

From: [CorporateCommunications](#)
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Subject: Coronavirus: How To Protect Yourself and Common Questions
Date: Thursday, March 12, 2020 10:46:38 AM
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Good Morning,

With a surge in cases of COVID-19 worldwide, concerns and questions arise regarding the potential risk of contracting the virus.

Here are some practical suggestions to best prevent the spread of the virus:

- Wash your hands with warm water and soap frequently for at least 20 seconds each time
- Avoid touching your eyes, nose and mouth
- Avoid being near people who are sick
- Cough or sneeze into a tissue and dispose of tissues in the trash immediately
- Don't use your bare hands to open door knobs and push elevator buttons
- **Stay at home if you or your family members are sick. (Talk to your Supervisor about working from home)**
- Contact your Primary Care Doctor if you become ill

If the need arises, the Company will put into effect its **Business Continuity Plan** which outlines how each employee will continue to perform their respective work functions.

Below are answers to common questions regarding the coronavirus:

Q: What do we need to know about coronavirus in general?

Coronaviruses are viruses that are normally found in the community and typically cause mild respiratory illness. A common cold is often caused by a coronavirus.

In emergency rooms, some of the routine testing, for causes of viral infections, includes testing for coronaviruses.

Q: How is coronavirus transmitted?

These viruses spread from person to person. They typically spread with what we call droplet spread—through particles from droplets created when people sneeze.

People come into contact with the particles when a person sneezes or they come into contact with the environment where that person has been.

Typically, once those droplets dry, they become less effective. It's usually relatively close **personal contact** that results in transmission of the virus.

Q: What do we know about COVID-19?

This is a new virus, and it appears to be causing more severe disease than what we have typically seen with other coronaviruses.

It's difficult to know at this point how serious the outbreak will be. If we look at the documented cases, it looks like the mortality rate could be about 2%-3%. But it's still too early to really tell.

The majority of people who have died from this disease are older individuals with underlying lung diseases.

Q: Who is at risk for this disease?

In the U.S., there are 60 cases reported. Nearly all cases of COVID-19 involve travelers to China.

Currently, you are considered to be at greater risk, if you have traveled to China, South Korea, Iran, Italy or Japan, or been in contact with somebody who has traveled to one of these areas and has been sick.

This regards travel within the last 14 days. It is thought the incubation period is about two weeks.

Q: What symptoms are caused by this viral illness?

The symptoms we are worried about are lower respiratory symptoms: **fever, cough and shortness of breath.**

Q: What should you do if you worry you may have COVID-19?

We recommend that you contact your primary care physician.

Q: Should we wear a mask when we travel?

That’s a personal decision. There has not been great evidence to show those masks prevent much in way of infection. They get wet. They don’t fit quite right.

Probably the best thing a mask does is it keeps people from putting their fingers in their eyes, nose and mouth.

You could put a handkerchief around your face and you might get the same benefit.

Should you have any questions, feel free to reach out to Margarita Hays at mhays@vandykmortgage.com.

Stay Healthy!

Margarita Hays

Human Resources Manager



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