottles of hand sanitizer
- **Other prevention products**

Services:

- Guard / security services
- Nursing services
- Food services
- Laundry services
- Accommodation maintenance services

- Personal services
- IT support services
- **Other services**

As worldwide demand increases, the B.C. Government is also looking for both medical and non-medical products and services to help with the response. The products of greatest value to provincial efforts addressing COVID-19 are medical in nature. If you can donate or supply products from the list below you are invited to **submit an offer**.

- [View Canadian criteria for priority medical supplies](#)

Priority Products

- Disinfectant Wipes (Tubs and Cans)
- Face Mask (Aseptic with Face Loop)
- Face Shields
- Hand Sanitizer
- Hand Sanitizer Foam
- Isolation Gowns
- Level 2 Gowns
- Level 3 Gowns
- N95 Masks
- Nitrile Gloves (Pairs) - Powder Free
- Surgical Mask Paediatric
- Surgical Mask with attached shield
- Surgical Masks
- Thermometer
- Vinyl Gloves – Latex Free – 3G
- Viral Swabs
- Zip Lock Bags

As the response effort to COVID-19 is affecting our communities in many ways, a variety of products and services are being offered. The B.C. Government is in the process of assessing priority needs other than frontline medical response.

Offers of support other than for priority medical needs are being cataloged and triaged as needs are assessed. If this is something you or your business can assist with, **submit an offer**.

Trade Commissioner Service: Resources for Canadian Businesses

The Government of Canada is committed to providing you with the information and support you need to make informed decisions as your business navigates through these challenges. Resources are offered in four key considerations:

1. Supporting your employees

2. Financial implications and business preparedness
3. Business travel and events
4. Exporting and doing business in international markets

Canadian Chamber of Commerce: Pandemic Preparedness Resources for Business

To help businesses prepare for and manage through a potential COVID-19 escalation in Canada, the Canadian Chamber has developed a brief guide source from a number of best practice documents and designed to assist business planning and continuity efforts. This tool includes links to the some of the most relevant and credible information, best practice tools and resources and can be found here [Pandemic Preparedness Guide](#). In addition to pandemic preparedness tools, we have also created templates for your use: a [Crisis Communications Plan](#) and a [Business Continuity & Recovery Plan](#).

Government of British Columbia: Provincial Tax Changes

Deferred Tax Payments

Effective immediately, B.C. is extending filing and payment deadlines for the following taxes until September 30, 2020:

- Employer health tax
- Provincial sales tax (including municipal and regional district tax*)
- Carbon tax
- Motor fuel tax
- Tobacco tax

*Municipal and regional district tax (MRDT) is the additional 2 or 3% tax on accommodation.

Delayed PST Budget 2020 Tax Changes

The following tax changes announced in [Budget 2020](#) will be postponed until further notice:

- Eliminating the PST exemption for carbonated beverages that contain sugar, natural sweeteners or artificial sweeteners
- Expanded registration requirements for Canadian sellers of goods, along with Canadian and foreign sellers of software and telecommunication services

Delayed Carbon Tax Increase

[Carbon tax](#) rates will remain at their current levels until further notice. The tax measure announced in [Budget 2020](#) aligning the carbon tax rates with the federal carbon pricing backstop is also postponed until further notice.

Reduced School Tax Rates for Businesses

[School tax](#) rates for commercial properties (Classes 4, 5 and 6) will be reduced by 50% for the 2020 tax year.

Enhanced B.C. Climate Action Tax Credit

An additional one-time payment will be made in July 2020 on top of the regular [climate action tax credit](#) amount for qualifying individuals and families.

The previously scheduled credit increase effective July 2020 remains the same.

Canadian Federation of Independent Business: Your Business and COVID-19 Survey

Half of Canadian small businesses have reported a drop in sales due to COVID-19 and a quarter say they won't survive a month if the pandemic continues to significantly cut their income, according to a [new report](#) by the Canadian Federation of Independent Business (CFIB).

Four out of 10 businesses reported a drop in sales of more than 25 per cent, according to the CFIB, with the average reported financial hit being \$66,000.

The CFIB survey found that arts/recreation, hospitality, personal services and retail businesses have been most affected by the pandemic.

McCarthy Tetrault - COVID-19: Latest Updates and Legal Considerations for Your Business

The significant impact of COVID-19 has been felt globally and as the situation evolves Canadian and global business leaders must be prepared to deal with a range of scenarios. The information linked brings together our firm's thinking on how businesses can manage the various impacts of COVID-19.

[Report: COVID-19 Response Planning: Is Your Business Prepared?](#)

Retailers & Restaurants

Coronavirus/COVID-19 Resources for Retailers

Retail Council of Canada (RCC) is working closely with the retail industry and all levels of government and health agencies to ensure the health, safety and security of all employees, consumers and citizens.

Retailers are playing a vital role in ensuring Canadians get the goods they need, when they need them. As The Voice of Retail™, RCC is here to help retailers navigate through this crisis as safely and as quickly as possible.

To receive notices about COVID-19 information sessions, [members can subscribe](#) or contact Jodi White, jwhite@retailcouncil.org.

[FAQs for Retailers on COVID-19](#)

Restaurants Canada - Navigating coronavirus: COVID-19 resources for foodservice operators

The health and safety of everyone we serve are always mission critical for the restaurant industry. This is just as true now as it was before the emergence of COVID-19.

Restaurants Canada is closely monitoring developments related to COVID-19 to ensure that our industry has all necessary information associated with this evolving public health situation.

We encourage Canadian foodservice operators to return to this page on a regular basis for the latest information and resources relevant to our industry.

Lightspeed: COVID-19 Resources for Retailers and Restaurants

At Lightspeed, we firmly believe that as independent businesses, you are vital hubs for human connection and interaction. At this unprecedented moment in time, as our capacity to come together

in a physical space is temporarily put on pause due to the impact of COVID-19, we want to assure you that we will get through this exceptionally challenging period, together.

From resources to help keep your business going to tips for using your downtime to catch up on operational tasks, we've gathered the information you need to help keep you safe, informed and productive during the COVID-19 pandemic.

[How retailers can stay productive.](#)

[How restaurateurs can make the most of the downtime.](#)

We're also offering tools and access to new revenue streams to help you navigate and adapt to the necessary changes in consumer behavior that we are witnessing on a daily basis. Please reach out for details on how we can help your business.

Entrepreneurs

BDC: Support for Entrepreneurs Impacted by COVID-19

The health and well-being of entrepreneurs, clients and non-clients as well as of our partners is our top priority. BDC stands ready to support companies through to a more stable period. As [announced by the Minister of Finance](#), we will increase the amount of financing available as the situation develops.

With flexible and tailored solutions, BDC can help you with the right financing and advice for your business.

Startup Canada's #StartupChats

#COVID19 has created a great deal of uncertainty for business owners but we're committed to providing support and hopefully some stability for Canadian entrepreneurs through our digital programs.

Join [#StartupChats](#) every Wednesday and Friday to connect with other [#entrepreneurs](#) and industry experts on a wide variety of topics, from wherever you are! [#COVID19](#)

Manufacturers, Exporters & Importers

Export Development Canada: What Canadian Exporters Need to Know About COVID-19

At Export Development Canada, we're here to support our customers through these challenging times. We've increased our internal capabilities to respond to the concerns of Canadian exporters and we're prepared to act swiftly to ensure they have access to credit if needed.

In March 2020, The World Health Organization (WHO) declared the outbreak of COVID-19 (coronavirus) a pandemic. The rapidly spreading disease has resulted in thousands of deaths around

the world and many countries have closed factories and ports, significantly disrupting global supply chains.

The longer the virus lasts and the more it spreads, we anticipate more Canadian exporters as a whole could be impacted.

EDC is prepared to act swiftly to help Canadian exporters access capital if needed and we've increased our internal capacities to better respond to the concerns of our customers during these challenging times. We're also working in collaboration with our federal partners and Canadian financial institutions to help minimize the impacts on Canadian businesses.

EDC's expert teams of economists and trade analysts are closely following the evolving situation and continue to keep our customers updated on the impact on the global economy and Canadian exports.

EDC Webinar on Demand: Managing the Impact on Global Supply Chains

Watch our webinar to learn how the coronavirus is affecting global trade and how your company can be protected.

Excellence in Manufacturing Consortium: Helping Our Manufacturers through Challenging Times

In order to do our part to limit the spread and impact of the coronavirus (COVID-19) in our member manufacturing firms and to the broader Canadian population, EMC is postponing all in-person events until further notice. EMC will continue to take precautionary measures and adjust our operations as this ever-changing situation unfolds.

EMC also recognizes the importance of maintaining our high level of resources, services and support for our manufacturers, as you continue your efforts in growing your capacity and maximizing productivity.

As a result, all EMC staff and our online infrastructure are at your disposal and in place should you require access to digital resources, virtual, training or other support during this time:

- Updated event schedules (including additional virtual events) will be communicated soon;
- EMC Field Service Advisors across Canada remain active and available to assist our members and partners as usual;
- EMC Programs and Resources remain active and available and can be accessed by members via teleconference, web-meeting and online;

Simply contact your FSA, Program Manager or EMC's head office should you need any assistance.

Toll Free: 1-866-323-4362

Email: info@emccanada.org

Canadian Manufacturers & Exporters: Coronavirus Resources

CME is in contact with federal officials who are overseeing the response to the coronavirus. We will work to share additional available information and welcome your concerns and input.

Deferral of Customs Duty and Sales Tax for Importers

Imported goods by businesses are generally subject to the GST, at a rate of 5 per cent, as well as applicable customs duties, which vary by product and country of origin. While the vast majority of imports enter Canada duty-free, some tariffs remain, especially on consumer goods.

The Customs Act, for which the Minister of Public Safety and Emergency Preparedness is responsible and which is administered by the Canada Border Services Agency (CBSA), governs the levying and payment of customs duties in Canada.

Typically, payments owing for customs duties and the GST on imports are due before the first day of the month following the month in which the Statements of Accounts are issued.

Section 33.7(1) of the Customs Act allows the Minister of Public Safety and Emergency Preparedness or an officer designated by the President of the CBSA to extend, in writing, the timeline for accounting or payment of amounts owing.

Under this authority, payment deadlines for statements of accounts for March, April, and May are being deferred to June 30, 2020.

Businesses in need of information about their particular accounting and payment obligations on imported goods may contact the Canada Border Services Agency for more details.

Tourism

Minister's Message from Hon. Lisa Beare

March 17 - I want to start by thanking you for your leadership in this unprecedented situation. I know you are all working in extremely difficult and quickly-changing circumstances. The impacts of COVID-19 to the tourism sector will be significant and are already being felt. [Read more.](#)

COVID-19 and the Western Canadian Economy

If you are a tourism operator or small- or medium- sized business or organization and have received RDA funding and COVID-19 is affecting your operations, you are encouraged to contact your local RDA office. Your local RDA office can review your situation and provide guidance.

- You may be eligible to receive additional funding and/or flexible arrangements.
- Further support will be determined on a case-by-case basis as the situation evolves.

If you are a tourism operator or small- or medium- sized business or organization impacted by the sudden shifts in the economy and need pressing assistance, the RDAs could assist you with:

- Access to federal funding to help you stay in business.
- Advice and pathfinding services to other federal programs and services available.

Western Economic Diversification Canada - 1-888-338-WEST (9378)

Creative Industries

COVID-19 Update for the Creative Industries of BC

We have assembled the following resources for your convenience. If your issue cannot be addressed by the resources in this section, please submit your [COVID-19-related questions](#) to reception@creativebc.com and our teams will ensure your inquiries are addressed and added to our FAQ section for the benefit of our community.

Construction Industry

As the challenges caused by the COVID-19 outbreak continue to shift, the B.C. government and Dr. Bonnie Henry, provincial health officer, are taking unprecedented measures to slow the transmission of COVID-19.

Recently, Henry issued an order under the Public Health Act prohibiting the gathering of people in excess of 50 people at a place of which a person is the owner, occupier or operator, or for which they are otherwise responsible. Employers in the construction industry are asking for clarity about what this means for them.

While this order does not apply to construction sites as a whole, the public health officer is directing employers to take all necessary precautions to minimize the risks of COVID-19 transmission and illness to themselves and their employees. This includes:

- There should be no more than 50 people in the same space in any circumstances.
- Where possible, employees should maintain a distance of two metres apart from each other.
- Post signage that limits the number of occupants in any elevator to four people at a time.
- Reduce in-person meetings and other gatherings and hold site meetings in open spaces or outside.
- Increase the number of handwashing stations and post signage that identifies their location.
- Maintain a list of employees that are currently working on sites and update this list daily.
- All common areas and surfaces should be cleaned at the end of each day. Examples include washrooms, shared offices, common tables, desks, light switches and door handles.
- Anyone with COVID-19-like symptoms, such as sore throat, fever, sneezing or coughing, must self-isolate at home for 14 days.

Section 4.85 of the Occupational Health and Safety Regulation does provide for a minimum standard around the provision of washrooms and hand washing facilities. Where plumbed facilities are impracticable, employers must provide access to portable washroom and hand-washing facilities. Those facilities must be maintained in good working order and must be provided with the supplies necessary for their use.

Employers should reassess their work environment every day and keep updated with the information posted on the Province's website: www.gov.bc.ca/COVID19

Information for Employers

Employment Insurance Information

Service Canada is ready to support Canadians affected by COVID-19 and placed in quarantine, with the following support actions:

- The one-week waiting period for [EI sickness benefits](#) will be waived for new claimants who are quarantined so they can be paid for the first week of their claim.
- Establishing a new dedicated toll-free phone number to support enquiries related to waiving the [EI sickness benefits](#) waiting period.
- Priority EI application processing for EI sickness claims for clients under quarantine.

Contact the new dedicated toll-free phone number if you are in quarantine and seeking to waive the one-week [EI sickness benefits](#) waiting period so you can be paid for the first week of your claim:

- **Telephone: 1-833-381-2725 (toll-free)**
- Teletypewriter (TTY): 1-800-529-3742

Applying for EI in BC During the Pandemic- An employee's perspective

Google document with step-by-step information from those experiencing the process.

Government of Canada: Support to Canadians

Temporary Income Support for Workers and Parents

For Canadians without paid sick leave (or similar workplace accommodation) who are sick, quarantined or forced to stay home to care for children, the Government is:

- Waiving the one-week waiting period for those individuals in imposed quarantine that claim Employment Insurance (EI) sickness benefits. This temporary measure will be in effect as of March 15, 2020.
- Waiving the requirement to provide a medical certificate to access EI sickness benefits.
- Introducing the Emergency Care Benefit providing up to \$900 bi-weekly, for up to 15 weeks. This flat-payment Benefit would be administered through the Canada Revenue Agency (CRA) and provide income support to:
 - Workers, including the self-employed, who are quarantined or sick with COVID-19 but do not qualify for EI sickness benefits.
 - Workers, including the self-employed, who are taking care of a family member who is sick with COVID-19, such as an elderly parent, but do not qualify for EI sickness benefits.
 - Parents with children who require care or supervision due to school closures, and are unable to earn employment income, irrespective of whether they qualify for EI or not.

Application for the Benefit will be available in April 2020, and require Canadians to attest that they meet the eligibility requirements. They will need to re-attest every two weeks to reconfirm their eligibility. Canadians will select one of three channels to apply for the Benefit:

1. by accessing it on their CRA MyAccount secure portal;
2. by accessing it from their secure My Service Canada Account; or
3. by calling a toll free number equipped with an automated application process.

Longer-Term Income Support for Workers

For Canadians who lose their jobs or face reduced hours as a result of COVID's impact, the Government is:

- Introducing an Emergency Support Benefit delivered through the CRA to provide up to \$5.0 billion in support to workers who are not eligible for EI and who are facing unemployment.
- Implementing the EI Work Sharing Program, which provides EI benefits to workers who agree to reduce their normal working hour as a result of developments beyond the control of their employers, by extending the eligibility of such agreements to 76 weeks, easing eligibility requirements, and streamlining the application process. This was announced by the Prime Minister on March 11, 2020.

Canada Emergency Response Benefit

The new **Canada Emergency Response Benefit** will provide a taxable benefit of \$2,000 a month for up to 4 months for eligible workers unable to work due to COVID-19. The Canada Emergency Response Benefit will be accessible through a secure web portal starting in early April. Applicants will also be able to apply via an automated telephone line or via a toll-free number.

Income Support for Individuals Who Need It Most

For over 12 million low- and modest-income families, who may require additional help with their finances, the Government is proposing to provide a one-time special payment by early May 2020 through the Goods and Services Tax credit (GSTC). This will double the maximum annual GSTC payment amounts for the 2019-20 benefit year. The average boost to income for those benefitting from this measure will be close to \$400 for single individuals and close to \$600 for couples. This measure will inject \$5.5 billion into the economy.

For over 3.5 million families with children, who may also require additional support, the Government is proposing to increase the maximum annual Canada Child Benefit (CCB) payment amounts, only for the 2019-20 benefit year, by \$300 per child. The overall increase for families receiving CCB will be approximately \$550 on average; these families will receive an extra \$300 per child as part of their May payment. In total, this measure will deliver almost \$2 billion in extra support.

Together, the proposed enhancements of the GSTC and CCB will give a single parent with two children and low to modest income nearly \$1,500 in additional short-term support.

To ensure that certain groups who may be vulnerable to the impacts of COVID-19 have the support they need, the Government is proposing targeted help by:

- Providing \$305 million for a new distinctions-based Indigenous Community Support Fund to address immediate needs in First Nations, Inuit, and Métis Nation communities.
- Placing a six-month interest-free moratorium on the repayment of Canada Student Loans for all individuals currently in the process of repaying these loans.
- Reducing required minimum withdrawals from Registered Retirement Income Funds (RRIFs) by 25% for 2020, in recognition of volatile market conditions and their impact on many seniors' retirement savings. This will provide flexibility to seniors that are concerned that they may be required to liquidate their RRIF assets to meet minimum withdrawal requirements. Similar rules would apply to individuals receiving variable benefit payments under a defined contribution Registered Pension Plan.
- Providing the Reaching Home initiative with \$157.5 million to continue to support people experiencing homelessness during the COVID-19 outbreak. The funding could be used for a range of needs such as purchasing beds and physical barriers for social distancing and securing accommodation to reduce overcrowding in shelters.
- Supporting women and children fleeing violence, by providing up to \$50 million to women's shelters and sexual assault centres to help with their capacity to manage or prevent an outbreak in their facilities. This includes funding for facilities in Indigenous communities.

Flexibility for Taxpayers

In order to provide greater flexibility to Canadians who may be experiencing hardships during the COVID-19 outbreak, the Canada Revenue Agency will defer the filing due date for the 2019 tax returns of individuals, including certain trusts.

- For individuals (other than trusts), the return filing due date will be deferred until June 1, 2020. However, the Agency encourages individuals who expect to receive benefits under the GSTC or the Canada Child Benefit not to delay the filing of their return to ensure their entitlements for the 2020-21 benefit year are properly determined.
- For trusts having a taxation year ending on December 31, 2019, the return filing due date will be deferred until May 1, 2020.

The Canada Revenue Agency will allow all taxpayers to defer, until after August 31, 2020, the payment of any income tax amounts that become owing on or after today and before September 2020. This relief would apply to tax balances due, as well as instalments, under Part I of the Income Tax Act. No interest or penalties will accumulate on these amounts during this period.

In order to reduce the necessity for taxpayers and tax preparers to meet in person during this difficult time, and to reduce administrative burden, effective immediately the Canada Revenue Agency will recognize electronic signatures as having met the signature requirements of the Income Tax Act, as a temporary administrative measure. This provision applies to authorization forms T183 or T183CORP, which are forms that are signed in person by millions of Canadians every year to authorize tax preparers to file taxes.

The Canada Revenue Agency is adapting its Outreach Program to support individuals during COVID-19. Through this service, the Canada Revenue Agency offers help to individuals to better understand their tax obligations and to obtain the benefits and credits to which they are entitled. Traditionally

available in-person, this service is now available over the phone, and through webinar, where possible.

The Canada Revenue Agency fully expects that many community organizations are considering whether to significantly reduce or perhaps cancel the provision of services provided under the Community Volunteer Income Tax Program. Additional efforts to encourage individuals to file their tax and benefit returns electronically, or where possible, through the File My Return service, will be put forward.

Role of Financial Institutions

The Minister of Finance is in regular contact with the heads of Canada's large banks, and continues to encourage them to show flexibility in helping their customers whose personal or business finances are affected by COVID-19. The Superintendent of Financial Institutions has also made clear his expectation that banks will use the additional lending capacity provided by recent government actions to support Canadian businesses and households.

In response, banks in Canada have affirmed their commitment to working with customers to provide flexible solutions, on a case-by-case basis, for managing through hardships caused by recent developments. This may include situations such as pay disruption, childcare disruption, or illness. Canada's large banks have confirmed that this support will include up to a 6-month payment deferral for mortgages, and the opportunity for relief on other credit products. These targeted measures respond to immediate challenges being faced across the country and will help stabilize the Canadian economy.

Mortgage Default Management Tools

The Canada Mortgage and Housing Corporation (CMHC) and other mortgage insurers offer tools to lenders that can assist homeowners who may be experiencing financial difficulty. These include payment deferral, loan re-amortization, capitalization of outstanding interest arrears and other eligible expenses, and special payment arrangements.

The Government, through CMHC, is providing increased flexibility for homeowners facing financial difficulties to defer mortgage payments on homeowner CMHC-insured mortgage loans. CMHC will permit lenders to allow payment deferral beginning immediately.

Information on Utilities

FortisBC continues to actively monitor the developments around COVID-19

FortisBC continues to actively monitor the developments around COVID-19. It is our primary responsibility to maintain the safe and reliable delivery of energy to our customers, while ensuring the safety and well-being of our employees. We have contingency plans in place to maintain the critical services our homes and businesses require in case of widespread illness. To help contain the spread of the virus, we're restricting all work related non-essential business travel, reminding our employees to wash their hands frequently and use proper social distancing, limit large group gatherings and to stay home if they are showing any symptoms and seek medical care if those symptoms progress. We also realize that COVID-19 may have financial impacts to our customers. We

encourage you to reach out and let us know if you are having difficulty with your bill so we can help find a solution.

BC Hydro Offers Billing Help During Outbreak

If you own a small business that needed to close due to COVID-19, you may be eligible to have your business' electricity use charges waived for up to three months via the **BC Hydro COVID-19 Relief Fund**. The application is not open yet, but we expect it to open the week of April 13. Once it opens, there is no rush to apply. Eligible business customers can apply any time before June 30, 2020 to have their business' bills waived for April, May and June.

For residential and commercial customers that are not eligible for our COVID-19 Relief Fund, the **COVID-19 Customer Assistance Program** is available which allows you to defer bill payments or arrange for flexible payment plans with no penalty. Customers are encouraged to call their customer service team at 1 800 BCHYDRO (1 800 224 9376) to discuss bill payment options.

Telus - Helping Our Customers Stay Connected

Waiving home Internet overage charges. While the vast majority of our home Internet customers already have unlimited Internet data, we are waiving all home Internet overages through the end of April for those who are not on unlimited plans and have overage charges

Waiving all roaming charges both on Easy Roam and Pay Per Use for TELUS Mobility customers that are stuck in areas with Level 3 advisories, such as China and Italy, and are unable to return to Canada through the end of April.

Additionally, we will support our customers facing financial challenges because of COVID-19 by providing them with flexible payment options. We don't want anyone to worry about not being able to pay their bill on time if they have been financially affected by the crisis.

How Shaw Business is Responding to COVID-19

We know that your business needs are changing rapidly, and you need flexible technology. Our commitment to delivering seamless connectivity solutions remains unchanged and we are here to help ensure your business is equipped with the right information and tools to stay connected. Shaw has initiated a Business Continuity Planning team and an Emergency Operating Committee. These teams are closely monitoring our network and systems to ensure optimal performance and that a robust plan is in place to mitigate impacts from increased connectivity demands.

Rogers offering free TV channels, global roaming and more in response to COVID-19

Rogers and its brands are waiving long distance voice calling fees across Canada from now until April 30th. This applies to wireless, home phone and small business customers subscribed to Rogers, Fido and Chatr. Further, for customers who need to be outside of Canada or are making their way home, Rogers and Fido are going waive Roam like Home, Fido Roam and pay-per-use roaming fees in all available destinations for postpaid consumers and small businesses until April 30th. The national carrier also says that services will not be suspended or disconnected for any customers experiencing financial difficulties over the next 90 days. It says it will support its customers facing financial uncertainty because of COVID-19 with more flexible payment options.

Further, in collaboration with Microsoft, the carrier is offering Microsoft Teams and Office 365 for free for six months. More information about this can be found here. "The connectivity we provide

Canadians is critical now more than ever, and these steps will help to make life a little easier for our customers,” Joe Natale, the president and CEO of Rogers, said in a press release. All of this is in addition to what Rogers announced last week, which was that it was temporarily removing data usage caps for customers on limited home internet plans.

Read more at MobileSyrup.com: Rogers offering free TV channels, global roaming and more in response to COVID-19.

Information on Banking and Insurance

COVID-19 and business insurance: How coverage is triggered

With COVID-19 causing global concern, we understand many Canadians will have questions related to commercial insurance. The Insurance Bureau of Canada (IBC) has produced a brief Q&A document outlining how coverage is triggered and how business interruption policies work.

Canada’s Six Biggest Banks Take Decisive Action to Help Customers Impacted by COVID-19

Effective immediately, Bank of Montreal, CIBC, National Bank of Canada, RBC Royal Bank, Scotiabank and TD Bank have made a commitment to work with personal and small business banking customers on a case-by-case basis to provide flexible solutions to help them manage through challenges such as pay disruption due to COVID-19; childcare disruption due to school closures; or those facing illness from COVID-19.

New Bank of Canada Measures to Support Key Funding Markets

The Bank of Canada is committed to supporting the efficient and continuous functioning of financial markets during the current period of uncertainty in which conditions are evolving rapidly.

To that end, the Bank is announcing that it will broaden eligible collateral for its term repo facility to include the full range of collateral eligible under the Standing Liquidity Facility, with the exception of the non-mortgage loan portfolio. Further operational details, including the effective date, will follow. See the full list of SLF collateral. This expansion of eligible collateral will provide support to funding conditions for financial institutions by providing a backstop to regular private funding.

The Bank is also announcing that it stands ready, as a proactive measure, to provide support to the Canada Mortgage Bond (CMB) market so that this important funding market continues to function well. This would include, as required, purchases of CMBs in the secondary market. This is similar in spirit to the increase in Government of Canada bond buybacks that was announced last week to support market liquidity and price discovery. Further operational details, including the effective date, will follow.

The Bank has also taken other steps to ensure that the Canadian financial system has sufficient liquidity. These additional measures have been announced in separate notices on the Bank’s website.

The Bank of Canada is taking concerted action to support the Canadian economy during this period of economic stress. Our measures will help ensure that financial institutions can continue to extend credit to both households and businesses.

The Bank continues to closely monitor global market developments and remains committed to providing liquidity as required to support the functioning of the Canadian financial system.

Statement from CMHC

Helping Canadians: These events remind us all how crucial it is to have a sanctuary. We believe that we all need a safe and affordable place to live. We have already extended mortgage forbearance for insured mortgages together with Genworth Canada and Canada Guaranty. We are also exploring, with others, potential relief measures for those who cannot make payments on uninsured mortgages and renters.

Market Liquidity: Yesterday, the Government announced that CMHC will initiate a revised Insured Mortgage Purchase Program, a market liquidity tool we used in the Global Financial Crisis. The IMPP is part of a package that includes complementary market support activity from the Bank of Canada. We have scaled the solution to the problem and will have \$50 billion available. We are also working with the government on expanding CMHC's authorities if we need to do more.

Our Ask of You: Just as we do, you have a very important role to play to help preserve our economy. We want to avoid adding undue pressure so you can focus your efforts on managing this crisis. Accordingly, we will suspend quality assurance reviews and other interventions until we return to a more normal state. Importantly, we also expect any housing provider who has received financing or support from CMHC, directly or via provinces and territories, to act compassionately and refrain from evictions.

CMHC exists in part to buffer the effects of these events. This is what we do. Our Crisis Management Committee is meeting daily and we are working around the clock. We are part of a federal team that works well, trusts each other and is earnestly and impressively working together for Canada.

Community Measures

Public Health Agency of Canada: Community Based Measures to Mitigate Spread of COVID-19

Community-based measures are actions taken by planners, administrators, and employers to protect groups, employees and the population.

4 Key Ways Local Governments and Indigenous Communities can Prepare

1. Intergovernmental Cooperation
2. Community Involvement
3. Employee Health
4. Financial Planning

Global Economic Impact

Government of Canada takes action on COVID-19

The health and welfare of all Canadians is a priority for the Government of Canada. The Prime Minister, Justin Trudeau, has outlined Canada's whole-of-government response to COVID-19 across the country, including new investments to respond in Canada and around the world.

WAVTEQ Webinar Recording - Coronavirus Impact on Global FDI

Led by Wavteq's CEO, Dr Henry Loewendahl, this webinar outlines the implications of the Coronavirus on FDI in 2020 and what EDOs/IPAs can do to mitigate the associated risks.

Coronavirus: The world economy at risk

The Organization for Economic Co-operation and Development (OECD) interim economic outlook

IEDC Webinar: COVID-19 - Preparing for what comes next

March 23, 2020 - 12:00pm PST

Join us to learn the latest on the impact COVID-19 is having on everything from small businesses to essential civil functions. Our moderator will engage speakers on their past experiences in emerging from economic calamity, whatever the cause -- natural disasters or previous outbreaks. Attendees will gain from past experiences and learn important information they can use in the coming weeks and months to help their communities recover from the impact of COVID-19.

Sources of Business Assistance

Western Economic Diversification Canada

If you are a tourism operator or small- or medium- sized business or organization and have received RDA funding and COVID-19 is affecting your operations, you are encouraged to contact your local RDA office. Your local RDA office can review your situation and provide guidance.

- You may be eligible to receive additional funding and/or flexible arrangements.
- Further support will be determined on a case-by-case basis as the situation evolves.
- If you are a tourism operator or small- or medium- sized business or organization impacted by the sudden shifts in the economy and need pressing assistance, the RDAs could assist you with:
 - Access to federal funding to help you stay in business.
 - Advice and pathfinding services to other federal programs and services available.

Western Economic Diversification Canada - 1-888-338-WEST (9378)

We are taking action

The Government of Canada is taking action to support tourism and other businesses and workers affected by the COVID-19 pandemic. You can take advantage of new investments and initiatives such as:

- Enhancements to the Work-Sharing program to help support employers and their workers who are experiencing a downturn in business due to COVID-19.

- Waiving the mandatory one-week waiting period for Employment Insurance (EI) sickness benefits.
- Income support for those who are not eligible for EI sickness benefits is also being explored.

For more information on additional government support available to your business and workers, please contact Service Canada at [1-800-OCANADA \(1-800-622-6232\)](tel:1-800-OCANADA). Canada.ca/coronavirus

BDC: Support for Entrepreneurs Impacted by Coronavirus

The health and well-being of entrepreneurs, clients and non-clients as well as of our partners is our top priority. BDC stands ready to support companies through to a more stable period. As announced by the Minister of Finance, we will increase the amount of financing available as the situation develops.

With flexible and tailored solutions, BDC can help you with the right financing and advice for your business.

- Small Business Loan
Up to \$100,000 can be obtained online.
- Working capital loan
Get extra funds to bridge cash flow gaps and support everyday operations.
- Purchase Order Financing
Increase your cash flow to fulfill domestic or international orders with very flexible terms.

You can also rely on our Advisory Services experts for tools and support to review your financial management and operations.

Do you have questions or need financial support?

Important note: Our business centres are closed, but our teams remain available virtually to help you. Please note that our Client Contact Centre is currently experiencing a higher than usual level of calls, which could generate longer waiting times. We thank you for your understanding.

BDC clients: We encourage you to reach out to your account manager.

Not a BDC client? Call our toll-free number 1-877-232-2269

Monday to Friday, from 7:30 a.m. to 8:00 p.m. (Eastern Time)

Saturday and Sunday from 9:00 a.m. to 5:00 p.m. (Eastern Time)

Update from BDC March 17th

We are here for Canadian entrepreneurs and their businesses

The COVID-19 situation is constantly evolving, impacting our lives and the economy. The most important thing right now for all of us is to stay healthy.

This is also a time to act. I'm reaching out to you today to let you know that **BDC is here to help and we want to work with partners like you to provide the required support.** We know that the current

situation is putting pressure on all business owners, so here is what we are doing to help entrepreneurs get through this:

Offering additional support

- With [Export Development Canada \(EDC\)](#), we will deliver on the [Government's announcement](#) of a **\$10 billion business credit availability program** to help Canadian businesses through the COVID-19 period. This program will allow entrepreneurs to access liquidity and keep exporting during these difficult times. We will communicate details as they become available.
- We are closely monitoring the situation and looking at all potential scenarios and **we will scale our support accordingly**.
- BDC will continue to offer to entrepreneurs flexible, patient financing for their business needs, such as working capital loans, equipment loans or purchase order financing.
- Business owners can also rely on our **Advisory Services experts** for support to review their [financial management](#) and [operations](#).

BDC accepts more risk than private-sector lenders and offers more flexibility on repayment terms. We will also continue to work with other financial institutions to ensure we complement their services. We're all making a commitment to support businesses through these difficult times.

For more information, visit [bdc.ca/coronavirus](https://www.bdc.ca/coronavirus). We will be updating the page regularly with tools, financial solutions and additional measures to help Canadian entrepreneurs through this.

- While our business centres are temporarily closed to help reduce the risk of transmission, all **BDC employees are mobilized virtually to support entrepreneurs**. They can reach us at info@bdc.ca and **1-877-232-2269**.
- We are currently receiving a high volume of calls and requests. We are working to increase capacity and we thank you for your understanding.
- If you know of entrepreneurs who are BDC clients, kindly let them know that they can access their **Client Space account (via bdc.ca)** to make a financing request quickly and communicate with their account manager.

It is not the first time BDC steps in and acts as a **shock-absorber for entrepreneurs**. We've done it during the financial crisis in 2008-2009, we've done it when the oil prices collapsed in 2016. We will do it again.

While everyone focuses on the health of their loved ones and their employees, the health of Canadian SMEs remains our top priority. As Canada's bank for entrepreneurs, our focus is **helping Canadian entrepreneurs not only get through this, but also to emerge stronger**.

Webinars: Upcoming and Recorded

WAVTEQ Webinar Recording - Coronavirus Impact on Global FDI

Led by Wavteq's CEO, Dr Henry Loewendahl, this webinar outlines the implications of the Coronavirus on FDI in 2020 and what EDOs/IPAs can do to mitigate the associated risks:

<https://zoom.us/rec/play/upQJLqurG03EtSctQSDAqcvW43seqysh3cf8vEOyEqyAiYDZFbzZrVGYOfhQIN9kIZ4iJAUOclx6bE-?continueMode=true>

IEDC Webinar: COVID-19 - Preparing for what comes next

March 23, 2020 - 12:00pm PST

Join us to learn the latest on the impact COVID-19 is having on everything from small businesses to essential civil functions. Our moderator will engage speakers on their past experiences in emerging from economic calamity, whatever the cause -- natural disasters or previous outbreaks. Attendees will gain from past experiences and learn important information they can use in the coming weeks and months to help their communities recover from the impact of COVID-19.

Funding Portal Webinar - Economic Stimulus 2020: What's Out There for Your Business and How to Get It: April 1, 2020 - 9:00am PST

The Government of Canada has announced an extraordinary process and extraordinary measures to stimulate our economy during this sharp economic downturn.

This webinar will provide an overview of the new stimulus measures and what they mean for your industry, company, municipality or other organization. We will review details of new programs, changes to existing programs, and how to apply. Learn about deadlines, costs, and how much money your organization can receive.

Who Should Attend: CEOs, CTOS, CFOs in sectors that are likely to attract stimulus, including alternative energy, ICT, municipal infrastructure, automotive, biotech, healthtech, agri-tech and others.

McCarthy Tetrault Webinar on COVID-19 Preparedness for Business Leaders

On March 6th our firm hosted a webinar on COVID-19 response planning for business leaders across the country, expanding upon critical topics outlined in our Legal Update below. To watch a recording of the webinar please use the following link:

https://mccarthy.postelvideo.com/sessions/2020/march_6/index.html

Business Continuity Plans (BCP)

Businesses are encouraged to plan and implement business continuity plans to minimize disruption to their operations and ensure that business remains viable during the virus outbreak. Businesses can take the following steps to ensure adequate preparation for business continuity.

Human Resource Function

- a. Ideally, a staff member should be appointed to serve as a **business continuity manager**. The roles and responsibility of the business continuity manager are given in appendix 1. A key function of this person is to monitor on a regular basis the official updates about COVID-19 as they become available. Having regular updates will enable the owner or manager of the enterprise to make informed decisions.
- b. Develop a plan for the continuity of leadership in the event of absence of key decision makers and executives.
- c. Consider flexible work arrangements for the high-risk employees, as well as employees who need to stay at home due to other reasons relating to the COVID-19, e.g. to take care of family members who have travelled to known affected countries or regions.
- d. Review employee management policies such as leave of absence, absenteeism, sick leave, overseas travel, workplace closure and recall of non-critical employees and their families from affected countries.
- e. Adhere to all travel and health advisories issued by the Government of Canada, the British Columbia Ministry of Health, and other government agencies. Refer to their websites for the latest updates so that informed decisions can be made. For a full list of website resources refer to **the general resources section of this guide**.
- f. Comply with all quarantine orders issued by the World Health Organization, the Government of Canada, the British Columbia Ministry of Health, and other government agencies. These include all measures prescribed by WHO and the BC Ministry of Health regarding the quarantine period. For example: anyone who has been exposed or may have been exposed is required to be in quarantine for 14-days. Employees placed under such quarantine must not leave their designated location for any reason. Refer to World Health Organization, Government of Canada, or British Columbia Ministry of Health for more details.
 - During the 14-day quarantine period², employers must ensure that employees stay away from the workplace. Employers may however adopt flexible work arrangements, such as telecommuting and teleconferencing, to allow employees to work from home. Employees in education, healthcare, and eldercare sectors may have additional advisories as issued by the WHO, Government of Canada, BC Ministry of Health, other government agencies or governing bodies.
- g. Special arrangements may be required for foreign worker as the situation evolves as noted above.

² to most health experts, the 14-day quarantine period begins after the first sign of symptoms.

- h. Implement public health response measures, e.g. contact tracing and social distancing, as advised by the Government of Canada, British Columbia Ministry of Health, or other governing agencies.

Process and Business Functions

- a. Identify critical business functions (prioritized activities) and essential employees. Businesses should consider the following:
 - Set up alternate teams of employees (e.g. Team A & Team B) who can be deployed at different work schedules (e.g. Team A working in the office at alternate weeks, while Team B telecommutes). The teams should be physically segregated to avoid the risk of infection between teams
 - Cross-train employees and establish covering arrangements to minimize disruptions
- b. Educate employees on infection control and good personal hygiene (see **Appendix 2**)
- c. Develop plans related to visitor and employee screening and follow-up actions (**see appendix 3 A through C**) on recommended procedures for screening visitors & employees)
- d. Develop a robust employee sickness surveillance process to identify and manage unwell employees
- e. Ensure adequate supply of appropriate personal protection equipment and medical equipment (e.g. thermometers, disposable gloves, surgical masks, N-95 masks and disinfectants) and undertake training to familiarize employees on their usage.
- f. Clean and disinfect companies' premises exposed to suspected or confirmed case(s) of the COVID-19.

Supplier and Customer Management

- a. Identify essential suppliers and service providers, and discuss and prepare business continuity measures. These include understanding the Business Continuity Plan of the suppliers and service providers
- b. Identify essential customers and ensure that plans are in place to meet customer needs in collaboration with them
- c. Develop a plan on how and when to activate:
 - Alternative suppliers
 - Alternative delivery means to customers

Communications

- a. Identify a communications coordinator who will disseminate your communications plan in line with your business needs and business continuity plans
- b. Ensure that employees have a clear understanding of their roles and responsibilities before the virus outbreak occurs. For example, employees should be informed of the Business Continuity Plan measures that will impact them and be kept updated on the policies and progress on the measures to be implemented by the company in the event of a virus outbreak. Consider setting up a communication channel for employees to report their status and to make enquiries.
- c. Identify the relevant stakeholders such as suppliers, service providers and customers, and key messages for each stakeholder group; and begin a dialogue with them on potential contingency measures during a virus outbreak

Health Advisories

1. Businesses should refer to the latest health advisories issued by the Government of Canada, British Columbia Ministry of Health, or other governing agencies as the situation evolves. Businesses should implement appropriate measures in accordance with the latest advisories published the Government of Canada, British Columbia Ministry of Health, or other governing agencies.

General Resources for Businesses: Media, Guides, Checklists and Tools

We have compiled a list of resources to support employers and employees affected by the downturn in business caused by COVID-19, and help mitigate the impacts on our industry and economy. Please visit each organization's website for details.

Local & Global Media Links

<https://www.goldstreamgazette.com/>
www.westshorevoicenews.com

Westshore Chamber of Commerce: <https://www.westshore.bc.ca/covid19.html>

BC Chamber of Commerce: <http://www.bcchamber.org/financial-resources-bc-businesses>

Small Business BC: [Resources for Small Businesses during COVID-19.](#)

Government of Canada

Canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/canadas-reponse/government-canada-takes-action-covid-19.html

British Columbia Ministry of Health

Healthlinkbc.ca/common-questions-about-covid-19

Prepared BC: [Guide for Tourism Operators](#) and [Emergency Plan for Tourism Operators](#)

BC Centre for Disease Control: [Business Pandemic Influenza Planning Checklist](#)

World Health Organization: [Getting your workplace ready for COVID-19](#)

BC Hotel Association: [Resources to Help you Navigate the COVID-19 Virus](#)

Restaurants Canada: [COVID-19 Resources for Foodservice Operators](#).

This page includes a **Crisis Preparedness and Business Continuity Guide**

City of Langford

<https://langford.ca/stayinformed/>

Destination British Columbia

[Destinationbc.ca/news/coronavirus-update/](https://destinationbc.ca/news/coronavirus-update/)

Trade Commissioner Service: [Resources for Canadian Businesses](#)

Government of Canada: Employment and Social Development Canada (ESDC): [COVID-19 update](#)

The ESDC develops, manages and delivers social programs and services, including Employment Insurance (EI) and the Work-Sharing Program; temporary special measures have been applied to both.

Western Economic Diversification Canada (WD): [Support for Tourism Operators and SMEs](#)

WD is one of the Regional Development Agencies tasked to keep Canada's economy stable by assisting western small- and medium-sized Businesses through this difficult time.

Business Development Bank of Canada: [Support for entrepreneurs impacted by the coronavirus COVID-19](#)

Support includes small business loans, working capital loans, purchase order financing, and advisory service experts.

Regional Development Agency: [Response to COVID-19 for current tourism programs](#)

Business Development Bank of Canada: [Special support for Entrepreneurs impacted by COVID-19](#) including small business loan, small capital loan, purchase order financing

[Business continuity plan and templates](#) for entrepreneurs

Macroeconomic Measures:

[Bank of Canada Rate News](#)

[Finance Canada Measures](#)

Appendix 1: ROLES & RESPONSIBILITIES OF THE BUSINESS CONTINUITY MANAGER

1. Actively monitor development of the virus outbreak and work with management to disseminate messages to employees with clear instructions when measures need to be activated.
2. Educate employees on the latest available information on the virus. Brief them on the need for infection control measures and the preventive procedures that have been set in place. Educate employees on the different types of thermometers, such as oral and ear thermometer, and the proper way of using them.
3. Collate updated contact information of all employees, i.e. home address/home telephone number/ mobile phone number. Make sure all employees have contact numbers of the Business Continuity Appointed Staff Member. Employees should be asked to contact this staff member if they are admitted to hospital with suspected infections for contact tracing purposes.
4. Ensure that the organization has appointed at least one person who will be responsible for liaising with ministry of health during activation of contact tracing processes at the workplace.
5. Check the relevant websites (the Government of Canada, British Columbia Ministry of Health, or other governing agencies) daily for updated advisories (e.g. travel advisories) and update employees accordingly.
6. Ensure that employees who have travelled to affected areas are quarantined for a sufficient number of days, as advised by the Government of Canada, British Columbia Ministry of Health, or other governing agencies. Check on employees' health by phone or email during his/her absence from work.
7. Appoint employee to keep quarantined employees informed of events in office or place of business.
8. Ensure that the workplace has adequate supplies of tissue paper/hand towels, disinfectants and masks.
9. Brief employees on personal hygiene measures (refer to [Appendix 2](#)).
10. Put up notices in washrooms on proper hand washing techniques.
11. Ensure common areas e.g. pantries, washrooms, meeting rooms are disinfected daily. Liaise with cleaning employees/contractors on this.
12. Where possible, designate a room/area in the business with nearby toilet facilities as the isolation room/area for the employee(s) with fever to use. Identify the isolation route (a route that is not commonly used by employees/visitors) that leads to an area where the employees with fever can be brought to the clinic/hospital.

13. Identify process for assisting employees showing symptoms to follow for medical support.
14. Where advised by the Government of Canada, British Columbia Ministry of Health, or other governing agencies, carry out symptom or temperature monitoring of employees. If temperature monitoring is instituted, ensure employees measure their temperature twice daily (see **Appendix 3G**: Temperature Monitoring Log). Once an employee is identified to have fever (38°C and above), follow instructions in **Appendix 3B**: Procedures upon Detection of Unwell Employee.

Appendix 2A: EFFECTIVE PERSONAL HYGIENE

1. Adopt the following precautions at all times:

- Avoid crowded places and close contact with people who are unwell or showing symptoms of illness
- Observe effective personal hygiene
- Practice frequent hand washing with soap (e.g. before handling food or eating, after going to the toilet, or when hands are dirtied by respiratory secretions after coughing or sneezing)
- Wear a mask if you have respiratory symptoms such as a cough or runny nose
- Cover your mouth with a tissue paper when coughing or sneezing, and immediately dispose the soiled tissue paper in the trash
- Seek medical attention, if you feel unwell

2. Wash hands

- Regularly and thoroughly with soap and water
- Before and after preparing food
- After going to the toilet
- Before and after eating
- After coughing and sneezing
- After removing personal protective equipment like mask and disposable gloves
- After outdoor excursions, shopping, or social interactions

3. Maintain good indoor ventilation.

4. Avoid sharing food, cutlery, dishes, utensils and other personal hygiene items.

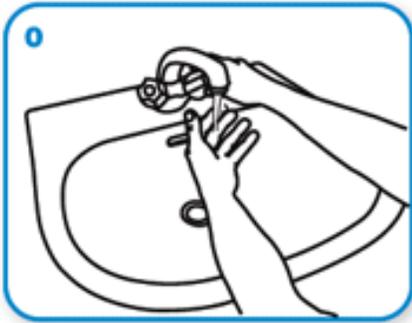
5. Avoid physical contact such as shaking hands.

6. Avoid touching your face or rubbing your eyes.

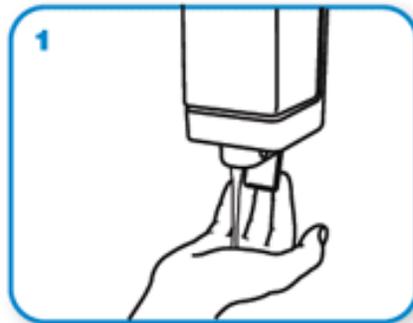
7. Maintain good personal hygiene, including hand washing with soap and water, or the use of alcohol-based hand rubs.

8. Proper hand washing requires soap and water. The constant rubbing action helps soap break down the grease and dirt that carry most germs. Washing your hands for at least 15 to 30 seconds with soap and water does not just make your hands smell fresh but also reduces germ count by up to 99%.

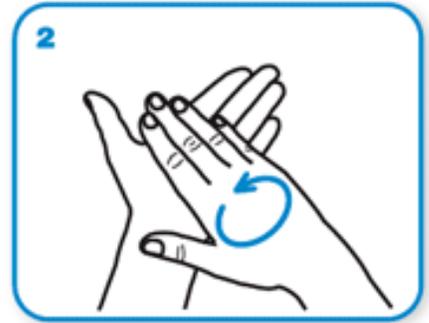
9. Follow these steps to keep your hands clean:



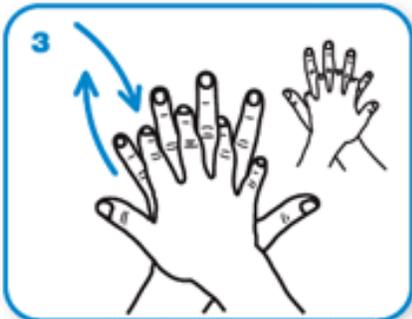
Wet hands with water



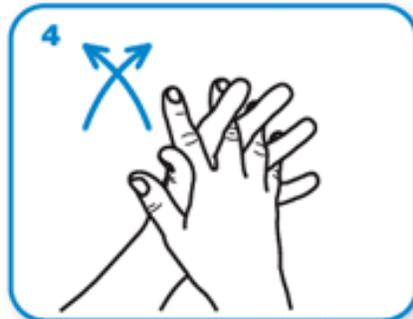
apply enough soap to cover all hand surfaces.



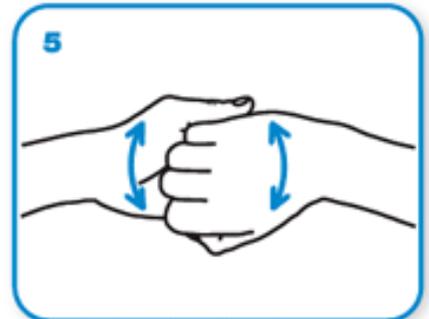
Rub hands palm to palm



right palm over left dorsum with interlaced fingers and vice versa



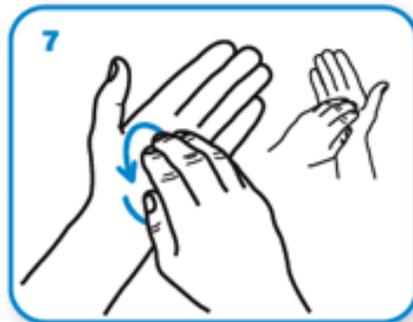
palm to palm with fingers interlaced



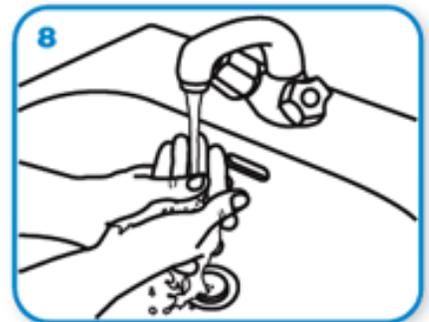
backs of fingers to opposing palms with fingers interlocked



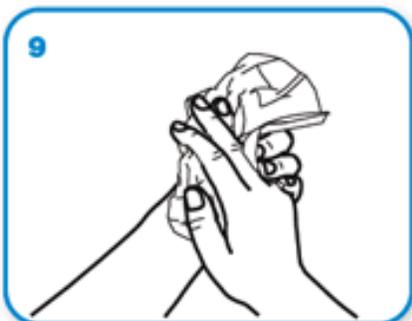
rotational rubbing of left thumb clasped in right palm and vice versa



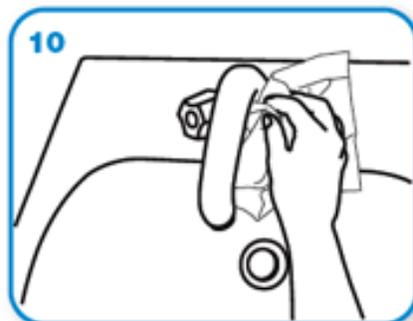
rotational rubbing, backwards and forwards with clasped fingers of right hand in left palm and vice versa.



Rinse hands with water



dry thoroughly with a single use towel



use towel to turn off faucet



...and your hands are safe.

HOW TO WEAR A MASK?



It should **COVER YOUR MOUTH, NOSE AND CHIN**, with the coloured side facing outwards.



PINCH THE METAL EDGE OF THE MASK so that it presses gently on your nose bridge.



Remove a used mask by **HOLDING ONLY THE EAR LOOPS**.

Source: Ministry of Health, Singapore

 **DO NOT WEAR A MASK IF YOU ARE WELL**

There are sufficient masks in the warehouses and government stockpiles, if they are used responsibly.

WEAR A MASK ONLY IF

- You have a **FEVER, COUGH OR RUNNY NOSE**
- You are **RECOVERING FROM ILLNESS**



Source: Ministry of Health, Singapore

Note: To be effective, change your mask regularly or if soiled/wet. Wash your hands with soap and water after disposing of soiled mask.

Appendix 3A: SCREENING PROCEDURES OF VISITORS & EMPLOYEES

Businesses & organizations should establish a procedure to manage the flow of visitors on their premises

1. Visitor arrives at workplace and completes health-screening form (e.g. Appendix 3E)

Does visitor have travel history to an effected area in the last 14-days and/or contact history with infected personas in the last 14-days?

YES Deny entry for visitor to workplace. If applicable, arrange other means of communication (e.g. teleconferencing, video conferencing)

NO Are symptoms present?

YES Deny entry for visitor to workplace. If applicable refer visitor to visit a doctor.

NO Allow visitor to enter workplace

Note: Additional procedures and measures may be required if advised by the Government of Canada, British Columbia Ministry of Health, or other governing agencies. Ideally, masks and gloves should be made available at the counter for employees and visitors.

Appendix 3B: MANAGING AN UNWELL EMPLOYEE IN THE WORKPLACE

1. Employee is unwell at workplace and reports to supervisor/human resources
2. Does visitor have travel history to an effected area in the last 14-days and/or contact history with infected personas in the last 14-days?

YES Business Continuity Manager to isolate the employee by accompanying them to isolation bay via the isolation route.

Business Continuity Manager to arrange transport to designated clinic or hospital for medical assessment.

Business Continuity Manager to notify management.

Business Continuity Manager to take down the names and contact details of all people working in the same place as the unwell person, or who have come into close contact with the unwell person.

NO Employee to visit doctor on their own. Inform supervisor/human resources of the outcome.

Note: Additional procedures and measures may be required if advised by the Government of Canada, British Columbia Ministry of Health, or other governing agencies. Ideally, masks and gloves should be made available at the counter for employees.

Appendix 3C: MANAGING AN UNWELL EMPLOYEE OUTSIDE OF THE WORKPLACE

1. Employee is unwell outside workplace
2. Employee to seek medical attention immediately
3. At the earliest opportunity employee/family members to inform Business Continuity Manager if employee is diagnosed with or suspected of being infected.
4. Business Continuity Manager to notify management
5. Is the diagnosed infected?
 - YES** Follow further instructions from the Government of Canada, British Columbia Ministry of Health, or other governing agencies.
 - NO** Employee to take medical leave as prescribed and return to office only upon doctor's certification.

Appendix 3D: CONTACT TRACING

Suspected case³ is admitted to designated clinic/hospital and Business Continuity Manager is alerted.

1. Business Continuity Manager to notify all people working in the same location as the affected staff. Find out from affected staff who they have been in in close contact with in the last 14-days. Inform people who have come into close contact⁴ with the affected staff to monitor their health for a period of 14-days, as per the guidelines issued by the Government of Canada, British Columbia Ministry of Health, or other governing agencies.
2. If any staff is unwell, inform the Business Continuity Manager, seek medical treatment and do not report to work. Business Continuity Manager to notify management of any cases of people with symptoms (e.g. temperature above 38°C and flu-like symptoms).

Suspected case in workplace that fits COVID-19 symptom definition as advised by the Government of Canada, British Columbia Ministry of Health, or other governing agencies.

1. Business Continuity Manager to notify management.
2. Business Continuity Manager to alert all the people who have come into close contact with the affected employee and ask them to proceed to an empty room (not isolation room) with their personal belongings and thermometer.
3. Business Continuity Manager to bring along surgical mask for unwell person.
4. Business Continuity Manager to put on the appropriate masks and gloves.
5. Conduct symptom screening (e.g. flu-like symptoms and fever of 38°C or above). Are symptoms present?

YES To segregate those with fever and move to isolation bay.

Business Continuity Manager to arrange to transport the affected employee to designated clinic/hospital for medical assessment as advised by the Government of Canada, British Columbia Ministry of Health, or other governing agencies.

NO Inform all people who have come into close contact with the effected employee⁵ to monitor their health for a period of 14-days following the

³ A suspect case is an individual with a temperature above 38°C and flu-like symptoms and has travelled to affected areas or has had close contact with a confirmed case in the last 14-days.

⁴ Close contact refers to having sustained unprotected exposure within 2-meters of a confirmed case over a period of 30-minutes or more.

⁵ As a precaution, staff may be advised to work from home or remotely

guidelines issued by the Government of Canada, British Columbia Ministry of Health, or other governing agencies.

If unwell, inform the Business Continuity Manager, seek medical treatment and do not report to work.

If quarantined by the Government of Canada, British Columbia Ministry of Health, or other governing agencies, return to work upon completion of quarantine order or upon doctor's certification.

Appendix 3E: EXAMPLE OF HEALTH SCREENING FORM FOR VISITORS

To prevent the spread of COVID-19 in our community and reduce the risk of exposure to our staff and visitors, we are conducting a simple screening questionnaire. Your participation is important to help us take precautionary measures to protect you and everyone in this building.

Visitor's Name:

Personal Contact Number:

Nationality:

Name of Host:

Organization of Visitor:

Meeting Venue:

Temperature Reading of Visitor:

Recorded by Staff (Name):

Self-Declaration by Visitor

SELECT RELEVANT BOXES

NO SYMPTOMS
FEVER
DRY COUGH
BODY ACHES
HEADACHES

SORE THROAT
RUNNY NOSE
TIREDNESS
SHORTNESS OF BREATH
OTHER: _____

Have you been in contact with a confirmed COVID-19 patient in the past 14-days?

YES

NO

Have you been to an affected country or area(s) in the past 14-days?

YES

NO

Signature (Visitor)

Date

Appendix 3F: EXAMPLE OF HEALTH SCREENING FORM FOR EMPLOYEES

Details of affected employee

Name:

Department/Location:

Job Title:

Nationality:

Personal Health Number:

Personal Contact Number:

Address:

SYMPTOMS

NO SYMPTOMS
 FEVER
 DRY COUGH
 BODY ACHES
 HEADACHES

SORE THROAT
 RUNNY NOSE
 TIREDNESS
 SHORTNESS OF BREATH
 OTHER: _____

DATE & TIME OF FEVER ONSET: _____

DATE & TIME OF ISOLATION: _____

TRAVEL HISTORY (14-DAYS): _____

AFFECTED AREAS VISITED: _____

FLIGHTS TAKEN: _____

Details of affected employee

Name:

Job Title:

Address:

Personal Contact Number:

Date & Time of Recording: _____

Appendix 4: TIPS ON TEMPERATURE TAKING

When to take your temperature:

1. Wait for 20 to 30-minutes after smoking, eating, or drinking a hot or cold liquid.
2. Wait at least 1-hour after heavy exercise or a hot bath before measuring body temperature.

How to take your temperature:

3. There are different ways of temperature taking for the different types of thermometers available .

Glass Thermometer

4. Wash the thermometer bulb with soap and water before use.
5. Shake the thermometer a few times to bring the level of liquid in the thermometer below 35°C.
6. Temperatures can be taken from the armpit or mouth.

Armpit Reading

7. Place the thermometer bulb under your armpit. Press arm against body to hold the thermometer in place. Remove the thermometer and read the temperature after 5 minutes.

Oral Reading

8. Place the thermometer bulb under your tongue. Close your mouth and do not talk or bite the thermometer. Remove the thermometer and read the temperature after 3-minutes.
9. Wash the bulb of the thermometer with soap and water after use.

Note: Do not use a mercury thermometer for children under six in case of breakage leading to mercury poisoning.

Digital Thermometer

10. Wash the area of the thermometer bulb with soap and water before use.
11. Switch on the thermometer and wait until it is ready to register a reading.
12. Temperatures can be taken from the armpit or mouth.

Armpit reading

13. Place the thermometer bulb under your armpit. Press arm against body to hold the thermometer in place. The thermometer will beep to signal that the temperature display is ready for reading. Remove the thermometer and read the temperature.

Oral reading

14. Place the thermometer bulb under your tongue. Close your mouth and do not talk or bite the thermometer. The thermometer will beep to signal that the temperature display is ready for reading. Remove the thermometer and read the temperature.
15. Wash the area of the thermometer bulb with soap and water after use.

Ear (tympanic) Thermometer

16. To keep the probe clean, use a disposable probe cover. Use a new cover each time you take an ear temperature.
17. Switch on the thermometer.
18. Pull the ear backwards and upwards to straighten the ear canal when the thermometer is ready to register a reading.
19. Center the probe tip in the ear, and push gently inward towards the eardrum. Do not force it in.
20. Press the activation button and hold until a reading appears (some models may beep when it is ready for a reading).
21. Remove the thermometer and read the temperature.
22. Discard cap after use (use a new cap for every temperature taking).

Non-Contact Infrared Forehead Thermometer

23. Non-contact infrared forehead thermometers are held 3 cm to 5 cm from the person and typically measure temperature on the forehead or temple.
24. If the temperature reading is $>37.4^{\circ}\text{C}$, you may have fever.
25. Person's head to hold still and to hold the thermometer steady for 2-3 seconds during the measurement. Movement will impact the temperature reading.
26. For best results, the person should be indoors and away from direct sunlight for at least 30 minutes before taking temperature.

27. Remove any hair from forehead before measuring temperature. Clean any sweat or dirt or cosmetic away from forehead to improve accuracy.

Remember:

- It is important to read the manufacturer's instructions on the proper use of the thermometer.
- When washing glass or digital thermometers, wash only the area in contact with the mouth/skin as the thermometer may not be waterproof.
- Do not talk when taking an oral temperature or move about when taking an armpit temperature.

Did you know:

- Temperatures taken at different parts of the body present different readings – those taken from the armpit are lower than readings from the mouth and ear 22.
- For adults: if the armpit temperature is 37.0°C and above, the oral temperature is 37.3°C and above, or the ear temperature is 37.7°C and above, you have a fever.
- Children (below 12 years) have a fever if the armpit temperature is over 37.2°C, the oral temperature is over 37.5°C or the ear temperature is over 37.9°C.
- The normal temperature for healthy adults and children ranges from 36.2°C to 37.2°C and the average normal temperature is taken as 37.0°C.
- Children tend to have higher body temperatures due to higher metabolic rates.
- Women who are ovulating may have temperatures that are 0.6°C higher due to hormonal changes in their bodies.
- Adults over 65 years of age may have temperatures that are 0.3°C lower because of lower metabolic rates.

Sources:

- Health link BC
- MedlinePlus - U.S. National Library of Medicine
- National Center for Biotechnology Information

DISCLAIMER

While reasonable efforts have been taken to ensure that the information contained in this guide is current at the time of publication, the City of Langford is in way no liable to the representation or guarantee as to the accuracy, timeliness or completeness of the information contained in the guide or that the information may be relied upon for any reason. In no event shall the City of Langford be liable for any consequential, incidental, direct, indirect, special, punitive, or other damages whatsoever (including, without limitation, damages for loss of business profits, business interruption, loss of business information or other monetary loss) arising out of, relating to use of or reliance on the information contained in this guide.

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