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Insurance

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### Update on Coronavirus disease (COVID-19) outbreak

COVID-19 stands for the disease caused by the new strain of coronavirus that originated in Wuhan, China. It has since spread to most countries across the world, including those in Africa.

### What is COVID-19?

Coronaviruses are common in animals and in rare cases are transmitted to humans. Once in humans, they can spread to other humans through:

- the air, e.g. through sneezing, coughing or spitting
- direct touch with an infected person, e.g. by shaking hands
- or, touching an infected surface and then touching one's face.

### What are the symptoms?

The most common symptoms are a fever, tiredness, and a dry cough, but can also include aches and pains, nasal congestion, a runny nose, sore throat or diarrhoea, and shortness of breath. Symptoms are usually mild and begin gradually, while some people have no symptoms at all. Most patients recover from the disease without needing special treatment. **People with a fever, cough and shortness of breath/difficulty breathing should seek medical attention.** People over 60, and those with underlying medical conditions like high blood pressure, heart problems or diabetes, are more likely to develop serious illness. Sadly, about 3% of people with COVID-19 have died.

The incubation period or the time between catching the virus and showing symptoms is usually 1-14 days, most commonly around 5 days. In some cases, it has been up to 27 days.

### What can you do to reduce the risk of becoming infected and spreading COVID-19?

1. Wash your hands regularly for at least 20 seconds with soap under running water. Where hand washing is not practical or possible, use an alcohol-based rub (hand sanitiser).
2. Avoid touching your eyes, nose and mouth.
3. Avoid close contact with anyone showing symptoms of respiratory illness such as coughing and sneezing by maintaining a distance of at least 2 metres (5 feet) from the sick person.
4. If you are at high risk of infection, avoid crowded places.
5. Avoid eating raw or undercooked animal products.
6. Clean surfaces such as kitchen counters, table tops, work desks and door handles regularly with disinfectant.
7. When coughing and sneezing, cover your mouth and nose with a tissue or the inside of your elbow – throw the tissue away immediately in a closed bin and wash your hands. Do not re-use handkerchiefs.
8. If you feel unwell, stay at home. If you start developing a high fever, cough and/or difficulty breathing, call your country health authority hotline or contact person(s): 0800 100 066 or 0800 203 033 or 0800 303 033 or WhatsApp +256 700 818 139. Alternatively, call your healthcare provider for instructions.
9. Avoid travelling at this time, especially if you show any of the symptoms. If you become sick while on a flight, inform the crew immediately.
10. Educate yourself about COVID-19. Make sure the information comes from reliable sources, such as your local or national health agency, the World Health Organisation (WHO) website, or your local healthcare professional.



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(Tanzania) Limited,  
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Strategis Insurance (Tanzania) Limited  
P.O. Box 7893  
Dar es Salaam  
Tanzania  
Tel: 255-22-2602570, 2602574, 2602579  
Helpline: 255-22-2602385  
Email: insurance@strategis.co.tz  
Website: www.strategistz.co.tz

## Should you wear a face mask?

- Face masks should be worn in addition to and not in the place of hand-washing, social distancing and other preventive actions.
- Wear a face mask if you are ill with COVID-19 symptoms (especially coughing and sneezing) or you are a health worker or caring for someone who may have COVID-19.
- Members of the general public are being asked not to use surgical or N95 masks due to a global shortage of these masks. These should be reserved for health workers who need them the most.
- Health institutions like the US Centres for Disease Control (CDC), and the South African National Institute of Communicable Diseases (NICD) now recommend that people wear cloth face masks when going into public. This is because recent studies show that people who are infected but do not have symptoms (asymptomatic) are also likely to play a role in the spread of COVID-19. The cloth masks are thus not intended to protect the wearer but to prevent the wearer from spreading the virus to others even if the wearer is asymptomatic.

## How should I use a face mask?

- Fit the mask snugly over your nose and mouth without leaving gaps, and do not touch or fiddle with the mask once it is on.
- Do not lower the mask when speaking, coughing or sneezing.
- Remove the mask from behind using the ties or ear bands once it is damp or visibly soiled.
- Avoid touching the front or inner side of the mask once it is on and when taking it off.
- Disposable masks can only be used once and must be thrown into a closed bin once removed.
- Wash your hands thoroughly before putting on and after removing the face mask.
- A cloth face mask should be washed immediately in warm soapy water or in a washing machine. You can also iron the cloth mask once it is washed to assist with sanitisation.
- Each person needs at least two cloth face masks so that one is available while the other is being washed.

## If you suspect that you may be infected

1. If you suspect that you might be infected, stay at home and sleep separately from your family. Use different utensils. Call your doctor or local health professional. He or she will ask some questions about your symptoms, where you have been and who you have had contact with. This will help to make sure you get the correct advice and are directed to the right health facility and will prevent you from infecting others.
2. If you develop shortness of breath/difficulty breathing, call your doctor and seek care immediately. Call ahead so that your healthcare provider directs you to the correct area of the facility to reduce the chance of spreading infection to others who are there.

## What health cover benefits do you have access to for COVID-19?

We are making every effort to manage the impact of COVID-19 on our members, and would like to confirm the following regarding your health cover for testing and treatment:

- Your Liberty Health Cover (Liberty Blue) covers the diagnosis and treatment of COVID-19 at our network of contracted providers. This includes paying for the costs associated with consultations, pathology tests and supportive medicines. Your other Liberty Health Cover (Liberty Blue) benefits will remain the same during this time.
- Separate to the cover we provide, each national health department/ministry of health is implementing specific public health procedures and protocols to manage suspected or confirmed cases of COVID-19. This means that all cases should be reported to the local health authority. It also means that testing and treatment may be done at state designated laboratories and healthcare facilities, which are trained to respond to an outbreak. In this instance, Liberty Health Cover (Liberty Blue) will do everything possible to support these nationally defined procedures and protocols and we need you to please comply with the health department/ministry of health's requirements as a matter of national importance.
- Services such as cross-border emergency medical evacuations that are available through your Liberty Health Cover (Liberty Blue) will be impacted by the local government response and related travel restrictions in both the departing and receiving countries. Before an evacuation, you will be checked to assess your risk of infection – if there is no risk or travel restrictions in place, the evacuation will continue as per the air ambulance service provider protocol and conforming to the respective country regulations.

**We will update the above information, should anything change.**

**Author**

Liberty Health Cover (Liberty Blue)

**References and for daily updates on the Coronavirus**

<https://www.who.int/health-topics/coronavirus>

<https://www.cdc.gov/coronavirus/2019-ncov/about/index.html>

<https://www.who.int/news-room/q-a-detail/q-a-coronaviruses>

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public>

<https://www.who.int/ith/28-02-2020-update-COVID-19-outbreak-travel-advice/en/>

**\*Information in this fact sheet is as at 23 April 2020. However, facts may change as more becomes known about the virus. For the latest information on the epidemic, please see the WHO and CDC websites referenced above.**