

Avoiding influenza with good personal health habits

Every year, up to 20 percent of the population in the United States contracts the flu virus. The effects of flu vary from mild symptoms to severe illness and complications, including death. Disease experts have calculated that once every 30 to 40 years, pandemic influenza affects people globally, resulting in a significantly greater number of illness and deaths than the annual flu.

How flu spreads

Flu viruses spread in respiratory droplets through person-to-person or other close contact. Most adults can infect others beginning one day before symptoms develop and from up to five to seven days after becoming sick. This means that you can pass on the flu to someone else before you know you are sick, as well as while you are sick. Human influenza viruses generally can survive on surfaces for two to eight hours.

Good health habits

Maintaining good health habits is important to keep you healthy and to minimize the spread of the influenza virus. The Centers for Disease Control and Prevention (CDC) and other health organizations suggest exercising regularly, getting enough rest and eating healthful balanced meals, in addition to a number of precautions to help protect yourself and others from transmitting the flu. These precautions may include, but are not limited to:

- Avoid close contact with people who are sick. Keep your distance from others to help protect them from getting sick too.
- Stay home when you are sick. Prevent others from catching your illness.
- Keep your hands clean. Wash your hands often and rub hands vigorously for at least 20 seconds. If you do not have access to water and soap, use alcohol-based gels or hand sanitizers.
- Cover your mouth and nose. Use a tissue when coughing or sneezing to help prevent spreading the virus or, as the CDC suggests, sneeze or cough into your arm or sleeve. Viral droplets are less likely to spread doing this than coughing into your hands.
- Avoid touching your eyes, nose or mouth. Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.

For additional information visit the CDC website at: [Stopping the Spread of Germs at Home, Work and School](#)

The information provided in this document is intended for use as a guideline and is not intended as, nor does it constitute, legal or professional advice. Travelers does not warrant that adherence to, or compliance with, any recommendations, best practices, checklists, or guidelines will result in a particular outcome. In no event will Travelers, or any of its subsidiaries or affiliates, be liable in tort or in contract to anyone who has access to or uses this information for any purpose. Travelers does not warrant that the information in this document constitutes a complete and finite list of each and every item or procedure related to the topics or issues referenced herein. Furthermore, federal, state, provincial, municipal or local laws, regulations, standards or codes, as is applicable, may change from time to time and the user should always refer to the most current requirements. This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers, nor is it a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law.

