

Insurance & Citizenship

COVID-19:
SOLIDARITY IN THE DNA
OF INSURERS



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Publication
 Rua Rodrigo da Fonseca, 41
 1250-190 Lisboa

Design and layout
 Zincodeign

Production
 Tutti-Frutti

Print run
 online

Legal Deposit
 440692/18

may 2020



04. EDITORIAL - ALEXANDRA QUEIROZ, DIRECTOR GENERAL OF APS

01. INSTITUTIONAL

06. INTERVIEW TO JOSÉ GALAMBA DE OLIVEIRA, CHAIRMAN OF APS
 "WE HAVE ALWAYS BEEN ONE OF THE BEST PREPARED SECTORS TO FACE MORE OR LESS CATASTROPHIC SITUATIONS"

02. HIGHLIGHTS

12. INSURANCE COMPANIES ESTABLISH SOLIDARITY FUND COVID-19
 14. SOCIAL RESPONSIBILITY OF INSURANCE COMPANIES:
 LA CAIXA FOUNDATION, FIDELIDADE, AGEAS FOUNDATION AND MAPFRE FOUNDATION
 28. "THIS IS THE TIME OF SCIENCE" BY MIGUEL PRUDÊNCIO, MAIN RESEARCHER AT THE
 JOÃO LOBO ANTUNES INSTITUTE OF MOLECULAR MEDICINE
 30. PEDRO LAINS, ECONOMIST, POINTS LESSONS FROM HISTORY FOR THE ECONOMIC
 'RECONSTRUCTION'
 32. 3 QUESTIONS TO 3 ECONOMISTS: LUÍS CABRAL, JOÃO DUQUE AND JOÃO DUARTE
 36. CHRONOLOGY: COVID-19, THE STORY OF A VIRUS UNKNOWN

03. INSURANCE IN NUMBERS

40. INSURANCE IN NUMBERS

04. NEWS

44. 'EUROPEAN CUSTOMER SATISFACTION INDEX 2019' SHOWS THAT THE PORTUGUESE
 ARE HAPPY WITH INSURANCE COMPANIES
 46. PORTUGUESE ASSOCIATION OF INSURERS AWARD DISTINGUISHES THREE ACADEMIC
 PAPERS
 47. PORTUGUESE ACADEMY OF INSURANCE INCLUDES NEW THEMES IN THE APS
 TRAINING PLAN FOR 2020 AND REINFORCES E-LEARNING
 48. JOSÉ GALAMBA DE OLIVEIRA ELECTED VICE-PRESIDENT OF THE GENERAL COUNCIL OF CIP
 49. INSURANCE EUROPE'S LATEST SURVEY ON PENSIONS:
 NEARLY HALF THE EUROPEANS NOT SAVING FOR RETIREMENT

05. OPINION

52. JOANA PETIZ – DEPUTY DIRECTOR OF DINHEIRO VIVO

06. DO NOT MISS

53. "COVID-19 AND RETURNING TO WORK" BY DUARTE NUNO VIEIRA
 FULL PROFESSOR AT THE FACULTY OF MEDICINE OF THE UNIVERSITY OF COIMBRA.
 SPECIALIST IN OCCUPATIONAL MEDICINE AND CLINICAL DIRECTOR OF SAFEMODE.

Insurance & Citizenship



“Pessimists complain about the wind; optimists expect it to change; realists adjust the sails.”

The pessimist complains about the wind; the optimist expects it to change; the realist adjusts the sails – a quote attributed to John Maxwell, but also to William Arthur Ward.

In fact, in unfavourable times or in times of adversity, we may do nothing and complain about everything and everyone, confine ourselves to keep the course with minimum changes waiting for the world to improve, return to the previous normal, or we can, with caution, determination and creativity take the initiative to come up with something new, anticipating appropriate responses to the needs that will become clear in the near future.

Only seldom in history have we gone through such an adverse period and such a stark rupture like the one we are currently experiencing. And only seldom has it been so important to “adjust the sails” and make life happen.

In a sector particularly well prepared to assess risks and make decisions to face them, the riskiest thing to do may

be not to take any risk. But taking risks does not mean acting without pondering things, insensitivity to risk or lack of sense of meaning. It means having a clear vision about what’s new and what one wishes to create, the ability to monitor what is implemented and the results achieved, as well as the humility to amend, in time, what could go wrong.

But insurance companies and their teams, affected also by COVID-19, have shown that they are able to mobilise all their resources to ensure their customers, insurance subscribers and business partners, during this exceptional period, the continuity as regards meeting their commitments and operations.

They mobilised to provide advice, services and products to protect them and their relatives and their assets. They granted moratoriums and found flexible solutions to ensure continuity of coverage. They did bear costs that might not be covered. And they did not need any legislative decision to do it.

They did it on the spot because these are solid, mature companies, with a great sense of solidarity and institutional and social responsibility and a clear sense of the important economic role they must play.

Therefore, also, in a true demonstration of unity and collective responsibility and commitment to the country and the people most affected by this crisis they formed a Solidarity Fund. In view of the countless losses of human lives and economic losses generated by this crisis, this gesture expresses gratitude for the work of professionals most exposed to the disease as they continued to do their best to protect us, to treat us, welcome and comfort us in the most difficult moments.

However, the risks associated with COVID-19 bring other kinds of risks. They only add complexity to the daily lives of people and companies, rendering ever more evident the importance of having the right solutions to cover all the risks we are exposed to.

There are fewer car accidents for now, but there are probably more personal accidents at home. We now use our homes more and, therefore, it is likely that more unforeseen circumstances will occur in homes lacking assistance services. We continue to run the risk of falling ill and of needing medical care, even if unrelated to COVID-19. Workmen’s compensation insurance continues to operate even under work from home schemes. The risk of cyberattacks on companies’ systems or people’s computers appears to have increased in the current context. Retail outlets are still exposed to the risk of fire, theft, storms and earthquakes, among others. Storms, when they occur, will continue to cause major damage, as it is common. Within a context of predictable limitation of income levels, individual savings and related products gain added importance.

But the insurance system continues to be able to guarantee the coverage of all these risks and to offer suitable savings products. And continues to call on the Government to implement a protection system against catastrophic risks, based on a collaboration between the State and insurance companies, so much needed in catastrophe contexts.

But the crisis also brings opportunities. And the future will not be a mere projection of the recent past. It will be what we know and are able to think and build, in a display of cooperation and solidarity that is essential to exit and overcome the crisis.

This sector was not and will not sit idly before the adverse winds that blow. Nor will it stand around waiting for the winds to change. We know that insurance mechanisms are, and will be, increasingly essential to respond to the welfare needs of citizens in an advanced and supportive society. Adding also solidarity to the equation, not only during a crisis but in good times too. Insurance is the right tool to achieve this solidarity before a new unforeseen event occurs.

Because current times invite us to read and reflect, I wish you a pleasant reading!



**Alexandra
Queiroz**

DIRECTOR GENERAL
OF APS



Hugo Amaral/ECO

**José Galamba
de Oliveira**
CHAIRMAN OF APS

INTERVIEW | APS

“We have always been one of the best prepared sectors to face more or less catastrophic situations”

José Galamba de Oliveira, Chairman of APS anticipates that the economic impact of COVID-19 will be the most severe ever witnessed by societies. However, he argues that it is premature to quantify the slowdown in insurance sector. A sector that has risk management in its DNA. Therefore, is one of the best prepared sectors to face catastrophic situations. He believes that nothing will be the same again. And that the sector will know how to take the right steps as regards digital, teleworking and telemedicine

INSURERS RESISTED THE FINANCIAL AND ECONOMIC CRISIS OF 2017-2018. HOW CAN WE OVERCOME THIS PUBLIC HEALTH CRISIS – THE COVID-19 PANDEMIC – WHICH IS HAVING A HUGE IMPACT ON THE ECONOMY?

This public health crisis is a systemic and symmetrical crisis, resulting from the quick spread of a virus totally unknown to the scientific community and for which society was not prepared. The drastic measures aimed at reducing the spread of the epidemic and adopted by authorities around the world have brought economies to a halt. In the globalized world we live in and because these are unprecedented measures and never tried before its impact is not yet

measurable – I would even say that it may take months to have a more correct perspective of these impacts, be they economic or social. One thing seems certain now: the economic impact of this COVID-19 pandemic crisis will surely be the most violent experienced by our society for as long as people can remember.

HOW DID THE SECTOR REACT TO THIS EVENT?

The sector reacted promptly to this new reality, like in many other events. It updated its contingency and business continuity plans and made the necessary decisions according to those plans, as the pandemic developed in Portugal. From the beginning, there was a great concern as to ensure the safety of employees, customers and partners. And, at the same time, ensure that all services were operational to honor the commitments to society as a stabilizing force in risk management. From this perspective, although a large part of its employees are currently teleworking, new processes and new routines have been implemented to ensure smooth services with little disruptions. There are areas, of course, where the impact is greater than others, for example, in claims management and in areas most affected by the spread of the virus where services availability in the field has some limitations. But the reaction, both from employees and from customers and partners in general, has been positive.

APS CREATED A SOLIDARITY FUND TO SUPPORT THE FAMILIES OF HEALTH CARE PROFESSIONALS AND OTHERS WHO, DURING THE STATE OF EMERGENCY AND IN THE EXERCISE OF THEIR PROFESSION, HAVE TESTED POSITIVE FOR COVID-19 AND WHO, FOR THAT REASON, DIED. THE AMOUNT IS €1.5 MILLION. WHAT DO YOU CONSIDER TO BE THE SOCIAL RESPONSIBILITY ROLE OF INSURERS IN THIS PARTICULARLY DIFFICULT CONTEXT?

The insurance sector is aware of the particularly difficult context we live in and insurers have developed several solidarity actions with the aim of mitigating the effects of this crisis next to those who need it most. And this initiative of this sector as a whole, the Solidarity Fund, is a further proof of this commitment by insurers to our country and especially to all those who are helping fight COVID-19 on a daily basis. But all these initiatives that have been implemented in the context of this crisis only reinforce a prominent role as agents of social responsibility that insurance companies have already shown in Portuguese society, through the creation of initiatives and programs to support the most disadvantaged or needy.

IS THERE ANY IDEA, IN GLOBAL TERMS, AS TO THE IMPACT OF THIS SLOWDOWN IN ECONOMIC ACTIVITY IN THE INSURANCE SECTOR?

The impact is being already felt in the contracts in force, with many people and companies requesting the suspension of contracts, reducing and extending the terms of payment of premiums. On the other hand, there is also a significant reduction in the subscription of new insurance, which is higher in some branches than in others. Finally, and considering that the insurance portfolio has an important basis of annual renewal, it is estimated that the impact on this component will be directly proportional to the impact on the economy. Companies closing, increase in unemployment, cash flow problems in companies and families will inevitably be felt in the production of insurance. But it is still premature to quantify the extent of the impact of this slowdown in economic activity in the insurance sector.

ROAD ACCIDENTS AND WORKMEN'S COMPENSATION WILL CERTAINLY DECREASE. ARE THERE ANY PREDICTIONS AS TO THIS EXPECTED REDUCTION?

This was a reality felt during the State of Emergency in Portugal. The number of new claims, both in the motor and workmen's compensation segments, showed a significant drop. But the average cost of claims, on the other hand, will increase due to the limitations that have occurred in access to insurance companies' service providers. For example, a car may take longer to be repaired because many workshops have either been closed or have difficulties obtaining parts. There are also difficulties in clinical care. A victim who failed to do physiotherapy sessions will take longer to recover. And more time means added costs to the insurer. But we do not have market information yet that allows us to quantify these numbers.

“The economic impact of this COVID-19 pandemic crisis will surely be the most violent experienced by our society for as long as people can remember”

"But it is still premature to quantify the extent of the impact of this slowdown in economic activity in the insurance sector.

AND IN THE HEALTH AREA: IS IT EXPECTED TO WORSEN OR REDUCE THE LOSS RATIO, IMMEDIATELY AND IN THE LONG TERM, GIVEN THAT SCHEDULED NON-URGENT CARE HAS BEEN SUSPENDED OR POSTPONED?

In Health, in fact, scheduled care has been postponed. But this postponement does not mean that this cost is gone, it just means that it will arrive later when normal life will be resumed. On the other hand, insurers have put in place additional pandemic support services (medical helplines, screening lines, informational sites, just to provide some examples) and have made themselves available to support the costs of diagnosis tests without co-payment. And what we are anticipating is that costs will rise because people are postponing treatments and trips to hospitals and doctors, which can result in a worsening of their clinical situation and, therefore, more costs in the future.

FAILURE TO PAY PREMIUMS ON TIME IMPLIES, BY LAW, THE TERMINATION OF INSURANCE CONTRACTS. ARE THERE ANY EXCEPTIONAL MEASURES TO PREVENT THIS FROM HAPPENING SHOULD THERE BE, AS EXPECTED, SIGNIFICANT DELAYS IN PAYMENT BY COMPANIES AND FAMILIES?

Insurers were available from day 1 of this pandemic to study, on a case-by-case basis, the situations of customers (companies and/or families) who, due to liquidity problems, were severely hindered in their ability to pay insurance premiums on time and, therefore, have been able to find the best solutions to maintain the insurance protection. And so, even without the need for any new legal diploma, moratoriums were made, adjusting premiums, adjusting coverage, suspending contracts, always with a fair deal of flexibility, in close articulation with customers and with the essential collaboration of insurance intermediaries who have been always in contact and very close to policyholders. More recently, a decree law was published that places precisely the emphasis and reinforces the importance of the solutions

negotiated on a case-by-case basis and establishes a standard rule that will serve as a reference whenever should it become impossible to carry out this negotiation on a case-by-case basis, but very aligned nonetheless with what is being done by insurance companies.

THE RESULTS OF COMPANIES DEPEND A LOT ON THE LOSS RATIO, BUT ALSO ON THE GAINS, OR LOSSES, OBTAINED IN THE FINANCIAL AND INVESTMENT AREA. IS THE SITUATION IN THE INDUSTRY SOLID ENOUGH TO ACCOMMODATE THE FALL OF SECURITIES LISTED ON THE STOCK EXCHANGE AND PREDICTABLY IN THE VALUE OF OTHER FINANCIAL ASSETS AND ASSETS IN GENERAL?

The financial component has made an important contribution to the results of the sector, although the dependence on this contribution has been substantially lower in recent years, due to the environment of low long-term interest rates. The sector entered 2020 with comfortable solvency ratios, but this health and economic crisis has already caused significant drops in the financial markets and, therefore, brings new challenges to the sector. In any case, it's worth mentioning that the highly demanding solvency regime, defined by the Community Solvency Directive II, is there precisely to accommodate stressful situations such as the one we are experiencing and which, we hope, will only be temporary.

DO YOU EXPECT THAT, ONCE AGAIN, THE SECTOR WILL SHOW ITS GOOD RESILIENCE TO CRISES, AS HAPPENED IN THE PREVIOUS (FINANCIAL) CRISIS, EVEN THOUGH THE LATTER WAS DIFFERENT IN NATURE?

I hope so. This is a sector that, historically, has shown an enormous capacity for resilience in the face of crises of a different nature. It has risk management in its DNA. We are one of the best prepared sectors to deal with more or less catastrophic situations.

LET US GO BACK TO 2019. WHAT WERE THE RESULTS GENERATED BY COMPANIES ESTABLISHED IN PORTUGAL?

The sector's results in 2019 amounted to approximately €344 million. It was a very difficult year marked by a 5,7% drop in total production compared to 2018, a break that originated in the Life Branch. The already long period of low interest rates that we have seen does not allow an offer with attractive returns, which, combined with the lack of incentives for savings, has led to a double-digit drop in new production. In the Non-Life Branches, we witnessed, once again, growth in all the main branches, very much in line with the two previous years.

IN THE CURRENT CONTEXT, ARE THERE ANY EXPECTATIONS ON WHAT THE 2020 RESULTS MAY BE?

In this moment of total unpredictability about the evolution of the COVID-19 epidemic and its impact, both in the economy and in the markets, the only expectation that can be advanced is also that of unpredictability in the size of the drop in results.

INSURANCE ACTIVITY, DESPITE SPECIFIC COMPETITION ISSUES, IS RECOGNIZED FOR BEING AN ACTIVITY WHERE COMPETITION STANDS OUT AND THAT BE AT TIMES VERY AGGRESSIVE IN TERMS OF PRICE. HOW HAS IT MANAGED TO RECONCILE THIS SPIRIT OF HEALTHY COMPETITION BETWEEN OPERATORS WITH THE SENSE OF COOPERATION THAT IS ESSENTIAL FOR THE GOOD AND HEALTHY FUNCTIONING OF THE MARKET?

There is a clear awareness among all operators that there are matters that are competitive and others where it makes sense to cooperate in order to achieve synergies in terms of operational efficiency or process efficiency, resulting in benefits for customers, whether companies or households. And it is worth emphasizing here the role of APS in promoting this cooperation, as a forum for debate and sharing of solutions that facilitate these objectives.

"Insurers were available from day 1 to study, on a case-by-case basis, the situations of customers (companies and/or families) who, due to liquidity problems, were severely hindered in their ability to pay insurance premiums on time and have been able to find the best solutions for the insurance protection to be maintained."



Hugo Amaral/ECO

"This is a sector that, historically, has shown an enormous capacity for resilience in the face of crises of a different nature. It has risk management in its DNA. We have always been one of the best prepared sectors to deal with more or less catastrophic situations"



Hugo Amaral/ECO

THIS IS YOUR SECOND TERM IN OFFICE. DO YOU COMPARE THE RELATIONSHIPS BETWEEN OPERATORS WITH WHAT GOES ON IN OTHER ACTIVITIES YOU KNOW? AND AT THE ASSOCIATIVE LEVEL: HOW DO YOU IMAGINE THE ROLE OF APS IN THE FUTURE?

This is certainly not the only sector where good relations between operators are clear, but it's worth highlighting the prestige and reference that APS is today in the associative world, a position that was only achieved given the good cooperation between its Members throughout its 38 years of existence.

Looking ahead, APS will proactively continue to seek areas of cooperation to explore, taking into account the different

dynamics of our society - an aging society experiencing new challenges: the climate challenge, new technologies and urban mobility, just to provide some examples.

LET US LOOK TO THE FUTURE OF SOCIETY AND THE SECTOR. WILL EVERYTHING REMAIN AS BEFORE? OR IS IT AN OPPORTUNITY FOR A RADICAL CHANGE IN THE WAY WE LIVE?

Things will not be as they were before. History shows us that these events, disruptive, such more or less catastrophic crises open new opportunities for society. The crisis we are experiencing has opened the door to the massive use of the digital world, whether through teleworking tools, online shopping, or even the dissemination of

information. And it has warned us of our own limitations, despite all the scientific and technological development we have seen. At the end of the day, I also believe that we will give a different value to life, human relationships, solidarity among all of us, and that we need to work together more, searching for solutions to preserve our planet.

TELEWORKING CAN PLAY, FROM NOW ON, A ROLE THAT WAS NOT THERE UNTIL RECENTLY. IS THE SECTOR PREPARED?

Teleworking is not a new reality. It is already widely used in certain countries and cultures, for example in the Anglo-Saxon and Nordic world. This crisis did show that we have the opportunity to extend this reality to all developed societies and to a wide range of sectors of activity, with advantages as different as achieving a better balance between the personal and professional lives of employees or with a reduction in carbon emissions by reducing travel to the workplace or to international meetings. For the insurance sector, this is also a new reality that is being proven at this very moment and that I believe will be far more used by operators, in different sectors of the economic activity, even after our return to normality.

AND IN TELEMEDICINE AND ONLINE MEDICAL APPOINTMENTS, HOW WILL THE SECTOR ACT OR REACT?

We will surely witness an increase in the adoption of such practices by healthcare providers. Many of these providers were already making investments in these areas and this crisis has accelerated a wider use of these technologies and also because this crisis helped break the resistance to change on the part of customers given that, for the moment this seems to be the only way obtain health care..

MORE THAN EVER, ARTIFICIAL INTELLIGENCE CAN TAKE GIANT LEAPS IN ALL SECTORS. HOW DO YOU LOOK AT THIS ISSUE?

Artificial intelligence is a whole new technological reality, available in a myriad of sectors of activity and aimed at providing predictive solutions for the daily lives of companies and families. But it is a fluid reality and every day there are new discoveries and new realities, very leveraged in the large amount of accumulated data and information, but it is unstructured. With the help of increasingly sophisticated computational algorithms, it will be possible to use increasingly complete low-cost predictive models in a wide range of business or household contexts.

FINALLY, HOW CAN INSURANCE COMPANIES ADAPT TO A WORLD WITH NEW MOBILITY?

Insurance companies are obviously aware of all these new mobility trends that new technologies and consumer behavioral changes bring with it. They adapt, seeking to anticipate the evolution of these trends, to provide new protection solutions to meet the expectations and needs of consumers.

"In this moment of total unpredictability about the evolution of the COVID-19 epidemic and its impact, both in the economy and in the markets, the only expectation that can be advanced is also that of unpredictability in the size of the drop in results."

INSURANCE COMPANIES ESTABLISH SOLIDARITY FUND TO HELP RELATIVES OF COVID-19 VICTIMS

Allocation of € 1.5 million to be used to compensate relatives of professionals who died due to contamination by COVID-19



Insurers operating in Portugal have established a Solidarity Fund in the amount of €1.5 million to support close relatives of workers in many sectors who, during the state of emergency and while performing their job or in voluntary missions, tested positive for COVID-19 and, as a result, died or may die.

Established at the Portuguese Association of Insurers (APS), the Solidarity Fund is intended to finance the granting of exceptional compensation, of exceptional nature, to close relatives of professionals in the field of

health care, forensic medicine, pharmacies, scientific research or people working in testing laboratories in the areas of microbiology, infectious diseases and epidemiology linked to COVID-19.

It further includes professionals in the management and maintenance of critical health care infrastructures and support and assistance to health care professionals, such as transportation of biological products for laboratory evaluation and of hospital waste for processing.

It also covers professionals from the security and emergency services and forces, volunteer firefighters and Armed Forces, medical emergency and civil protection professionals, as well as professionals and volunteers from activities supporting nursing homes and funeral services.

The criteria for awarding compensation from the Solidarity Fund were defined by a team led by Pedro Romano Martinez, Full Professor at the Faculty of Law of the University of Lisbon.

In order for close relatives to be entitled to this APS solidarity fund, professionals must produce a document stating they tested positive for COVID-19 from 1 March to 16 May 2020; that they were selected for treatment by the National Health Service (SNS) or by private hospitals; and that died in the period from 2 March to 2 August 2020.

This support can be claimed by spouses or de facto partners, descendants in charge of the victim, up to the age of 25, and ascendants or other relatives in charge of the victim.

The amount to be attributed will be subject to a number of assessment criteria, which may imply an increase or reduction of the amount payable, such as the number of members of the household, the level of economic dependence of the victim, the age of the recipients and their financial situation.

Compensation is paid in principal, but, whenever circumstances dictate, it may also be set in monthly rent amounts.

APS services receive information from beneficiaries from forms made available on the website of the [Portuguese Association of Insurers](#), on the internet.

COVID-19: SOLIDARITY IN THE DNA OF INSURERS

Solidarity is in the DNA of this sector. The emergence of the COVID-19 pandemic did not stop solidarity at insurance companies. Quite contrary, it has actually reinforced it. Seguros & Cidadania reports on the wide range of actions in the field carried out by several insurers, particularly La Caixa Foundation, Fidelidade, Mapfre Foundation and Ageas Foundation. This work was developed to support institutions in the third sector and research, health, science, culture and education institution. Social responsibility for the community they operate in, covering young people, the elderly and people needing special care.

Accustomed to risk management, insurance companies designed contingency plans right from the start to allow employees to safely pursue their home from work and, on the other hand, to establish a relationship of trust with customers.

Being solidary is in the DNA of this sector. A feature that was reinforced with the emergence of the COVID-19 crisis. Disruption, created by the pandemic in a myriad of sectors of economic and social activity, showed that, in times of crisis, insurers can become a true haven.

Seguros & Cidadania magazine reports in its current issue on a number of projects designed by the insurance sector within the scope of social responsibility and on the work developed by La Caixa Foundation, Fidelidade, Mapfre Foundation and Ageas Foundation in the social fields, supporting institutions in the third sector, in research, health care, science, culture and education fields and on their involvement with the community and projects aimed at young people, the elderly and people with special needs.



Being solidary is in this sector's DNA. A feature that was reinforced with the emergence of the COVID-19 crisis. Disruption created by the pandemic in several sectors of economic and social activity showed that in times of crisis insurers can take on the role of a true haven.

The pandemic caused by the new coronavirus and its consequences opened the door to several responses and solutions by the armed wing of Social Responsibility of insurers. La Caixa Foundation, responded to a challenge posed by CeiiA - Engineering and Development Center and "bought 25 ventilators, which were offered to hospitals according to their needs", as announced by Artur Santos Silva, member of the Board of Trustees and in charge of coordinating activities at La Caixa Foundation Portugal. It used also an existing call, Caixa Impulse (2015), and added Caixa **Impulse COVID-19**. "The latter involves research teams, public or non-profit entities, universities, research centres and hospitals with innovative approaches and aimed at preventing, treating, diagnosing and monitoring COVID-19", explains this official. "By mid-May, the winners will be selected. Each team will receive around € 300 thousand and selection will fall on

"**Portugal em Cena**", joined la Caixa, Fidelidade and Ageas Foundation, among other companies, in a digital marketplace aimed at providing support to people and teams in cultural creation projects.

A **Fidelidade**, through FOSUN Group, "delivered equipment to fight COVID-19 for Health Care professionals", says Ana Fontoura, head of the Social Responsibility Office. At the same time, an agreement was established through Multicare with the Portuguese Private Hospitalisation Association (APHP) to **assist policyholders who have not been selected by the National Health Service**, thus relieving public hospitals.

Ageas Foundation made "donations on the **GoParityplatform**, under the STOP COVID-19 campaign, for the purchase and donation of personal protection equipment to health care centres and hospitals for the treatment and control of COVID-19", says Célia Inácio, president of the Ageas Foundation.

The initiative "**Adopt a grandparent - Friendly Call**" puts volunteers from the Ageas Foundation in close contact with elderly in confinement"; as for the partnership with

Movement SOS Neighbour - delivers essential goods to groups at risk – together with AMI (International Medical Aid) – under the motto "**That's what friends are for**"; "fundraising allows volunteers to buy and deliver food and other essential goods to the most vulnerable"; "support and food distribution plan caters for the needs of homeless people" and relies on the collaboration of "three institutions in charge of distributing meals in Porto, Lisbon and Funchal". These are the main lines of action of the Ageas Foundation "to mitigate the impacts on communities".

João Gama, marketing director at Mapfre comments on the current phase the world is going through and how the Foundation does play a major role here. "Now that we are experiencing this difficult and unprecedented situation, **MAPFRE** Foundation has put in place an international action plan and is playing an active role in the fight against COVID-19, worldwide".

In Portugal, it donated "about €200 thousand" to help fight COVID-19, with several actions at national level. "Almost two tons of personal protection material were delivered to the Lisbon Central University Hospital, including masks, gloves, visors and protective suits".

Worldwide, the **MAPFRE** group, through the **MAPFRE** Foundation, has allocated €35 million to support a number of projects to fight the pandemic. An amount comprising the donation of €20 million for the purchase of ventilators, medical and protective material in 27 countries, €5 million for the Higher Council for Scientific Investigations to speed up the research of a vaccine for COVID-19 and €10 million for psychological assistance, basic needs and aid targeted to recover job in Spain, "one of the countries most affected by this pandemic". Finally, "participation in the funding of a prototype ventilator, designed by The Open Ventilator, a team of Spanish researchers, which thanks to the support of the Rey Juan Carlos University, will allow the mass production of functional ventilators, at low costs and non-profit".

"The issues around the elderly are the most pressing problems of our time"

"La Caixa Foundation is the largest foundation in continental Europe as regards both equity and annual budget. The Wellcome Trust (United Kingdom) is bigger and essentially finances scientific research". Moving from here, Artur Santos Silva talks about the weight and areas of activity of this Spanish foundation, which entered Portugal in 2018 when CaixaBank (40% held by la Caixa Foundation) acquired and gained control of BPI bank, and the roles played by foundations these days.

"This Foundation has been focusing predominantly on solving social issues, helping to improve the situation of the most vulnerable sections of society. When it was created in the early 20th century, it focused on providing pensions to lower-paid workers and helping to address major health issues, such as tuberculosis or supporting the blind and other disabilities, in areas that did not have the right responses from society", the Foundation Curator recalls. The defence of women's rights was also part of the list of actions.

"Three years ago, its budget amounted to €500 million, distributed as follows: 60% allocated to the social area; 20% to Science; and 20% to education and culture. It was then decided to increase support to Science", which rose from 30 million to 90 million in 2020.

In the social area, the main focus is supporting age extremes. The youngest, in a situation of poverty and the oldest (the *mayores de idade* – of full age, a "more sympathetic" way of addressing the elderly in Spain), through the **Proinfância** and **Mayores**, providing stable support to institutions of the third sector selected through a tender and focused on these areas of society. For Artur Santos Silva, "all social action institutions working to address society's problems should remember that the issue of the elderly is the most pressing problem of our time", he stresses. "There has to be a system in place to monitor these institutions, along with huge efforts from society, government entities, municipalities, third sector institutions and come up with answers to the problems of the elderly", he adds. "We have also privileged intervention, supporting institutions in the third sector and the training efforts of these organisations", he recalls.

"This crisis [COVID-19 pandemic] has shown that the greatest weakness of our society is the manner how older people are treated and abandoned to loneliness", he laments.

Anticipating which paths can be followed by different foundations, he assures that, in the case of la Caixa, "the social area will continue to be predominant and support to scientific research, especially with an impact on health, will tend to increase as it is a prevailing social lift, as it can contribute to improving the health condition of all", he recalls.



LA CAIXA FOUNDATION

Artur Santos Silva

Member of the Board of Trustees and in charge of coordinating its activities in Portugal



The pandemic has created an opportunity for a global cross-link of knowledge and action. "In all areas of life, collaboration is essential. In the case of scientific research, cooperation between researchers from different teams is desirable and is even encouraged by European policies. Today, there is a more wide-ranging cooperation in research projects and it's only natural that global health problems mobilise foundations to a greater extent given that, by working together, they can do more", he says.

Under this Foundation motto of sharing intervention, he provides an example of what they are doing: "We have a research project focused on the impact of social mobility on health issues, which was clearly there with the spread of COVID-19", he stresses. "This initiative joins la Caixa Foundation, the Nordisk Foundation, the Wellcome Trust and the Volkswagen Foundation", he informs.

CALLS IN FIVE ACTS

"When CaixaBank entered the capital of BPI, the Foundation decided to provide support in Portugal proportional to BPI's weight, just like CaixaBank in Spain. As this ratio was 1 to 10, the initial budget as regards these activities was set at 10 million in 2018, gradually increasing to 20 million in 2019, 30 million in 2020 and reaching 50 million at cruise speed in 2022", he explains.

In 2018, "under the aid program to health research in the areas of oncological, cardiovascular, neurodegenerative and infectious diseases, an annual tender was launched to select the twenty best projects. Portugal benefited immediately from the first set of actions", he points out. "It was then submitted to the Minister of Science who decided, through FCT - Foundation for Science and Technology, to double the aid to Portuguese researchers. In this first tender, "out of the more than 600 Iberian applications, four Portuguese projects were selected in the assessment stage and were classified as excellent. Thus, eight Portuguese projects were selected, four financed by the tender and four by FCT".

"The Foundation works with third sector institutions, chosen through a tender and focused on long-term programs along with an annual selection of projects in certain priority social areas. There is no counter where entities may submit their projects and requests support. There are eight calls for tenders every year, according to the nature of the projects, with dozens of institutions selected in each area", he assures.

Santos Silva, goes back to the time of the financial crisis. "In 2008, we (BPI) launched a similar initiative, the Capacitar Prize, aimed at selecting, annually, third sector institutions that support people with physical, mental and mental disabilities. Later, the Seniors Award was launched, aimed at assisting older people and, finally, BPI Solidário, aimed at financing projects to fight poverty". When la Caixa Foundation entered Portugal "the Awards were as of then fully financed by this institution", he stresses.

Instead of three annual prizes of €500 thousand each, two more were created: **Proinfância** and **Rural**. **Proinfância** now focuses on projects from institutions assisting children and young people living in poverty, previously financed through **BPI Solidário**. **Rural** assists third sector entities and focuses on the development of rural-based economies. We currently have a total of five awards each year supporting around 25 institutions". There is now a "clear and greater bet of getting the most from these calls

for tenders. We moved from three to five, and from €500 thousand to €750 thousand each, that is, we moved from an annual total of €1.5 million to € 3.75 million investment in these fields", he says.

In Spain, the social area is the main focus area just like in Portugal. "The **Proinfância** program (which absorbs 10% of the budget, that is, more than €50 million, is intended to finance the development of children and young people up to the age of 18, by offering better education, health and well-being. The **Full Age People** program invests in active aging, supporting health and well-being and has focuses on content providing older people access to technologies in the digital world which they can also use to contact their next of kin", says Artur Santos Silva.

In Portugal, **Proinfância** program is "taking its first steps" after the close dialogue with the Municipalities of Porto and Lisbon in order to prepare the launching of pilot projects. "Three most problematic areas were selected in each city. In Porto, Campanhã, Ramalde and Lordelo do Ouro; and in Lisbon, Marvila, Santa Clara and Penha de França", he explains. This protocol was signed already in Oporto while in the Lisbon it was postponed due to the emergence of COVID-19. "We are going to work with third sector institutions, selected through a tender, and we will be assisting 50 families in each parish, and children and young people living in poverty. These are projects whose results will allow them to be extended to the entire country", Santos Silva assures.

"The **Seniors** program will be next in line. This year, I hope, and also with experimental projects in Lisbon and Porto" he says.

THE FLAG OF THE PALLIATIVE CARE

Palliative Care has been "a flag of the Foundation, in Spain, for the last decade, and is one of the priorities of action of the la Caixa Foundation in Portugal. We have the support of a consultant, a respected specialist in this field, Professor Bárbara Gomes and who worked together in the design of the Humaniza Program to support palliative care patients", he stresses.

"Recently, we offered tablets to all 54 Palliative Care teams in our Healthcare System (ten of which, the EAPS, were selected through a tender launched and financed by the Foundation). At this moment, we are concluding the launch of a new distribution of more than one hundred tablets for all Continuous Care units, from those in the Misericórdias network to those working in other

units within the Healthcare System and with the same objective, that is, for families to keep permanent contact with patients", he notes.

Finally, Artur Santos Silva refers to the agreements that are being signed with institutions in the area of Theatre and Music throughout the national territory, as well as the adhesion, since the first moment, to the *Entra em Cena* platform, launched by the Ministry of Culture to support new initiatives by our cultural creators in all areas.

Finally, he also mentioned the **Promove Program** which funds pilot projects in areas with the lowest GDP per capita, from the Northeast to the Lower Alentejo regions. The 3rd edition is about to be launched; in the first edition, five projects were financed (selected from 28 tenders), with an invested value of €500.000; in the 2nd Edition, eight projects (selected from 42 tenders) were awarded and, for the first time, seven ideas were also awarded, and which will be converted into projects (submitted by 16 higher education students who joined as bidders) with close to one million euros. The budget for the 3rd Edition will be around €1.2 million. "As regards this year we are studying the possibility of leveraging more pilot projects with the Ministry of Science and involving FCT - Foundation for Science and Technology".





FIDELIDADE
Ana Fontoura
 Fidelidade Social
 Responsibility Office

“Insurance companies have always been very supportive”

“Insurance companies have always been very supportive. Always. We cannot look at the business alone. We deal with people every day.” Ana Fontoura, head of the Social Responsibility Office at Grupo Fidelidade, begins by focusing on the role of the sector and explaining what is the main line of action of this insurance company established in 1808.

From the general, to the particular, she praises the work of the company she is part of. “This company is very human. We sell services that impact 24h on people’s lives. Travel, work, life and sport”, she enumerates.

After this introduction, she goes back to the origin of everything the company does. “In 2007, based on a survey of employees, we came up with the idea to give our colleagues a voice and to raise awareness as to sustainability. But we didn’t know how to set up a Social Responsibility program. We thus hired the consultant Sair da Casca, she recalls.

“It was a true desert crossing. We spoke with our stakeholders, suppliers, Executive Committee, partners and employees. After these conversations, we designed the strategy. It was split into different projects and it worked like that for years. The idea was to have an inward and an outward program”, she sums up. The sovereign debt crisis forced, however, the company to turn inward. To internal actions.

In a leap that took almost 10 years “in 2016, we looked again at what we were doing”, she adds. And the Social Responsibility program was reorganized. With an external and an internal operational arm.

THE AWARD REPRESENTED THE KICK OFF OF THE FIDELIDADE COMMUNITY
 The **Fidelidade Community Award** is the ex-libris. It’s the most publicised. “We are now hosting the 4th edition. We support institutions of social solidarity in the areas of aging, health prevention and social inclusion”, she stresses. The global amount is €500 thousand / year. The support granted by Fidelidade does not exceed €50 thousand for each of the institutions, and we already have 56 institutions in our community.

“It will have a new format this year. More money, more impact and longer duration and peace of mind to work. It’s our flag”, says Ana Fontoura. “We want to continue building the Fidelidade Community. We will reach 100 institutions receiving our support one day”, she anticipates.

But the work does not stop there. “We have always done a lot, but it was not known”, she acknowledges. She lifts the veil and unveils other fields of action. Another facet of this is donations. Institutions that we support on occasion, outside the scope of this Award.

She highlights the donation of salvages to ENTRAJUDA, an innovative project in the social area, which identifies the needs of deprived entities and established a bridges with what is provided by the insurance company. “We have a number

of synergies with the group companies that join us in these initiatives”, she reinforces.

She leaves a final note to the annual quota allocated to the **Abem Program**, of the **Dignitude Association**, a fund that intends to address the problems of access to medication, guaranteeing that all Portuguese have access to the reimbursement of prescribed medication.

At a cultural level, in addition to the **Fidelidade Art Project**, a Contemporary Art space in the heart of Lisbon’s Chiado and open to the public free of charge, she highlights the support to the **Manicómio Project**, created by Sandro Resende. “The aim was to discover artists at the mental health institution Júlio de Matos and put them to work in Beato’s co-working space”. A very innovative and important project and where art is used to integrate these people in the job market.

“THERE’S A LOT OF PEOPLE DOING INCREDIBLE WORK. WITH NOTHING. THEY HAVE TO BE HELPED”

As regards traditional forms of support in social responsibility she expresses a personal perspective. “We must abandon the cheque thing. We have to get involved and find ways to support these people who dedicate their lives to those in need.”

Before detailing the work done inhouse and for the “house”, she recalls that, at Fidelidade, “we are always concerned with making our employees’ lives easier so that they can take a break in their work day”, she stresses. Through a dedicated website “we bring matters that make their lives more pleasant and help making human beings more sensitive to others and more knowledgeable than those around you – Fidelidade Comunidade is the name of our Social Responsibility Program”.

At the same time, “in 2013 we launched the **NOS - Social Support** program that supports eventual situation of distress experienced by our employees. We have 3500 employees. We have everything: illness, divorce, depression, lack of liquidity,” she enumerates. “When we started it, few people joined. We were worried! We quickly realized that there was fear of possible exposure and that the situations might be known”, she recalls. Confidentiality was crucial”, she guarantees. Today, “more than 400 people are supported”. Support that is not limited to the employee, but extends to the household.

Ana Fontoura takes this opportunities to go into detail about this insurer’s activity. “The family is part of the ecosystem today. Before, home was home, work was work. But that was a fallacy. If your child falls ill you will not be here at the



company”, she states. “There has to be work/family balance. The company has to look at this and it does! What kind of adults are we going to have tomorrow? ”, she asks.

One of the axes of action embraces informal caretakers. “We want to know where they are, who they care for and where we can help, says. “We can always do something. For the well-being of our employee. If you can work one day or more from home... ”, she tells us. “There’s people doing an incredible work. With nothing. They really have to be helped”, she concludes.

THE RESPONSE TO THE PANDEMIC

“In record time, the company had 3200 people working from home with all the tools necessary for their comfort to work from their homes, realistic schedules were created for those who have children at home and there was daily monitoring of the infected and of the most anxious”, she summarizes. “Constant communication and a lot of interaction between teams. Many heroes among us who have gone out of their way to meet the needs of the Community. Not to mention the various initiatives that the Company launched for its Customers and beyond”, she adds.

The head of the Social Responsibility Office of Grupo Fidelidade considers that “life will not be the same after COVID”.

“We learned that we can work differently, we learned that we can rely on the Company in times of distress, we realise that people are more important than we thought... I think none of us will forget those who supported us in these unique moments in our lives”, she concluded.



AGEAS FOUNDATION

Célia Inácio
President of the Ageas Foundation

"We are not going to paint walls just for the sake of painting walls"

"We are not going to paint walls just for the sake of painting walls; we will paint them, yes, but because this will have an impact on the institution. It's a step forward." Célia Inácio, President of the Ageas Foundation came up with this example at the start of our conversation about social responsibility actions.

"It's not just a matter of painting walls. It's about knowing the needs, knowing the institution's challenges and understanding our partner. And understand what we can do", she explains. That's how she defines the role of the Foundation she presides.

Part of a multinational based in Brussels, the Ageas Foundation, which only exists in Portugal, has been writing a new chapter in the history of the centenary group. A work "that is recognised" and whose projects are carried out "thanks to donations from the group".

This Private Institution of Social Solidarity (IPSS), established in 1998 is now more than two decades old. In order to have Foundation status "we had to have assets and what we sold was the idea that people are the greatest asset we have in the company", she concludes. "The genesis was the need to mobilise human capital and humanise the financial support that the company offered the community", recalls the president of the Foundation.

The figures point altogether to "148 thousand hours of volunteering, more than four thousand actions and about 500 supported social solidarity institutions", as reported in the film alluding to the two decades anniversary.



"OUR PRINCIPLE IS NOT TO JUST GIVE €30,000 EUROS AND THAT'S IT. WE DON'T LIKE TO WRITE CHEQUES"

The Foundation bases its strategic model on three axes: "Corporate volunteering, entrepreneurship and social innovation, and projects with sustainable social impact". The logic is based on long-term partnerships with institutions. "We don't want the one shot", she warns. "It may happen, occasionally," she admits.

Célia Inácio quantifies **corporate volunteering**. "In 2019, we had more than 800 volunteers, 500 of which employees who donated more than 5,500 hours of volunteering work to the community. And we supported around 80 institutions, north, south and in the islands".

The **SEMEAR na Terra program**, on the grounds of INIAV - National Institute for Agricultural and Veterinary Research, in Oeiras, is a good example. The greenhouse needed an investment for repair works. "Our principle is not to just give €30,000 euros and that's it. We do not like to write cheques. That is not how we work", she asserts. It was renovated and repaired with the participation of several volunteers and the material, as well as the specialized work, was an investment by the Ageas Foundation. "The greenhouse makes 8 thousand euros a year. Potatoes, pumpkins, everything is organic", she says. A **sensorial garden** was another work developed by Team Building Solidário with the LIGA Foundation (Portuguese League of People with Motor Disabilities), in Lisbon. "The therapeutic garden project helps develop the senses of people with disabilities and elderly. The sounds, the smell...", she says. "We want people to feel and interact with the community. To learn how to include difference in the company", she summarizes.

IMPACT SCHOOL: FOR LONG-TERM UNEMPLOYED, BUT NOT ONLY

Fostering employability in people experiencing situations of social vulnerability is another strategic aspect of social responsibility. The Foundation joined Escola de Impacto, a program launched in partnership with Impact Hub Lisbon.

Both editions involved "80 people", with "an average age of 49 years", subject to previous interviews "in which we help institutions to ascertain how people can be helped", she stresses. After the pitch selection and screening "17 projects" were initiated or are about to be initiated, through employment actions or the creation of micro business.

"The objective is to include, through employability, long-term unemployed and to reach other audiences: people with disabilities", she points out. "The major issue these days is how to include people with disabilities. Organisations must be prepared to take in people who are not just physically disabled as a result of an accident, for example. I speak of autism or Down syndrome", she stresses. "The integration of these people will transform organisations. Leveraging the potential of these people is our challenge until 2021", she says.

25,000 TREES AND A FOOTBALL FIELD

Finally, in the third pillar, the Ageas Foundation supports "projects that contribute to health, education and inclusion". The institution's president lists examples: "The Gil Foundation's mobile unit for home support, Junior Achievement in education, social education grants through the Association of Entrepreneurs for Social Inclusion (EPIS), ageless cycling and healthy eating habits without food waste, with AMI (#agirsem desperdício alimentar)".

She also highlights two further actions. "In October 2018, in the Foundation's 20 years, in the Leiria pine forest, 200 volunteers planted 20 thousand trees in one day, with the help of Quercus", she recalls. "On the 29th of February, about 200 volunteers planted another 5,000 trees in one morning".

In addition to the environmental solidarity component, sport also helps. "A group of runners who ran the Valença Marathon decided to join the solidarity activity". The SOS Villages, in Bicesse (Cascais), benefited from a "bet waged as to the competition times whereby the Foundation multiplied this by two, this leading to the donation of running shoes and shorts", she explains. The number of people who joined was such that they got "enough equipment to dress children from head to toe and there was money left to renovate the football field", she rejoices. Célia Inácio, President of the Ageas Foundation, points to an "ambitious vision" of a "more inclusive and resilient" society. She wants to "get people to go out and act".

"Nobody does social responsibility just because it's nice. It's a question of knowing how to be in society and giving back to society what it gives us. In partnership with the third sector. It's the most humane and most distinctive way we have to act", she stresses. "We try to be as genuine as possible. The word 'heart' in our brand, makes a difference", concludes the president of Ageas.



MAPFRE FOUNDATION

João Gama

Marketing and Customers
Director at MAPFRE

“We made a decision: doing less is more”

The MAPFRE Foundation, established in 1975, “is the direct result of the Group’s mutual nature”, explains João Gama, Marketing and Customers Director of this insurance company. “As a rule, parallel entities, e.g. Foundations, are established within companies where there is both patronage and social marketing, and that’s it. But that’s not the case here,” he asserts. And that’s not the case because of the shareholder nature of the group. “Fundação MAPFRE is a majority shareholder and holds 63% of MAPFRE SA, the group’s holding company. We wanted to preserve our mutual culture and ensure that we always control our destiny as a company”, he says, recalling that the MAPFRE group was established in the 1930s in Spain as an agricultural company.

“The Foundation’s funds come from MAPFRE SA.” This insurance company, established in 50 countries, and the Foundation (operating in 31 countries) share the same identity. In the past 10 years, our 500 million euros budget assisted 100 million people.

“Worldwide, the budget is around €40 to €50 million a year. In Portugal, since 2009, we have reached the amount of around half a million euros”, he recalls. “It is a very interesting amount for a company like this”, he assures.

“In 2006, we restructured our Foundation and it began operating in a number of countries where it is currently well established and focus on five specialized areas of activity: social projects, culture, health promotion, insurance and social welfare (we analysed the role our sector may play in the future taking into account the foreseeable evolution of the Welfare State) and road safety and prevention. In the latter case given that, although we currently operate in all areas of direct insurance, assistance and reinsurance business, for many years the car industry was the engine of our development. The know-how in this field was important in consolidating our leadership, for example, in the Spanish market, and was also important in the internationalisation process that we started in the eighties.”

Worldwide, the MAPFRE Foundation awards prizes, scholarships and grants annually. “Being worldwide, we have several national entities and researchers who have already applied over the years and who have even won some. We are also at this level doing some restructuring to adapt to the new needs that are emerging in the world and in the 50 countries where the company is present. The Social Awards, for example, are normally chaired at their award ceremony by Queen Dona Sofia of Spain.”

SEVEN VOLUMES THAT TELL THE CONTEMPORARY HISTORY OF PORTUGAL

In Portugal this Foundation “entered the country about 20 years ago, support culture and sponsoring young painters on occasion”, he recalls. Ten years later, it revised its positioning. “It made sense to establish a different structure and expand our operations to other areas in this country.”



Contrary to its operations in Spain, for example, the MAPFRE Foundation has no employees in Portugal. The resources are assured by the MAPFRE team, that is, “we are the assets, we work on the Foundation’s projects simultaneously along our professional activity in the insurance company, but also over the weekend, holidays, at night...”, he assures. In Portugal, the MAPFRE Foundation relies on the work of 60 to 80 volunteers, MAPFRE employees, who participate in many projects, activities and are always available to offer their time to those in need. Until recently we had a number projects, we had dozens of projects ongoing, until we decided that, in order to focus more doing less was more”, he concludes.

João Gama mentions two examples in the social field. “We are the founding partners of **Refood**. We offer car insurance and to the five thousand volunteers” of “**Associação Novo Futuro**, which supports children and young people with social reintegration problems”. We have worked together at Christmas parties where MAPFRE employees offered Christmas gifts to young people, we painted and renovated spaces for this association, we collected school supplies, we offered theatre tickets, etc.”

He also highlights, in the cultural area, the seven volumes of **Contemporary History of Portugal**. “In the last 20 years, nothing of the kind was published with the contribution of the leading contemporary thinkers, political scientists



and historians”, he stresses. Two more issues were launched in the meantime, completing the initial five, one on Contemporary Political History and another on Contemporary Social History of Portugal. Unfortunately, given the current situation, we had to postpone its public presentation. Also are also considering the launch of a “Contemporary History of Portugal in Photography”.

In the healthcare sector we resume the work regarding the presentation of the “CPR11 mobile phone application, which aims at preventing the occurrence of sudden deaths in sport”. This is an initiative of the Joga Seguro (Play Safe) campaign, promoted by the MAPFRE Foundation, of which Infanta D. Elena is the project director and is sponsored in Portugal by the Luís Figo Foundation.

THE BET ON ROAD PREVENTION

The actions related to **Road Prevention** are “one of the Foundation’s focal points”, assures this Marketing director. They focus on two axes. “We identified a gap: car seats for children. Often, as regards children transportation from the moment they leave the maternity ward and throughout childhood, parents make many mistakes in terms of safety”, he warns. The “Babies, Children and Youth in Safety” project was thus born, developed in partnership with the Directorate-General for Health, APSI - Association for the Promotion of Child Safety



Luis Anula (CEO of Mapfre), Hunter Halder (Founder of ReFood) and João Gama (Mapfre)

and DOREL Portugal. “In coordination with the DGS and the regional centres, we provide training to healthcare professionals, in maternities and health care units in order to teach parents how to properly transport children”, he adds. This project revolves around “60 cores” and they are currently working out on a new structure for this project with their partners in order to make it even more dynamic with fewer resources. “The idea is to boost and use digital more and to enter also the sector taxis and TVDE (Ubers and the like) sector, offering training in this area as to the correct transportation of children”, he anticipates.

The Road Education Caravan is “a roadshow, in a lorry that can be turned in a classroom and carries electric karts”. This caravan travelled to “36 cities” in Portugal over the past few years and was visited by more than “31 thousand children and their parents and teachers”. The target is children from “3rd to 7th grade”, and the content is adapted to those ages.

“We spend a week in each city. We have travelled to nine cities in one year. We follow the school calendar and we had already selected the three cities we would be travelling to in October but we decided to postpone it given the current situation. And he regrets one thing: “As a rule, around 1000 children spend the week in the Caravan. However, in the cities in the inner areas of the

country it’s not easy to reach that number. That is why we haven’t been able to take the Caravan to these regions, much to my regret”.

“In a second, all your life changes”, is a 20-minute video made by the Foundation and presented in secondary schools. It contains real testimonies of people who have suffered serious road accidents which had a very serious impact on their lives, but who managed to get around”, he describes. “It’s a way to reach this younger generation and to draw attention to the risks of driving under the influence of alcohol, drugs, using the mobile phone while driving, etc.”

Finally, “Cidade Maior” is a pilot project with the Lisbon City Council, developed in parishes in the city centre. “The elderly walk the streets and take notice of holes in the ground, for example. We make a report and send it to the City Council”, he says. On the one hand, the elderly “feel involved in improving road prevention” and on the other this “is beneficial for their health”.

João Gama looks at the next decade and anticipates the role of the Foundation. “It will be different, according to each specific country. In developed societies the concern with road safety issues is a battle that is never won. In less developed societies we focus on the social issues”, he concludes.



THIS IS THE TIME OF SCIENCE

**Miguel
Prudêncio**
RESEARCHER



"The role of Science will remain crucial for the well-being of all and that assuring financial conditions to allow Science to keep providing the answers we all seek should be a goal for us all."

"The majority of the population knows and trusts the capacity of Science to find the solutions we all yearn for", says Miguel Prudêncio, Main Researcher at the João Lobo Antunes Institute of Molecular Medicine (iMM)

There are times when what was already known to many suddenly becomes clear to everyone. The recent COVID-19 pandemic represents one of those moments as it makes clear, even for those who were not convinced, the vital importance of Science in our society.

Rarely as in the past few weeks have we seen so many scientists talking on television and so many people listening with attention and interest to what they have to say. The general population places in the hands of Science the hope in reliable diagnostic tests, in effective treatments, in a vaccine that will give us back the tranquillity that SARS-CoV-2 came to steal us.

More than 100 researchers have been working over the past few weeks at the João Lobo Antunes Institute of Molecular Medicine (iMM), performing several thousand diagnostic tests, trying to develop, together with

researchers from other institutions, a serological test allowing us to identify who has already been infected, and analysing cells from COVID-19 patients in order to figure out how our immune system responds to the presence of this invader.

Thousands around the world are trying to find a drug, trying to make a vaccine. The majority of the population knows and trusts that we find the solutions we all yearn for in Science. Because it was Science that allowed us to increase our average life expectancy by about 30 years over the past century. Because it was Science that brought us antibiotics, which saved and continues to save so many lives throughout the world. Because it was Science that gave us the vaccines, that unique discovery that today allows our children to be effectively protected from diseases that previously would, in many cases, be a death sentence. There will always be, obviously, conspiracy theorists, advocates of alternative "medicines" and heralds of the anti-vaccine movement. But I believe that even those, in moments like the one we are going through, realize that the hope of returning to a lasting normality resides lies in Science.

COVID-19 did awaken some dormant consciences, but it is important that they stay awake from now on, and that Science and its funding take the place they deserve in a modern society. Because COVID-19 will vanish, but the challenges for Science in general, and for biomedicine in particular, remain enormous.

It is worth remembering that April 25th is not only Freedom Day in Portugal, but also World Malaria Day around the world. Year after year, almost half a million people, especially children, die from this devastating disease in some of the most disadvantaged regions of the globe. Scientists have been looking for a vaccine against this disease for a long time, but the difficulties regarding its development abound, both technically and financially. The solution for this, as for so many other medical challenges, is scientific knowledge. And only with sustained and regular investment in science and research can they be overcome. Hence and after this stage, it should become clear, even for those for which it was not yet quite clear, that the role of Science will remain crucial for the well-being of all and that assuring financial conditions to allow Science to keep providing the answers we all seek should be a goal for us all.

LESSONS FROM HISTORY FOR THE ECONOMIC 'RECONSTRUCTION'

Pedro Lains
ECONOMIST



"There will be no excuses for making wrong choices"

Historical comparisons have not ceased since the outbreak of the new coronavirus paralysed world. First, of course, with other pandemic plagues that hit the world: the Black Death, in the 14th century, or the Spanish Flu, in the 20th century. But most analogies made by politicians and economists focus on warlike situations.

The United Nations (UN), through Secretary-General António Guterres referred to the effects of the outbreak as "the worst crisis since this organisation was established "after the Second World War. Some times before, when the State of Emergency was declared in Portugal, President of the Republic Marcelo Rebelo de Sousa used the word "war" (eight times) to define the period ahead in the fight against the spread the COVID-19 infection and the shockwaves caused by the strong measures of social and economic containment. "A true war" a term used also by the Prime Minister, António Costa, or the Minister of Health, Marta Temido.

Economist Kenneth Rogoff, a Harvard professor and former chief economist at the International Monetary Fund, assumed that the new coronavirus pandemic would require states to engage in a "war economy", with large-scale capital injection and the eventual conversion

of facilities and industries into hospitals and medical and hospital supplies factories.

In light of a major global economic recession which is all but certain, although its impact is still unpredictable, and of the basic policies that will have to be at the service of the "reconstruction" of the world economy and currently being discussed, does it makes sense to adopt such a warlike perspective and look at what happened in the post-war periods?

"The potential economic impact of this pandemic may be compared with the impact of the two world wars, in terms of both duration and intensity. And is no coincidence that many senior European politicians draw such a comparison. The differences are big in many and relevant aspects, as regards the destruction of human lives or the reduction of the productive capacity for example", Pedro Lains, economist and PhD in History told Seguros & Cidadania. His main research area is the Economic History of the 19th and 20th centuries and this head researcher of the Institute of Social Sciences of the University of Lisbon has been studying the past to explain the course of the Portuguese economy and find answers for the present.

"The comparison with the two [World] Wars is there above all to remember that the real consequences, not the potential ones, will depend on the way economic recovery will be managed", highlights Lains, economist and researcher in Economic History, referring two examples. The first is the 1919 Treaty of Versailles and the extreme austerity that was imposed on Germany, just like the imposed of the political and economic disintegration of the Austrian-Hungarian Empire. The second is the 1944 Bretton Woods Agreements and the 1947 Marshall Plan, which provided the institutional framework and financing for the recovery of international trade worldwide and for the recovery of European economies, devastated by war.

"We have to understand that the paths followed were the result of political choices made by the heads of state and government of democratic countries. In the first case, the rulers of the winning countries followed the path of populism and chose to impose punishments on the losers, the weakest. However, we know today that everyone was to blame for the start of the World War I, as the different powers shared a sense of invincibility. In the second case, that of the World War II, governments were able to establish platforms to discuss ideas and methods of action and were

able to find common ground and explain their voters the respective advantages. In order to better realise this, it is worth remembering that the Marshall Plan was presented to the United States electorate as a form of recovery aid, as a means of giving wheat and food to the decimated populations of Europe, but its success stemmed mainly from the fact that it helped recovering international trade, with each national economy responded on their own opening borders", he explains.

Pedro Lains stresses that what will happen in the wake of the pandemic will depend, once again, "on the intelligence of major political decision-makers on an international scale, especially in the European Union". This intelligence was tested during the 2008-2013 crisis, but it proved to be "disastrous". In fact, "it was not the German electorate that imposed austerity on Portugal: it was the German politicians and the Portuguese who chose this path. This is written in the stone of history, it's undeniable. What happens now will depend on the political will of the leaders. Will they want to share their place in history with the signatories of Versailles Treaty or with the signatories of the Bretton Woods agreements and the Marshall Plan?", he asks.

One last point can be added: "If European leaders decide to follow the losing path, this time, national governments must respond with the means at their disposal. And that doesn't mean exiting the Euro or the European Union, as national governments still have much power to intervene in their economies. If the European Central Bank does not provide liquidity without harsh conditions, national governments must find other ways to create liquidity, either through their national budgets or finding other means", he says.

By way of balance, the comparison with past wars is there above all to remember that the manner how economies will recover from the pandemic depends to a large extent on the economic policies that will be implemented. "And just like the History of the 20th century, which has a lot to teach us, there will be no excuse for making wrong choices. It will be a difficult exercise, as it always is in democratic regimes, but it is within the reach of our leaders and the least we should demand from them is that they make the right choices, outside and inside the borders", Pedro Lains concludes.

3 QUESTIONS TO 3 ECONOMISTS

THE FUTURE OF THE PORTUGUESE (AND GLOBAL) ECONOMY BY LUÍS CABRAL, JOÃO DUQUE AND JOÃO DUARTE



What do the coming times hold for us? Luís Cabral, João Duque and João Duarte, three economists answer three questions about the projections for the Portuguese economy (V, U or L), the action of banks and the future of the European Union in order to overcome a public health crisis that quickly became an economic crisis

1 - DESPITE THE STILL UNPREDICTABLE CONSEQUENCES AND THE NECESSARY CAUTION, HOW DO YOU FORESEE THE ROAD AHEAD FOR THE PORTUGUESE (AND WORLD) ECONOMY?

2 - MEASURES ADOPTED BY CENTRAL BANKS AND POLICY MAKERS AROUND THE WORLD HAVE FOCUSED ON PROVIDING LIQUIDITY TO FINANCIAL MARKETS AND THE BANKING SECTOR. WITHOUT CONSUMPTION, COMPANIES ARE ALSO ASKING FOR LIQUIDITY INJECTION INTO THEIR CASH HOLDINGS. IS THIS THE RIGHT STRATEGY? WHAT SUPPORT MEASURES FOR COMPANIES SHOULD BE A PRIORITY FOR YOU IN THE SHORT AND MEDIUM TERM?

3 - THE EXISTENCE OF FUNDAMENTAL DIFFERENCES BETWEEN THE MEMBER STATES ON HOW TO DEAL, ONCE AGAIN, WITH A CRISIS HAS BEEN QUITE CLEAR. HOW SHOULD THE EUROPEAN UNION DEAL WITH SUCH A CRISIS THAT KNOWS NO BORDERS AND HAS NO CULPRITS? IN YOUR OPINION, COULD THE EU'S SURVIVAL BE AT STAKE?

"The priority is to ensure that companies can survive the economic downturn"

1-The lockdown policy had an immediate effect on the GDP fall. It's a "recession on demand", an expected cost of public health measures. Will be in V, U or L shape? With a recession forced by public health policy and a gradual lockdown we will be closer to a very "upsetting" U than V. Reasons: in the globalised world where production chains include companies from multiple countries, the fact that a particular economy is "reopening" does not mean that things will be back to normal. We have to factor in the other economies in the production chain. In the Portuguese case, in addition to the supply problem, we have the demand problem. Hotels may open tomorrow, but that doesn't mean they will be full. I don't believe it will be in L shape, which corresponds to negative effects, even in the long run, something that in the economy is dictated by investment and innovation. I don't believe that the COVID-19 crisis will have a permanent negative effect on investment and innovation.

2 - We are not facing a demand crisis, but a supply crisis. There are people who, with their Keynesian background, tend to see everything as problems that can be solved with Keynesian policies to support demand. That's not the case. This does not mean, however, that there is no room for supportive and stimulating economic policies. The priority is to ensure that companies can survive the economic downturn.

3 - Debt mutualisation played – or would have played – an important role during the 2011 crisis. In the current context, it's relatively less important. On the contrary, the problem of the "moral hazard" of mutualisation of debt is of the highest order. How will this debt be issued? Let us consider an analogy. The presidents of each country go out for dinner. There are two ways to pay the bill. Each one pays for what he consumed. Or the total bill is split by everyone. This second "solidarity" alternative implies a significant "moral hazard": for each additional Euro I spend, I only have to pay about 5 cents, the rest is paid by the others. I understand that several countries are not interested in joining this kind of schemes.



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ECONOMIST



Foto: Paula Nunes/ECO

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ECONOMIST

"It's a priority to bring as much liquidity as possible in the shortest amount of time"

1 - My expectation is that there will be a fall in the 1st quarter, although the most violent fall will occur in the 2nd quarter. I believe we may witness an asymmetric "V" recovery, that is, with values pertaining to a fall of activity compared to the same quarter of the previous year, but no longer that negative. This is due to a simultaneous fall, first in consumption, then in exports and investment. Although the price of energy is falling very sharply, this effect does little to ease the expected decline. A variation between -4.7% and -7.3%, that's my expectation as regards the GDP results in 2020.

2 - Banks are the link between the issuing bank (European Central Bank) and natural or legal persons. It's natural for banks to be used to channel the ECB's liquidity to governments and businesses, and to people. The question is how to do it. In light of the expectation of a recovery within three or four months, the idea of keeping the productive structures prepared for the recovery makes sense. There is apparently no need to annihilate supply. Some will disappear and the people involved will have to be supported via unemployment benefits or other mechanisms with the same purpose. But now we have to inject everything we can to withstand payments of salaries and to suppliers to avoid a wave of defaults. As regards other payments (taxes and financial charges) the idea should be to relieve companies, without jeopardizing the financial health of banks. Or else we will create a problem pretty similar to the one we already had. It's a priority to bring as much liquidity as possible in the shortest amount of time. And the State can also help by paying off all its debts.

3 - With each crisis, the European Union (EU) has responded with more unity because it realised that the creation of the European dream can only be achieved with instruments of unity. But with control mechanisms at the same time. And given the current proposal of creation of some crowdfunding mechanisms the breaking of this unity has become more evident. The responsibility for this disunity lies in the distrust that States have in the mechanisms to enforce their rules. The monetary unity led to a huge loss of sovereignty. But, somehow, States acknowledge that everyone has lost equally and that there is no way one of them will start issuing currency to their country. That is, there is an instrument of unity of action and there is control. Regarding debt, there is no reason why, in order to issue debt, it has to be supported in collateral and the collateral of the States' debt is taxes. Now the EU has neither the capacity nor the power to impose European taxes. Hence the fear. I believe that this crisis will eventually consolidate and will not destroy the EU. But I accept that there is that risk. There has always been and always will be.



João Duarte
Professor at Nova SBE

ECONOMIST

"Unless a vaccine or effective treatment is found, the recession will be long"

1 - Unless a vaccine or effective treatment is found, the recession will be long. According to academic literature on pandemics, and for which vaccines do not exist, the economic crisis that followed changed in duration and depth, but the vast majority was long-lasting. First, the economic crisis will last as long as the health crisis is there. On the other hand, the higher the mortality rate and the greater the destruction of value due to redundancies and company closings, the more persistent the economic crisis will be (the greater the base of the U). There is also the problem of external demand, essential to the Portuguese economy: it will be considerably lower next year due to the loss of both confidence and income in the rest of the world.

2 - The injection of liquidity has historically been made to banks. But, at the moment, the vast majority of companies, due to the high degree of uncertainty and the almost total drop in revenues, prefer to lay off the labour force and wait for the economy to recover instead of financing themselves through bank loans. Thus, in order to safeguard employment and companies, the injection of liquidity must be made directly to companies and without counterparts that might render it unfeasible. The layoffs become ultimately a form of injection of direct liquidity in companies that has as its greatest counterpart the non-dismissal of the workforce. The right measures were taken for this first phase of the COVID-19 crisis. Despite involving a large contribution from the State, it leaves the government in a situation with some fiscal slack (which was already low) to face the 2nd phase of the economic crisis where the measures will change in nature. They will cease to be of a more social insurance nature and will become an economic stimulus. It is essential that the government understands the structure of the economy in its inter- and intra-sectoral network. In particular, one should consider which measures to take as regards the tourism sector. Reinforcing investment is essential to reskilling the workforce in the most affected sectors, in order to take advantage of this period of lower economic activity to restructure it as much as possible for the future. The opportunity cost to do so has never been lower.

3 - An agreement should be reached on corona bonds, on strengthening the European Stability Mechanism, increasing support for science for solutions to fight COVID-19 and setting up a coordinated centre to support the health sector in member states so as to facilitate and coordinate imports of medical supplies (together they would have more bargaining power to meet the strong demand from the United States) and to transfer medical personnel and supplies to the most affected areas (the EU will only truly win the virus war when it is eliminated in all member states). I believe that the possibility of the EU not surviving is real. But I don't believe that it will get to that point. Member states will realise that sharing long-term gains more than offsets short-term loss sharing.



COVID-19: THE STORY OF A VIRUS UNKNOWN

From January to May, this is the chronological history of a virus that originated in China, became a pandemic, led to the closure of almost all countries in the world and put more than 4 billion people in lockdown mode. The public health crisis is compounded by an unprecedented global recession.

On December 31, 2019, China reported the first case of death from pneumonia in the city of Wuhan to the World Health Organization (WHO). It was initially dubbed 2019-nCoV. The disease caused by the new coronavirus would be later referred to as COVID-19.

The WHO declared the global pandemic. The world closed its doors and its borders and more than 4 billion people lived in lockdown.

From public health crisis to economic crisis, an unprecedented global recession is now expected.

This is the chronology of a crisis.

12 DECEMBER 2019

Cases of pneumonia begin to emerge in Wuhan, the capital of the Chinese province of Hubei.

31 DECEMBER

Chinese authorities report cases of pneumonia in Wuhan to the WHO.

05 JANUARY

Experts rule out the possibility of this virus being the same of the Severe Acute Respiratory Syndrome (SARS) or Middle East Respiratory Syndrome (MERS).

07 JANUARY

Chinese authorities identify the virus as a new coronavirus.

11 JANUARY

The Wuhan municipal health commission reports the first death. A 61-year-old man.

21 JANUARY

WHO confirms human-to-human transmission of the virus.

22 JANUARY

Wuhan temporarily closes the airport and train stations. In Portugal, the General Directorate of Health (DGS) starts mobilising to face COVID-19. The hospitals of São João, in Porto, Curry Cabral and Estefânia, in Lisbon, are now in alert mode.

24 JANUARY

113 cities in Hubei province are quarantined, affecting 41 million people.

25 JANUARY

France confirms three cases, the first in Europe. Hong Kong's special administrative region declares the virus an emergency, cancels New Year celebrations and restricts connections with mainland China.

26 JANUARY

First suspected case in Portugal: a man, who had travelled from China two days earlier, is placed under observation at Hospital Curry Cabral. Test results for the coronavirus turned out to be negative.

30 JANUARY

WHO declares coronavirus a global emergency.

04 FEBRUARY

Japan announces that 10 passengers on the Diamond Princess cruise are infected. The ship, with more than 3,700 people on board, is quarantined off the coast of Yokohama, near Tokyo.

07 FEBRUARY

Li Wenliang, the Chinese doctor who warned of the outbreak, dies after contracting the virus at the hospital in Wuhan where he worked.

11 FEBRUARY

WHO names the infection by the new coronavirus COVID-19. It estimates that a vaccine could be available in 18 months. The reaches 1,000 fatalities.

15 FEBRUARY

The first citizen in Europe dies. A Chinese citizen from the province of Hubei who was in France.

26 FEBRUARY

Brazil confirms the first case. The first in Latin America. All continents confirm cases, with the exception of Antarctica. For the first time since the pandemic, there are more new cases of infection reported outside of China, 459, than in China, 412.

28 FEBRUARY

WHO raises the risk of spreading COVID-19 from "high" to "very high".

02 MARCH

First positive test for COVID-19, in Portugal.

07 MARCH

The world reached 100,000 cases.

08 MARCH

More than 100 countries report cases of COVID-19.

11 MARCH

WHO Director-General Tedros Adhanom Ghebreyesus declares COVID-19 a pandemic and calls on countries to take urgent and aggressive action.

13 MARCH

"Europe has become the epicentre of the pandemic, with more cases and deaths than the rest of the world, with the exception of China," says the Director-General of WHO.

16 MARCH

The borders between Portugal and Spain are closed. The first coronavirus death in Portugal is confirmed. The government decrees the closure of kindergartens, schools, basic and secondary education, free-time activities in the public or private sector.

18 MARCH

The state of emergency in Portugal was decreed, through Decree of the President of the Republic nr. 14-A/2020 that establishes, among others, the General Duty of home confinement, suspension of retail trade activities, except for those providing essential goods, closing facilities and establishments and imposing work from home whenever possible.

Imposition of a sanitary enclosure in Ovar, a geographical quarantine imposed on this municipality in the Aveiro district.

21 MARCH

First case in Angola and East Timor.

23 MARCH

The US Congress approves a \$ 2.2 billion stimulus package - the highest in US history, to help citizens and businesses deal with the economic impact of the coronavirus pandemic and to finance urgent spending in the health sector..

24 MARCH

More than 400 thousand cases of COVID-19. It took three months to reach the first 100 thousand confirmed cases, 12 days to reach 200 thousand, three days to reach 300 thousand and two days to reach 400 thousand.

26 MARCH

British Prime Minister Boris Johnson tests positive.

In the USA, detected cases exceed those found in China and Italy, making America the new epicentre of the pandemic.

28 MARCH

The world witnessed over 600,000 cases of COVID-19. Portugal announces that all foreigners will be treated as nationals during the COVID-19 crisis, ensuring their access to public services.

29 MARCH

More than 30 thousand deaths, globally.

02 APRIL

The barrier of one million cases has been exceeded.

03 APRIL

Portugal enters another 15 days of state of emergency.

08 APRIL

China lifts confinement in Wuhan.

14 APRIL

Donald Trump announces that he will cut U.S. contributions to WHO. International Monetary Fund points to a 7.5% drop in the 19 countries that make up the Eurozone as a result of the so-called "Great Lockdown".

15 APRIL

The number of cases exceeds two million worldwide. The Bill & Melinda Gates Foundation scales the contribution to \$ 250 million.

17 APRIL

During a press conference, Michael Ryan, executive director of WHO - Emergency Medical Program, emphasizes that there is no evidence to prove that anyone who has been infected and recovered is immune to the disease.

18 APRIL

The third state of emergency in Portugal begins.

19 APRIL

More than 100 thousand dead.

21 APRIL

Over 2.5 million cases globally. In the USA, it exceeds 800 thousand.

25 APRIL

More than 200,000 dead worldwide.

27 APRIL

Globally, the number of COVID-19 cases exceeds 3 million.

28 APRIL

The number of cases in the USA exceeds one million, 1/3 of the cases globally. 58,000 deaths in the US, more than the number of Americans who died in the Vietnam War.

03 MAY

Portugal enters a situation of calamity, after having been for three consecutive periods under state of emergency.

04 MAY

Start of the 1st phase of lockdown easing and the gradual reopening of some economic activities, hairdressers, small shops, bookstores and car trade. Prohibition of events with more than 10 people, civic duty of curfew and mandatory use of masks in public transport.

According to the Ministry of Labour, Solidarity and Social Security (MTSSS), more than 109 thousand companies applied for the simplified lay-off regime, covering a potential universe of 1.3 million workers. 90 thousand if such applications were accepted and paid representing a total of €284 million, covering 735 thousand workers.

The Portuguese economy contracted 2.4%, year on year, in the first quarter of 2020, during which it was partially affected by the pandemic. Compared to the previous quarter, the drop was 3.9%, according to data released by the Portuguese National Statistics Institute (INE).

Portugal reports 1,231 deaths related to COVID-19 and 29,209 infected, 173 plus, according to the epidemiological bulletin released by the General Directorate of Health. The country enters the second phase of the lockdown plan. Another step is taken in the slow and gradual lifting of suspensions and restrictions. Schools (10th and 11th grade), kindergartens, restaurants, cafes and some stores open their doors again, but with a number of rules.

The pandemic has **already infected more than 4.7 million** people in at least 188 countries. According to [Johns Hopkins University](#), this new coronavirus would have caused more than **316,000 deaths**. At least **1.6 million people have already recovered** from the disease caused by SARS-CoV-2.

Emmanuel Macron (France) and Angela Merkel (Germany) proposed a € 500 billion plan to relaunch the European Union's economy to face the impact of the pandemic through an unprecedented mechanism for mutualising European debt.

INSURANCE IN NUMBERS

EVOLUTION OF ACTIVITY IN 2019							
PRODUCTION LIFE AND NON-LIFE			Variation %		Absolute Variation		
	2017.12	2018.12	2019.12	+18/17	+19/18	+18/17	+19/18
TOTAL PRODUCTION	11 580	12 950	12 201	11,8%	-5,8%	1 370	-749
TOTAL LIFE	7 090	8 123	6 992	14,6%	-13,9%	1 033	-1 131
Life Insurance	4 902	6 355	5 283	29,6%	-16,9%	1 453	-1 072
Insurance linked to Investment Funds	2 187	1 767	1 704	-19,2%	-3,6%	-419	-63
Capitalisation Operations	1	1	5	-41%	483,3%	-1	4
TOTAL NON-LIFE	4 490	4 827	5 209	7,5%	7,9%	337	382
Accidents and Health	1 634	1 789	1 962	9,5%	9,7%	155	173
Workmen's Compensation	705	801	895	13,5%	11,8%	95	94
Health	751	807	877	7,4%	8,7%	56	70
Fire and other Damage	802	848	906	5,7%	6,8%	46	58
Motor	1 610	1 719	1 839	6,8%	7,0%	109	120
Transport, General TPL and Miscellaneous	444	470	502	6,0%	6,8%	27	32

U: EUR million | Source: ASF Maps (Provisional Values)

INSURANCE MARKET HIGHLIGHTS IN 2019

The year of 2019 posed some challenges for the insurance sector as a whole and witnessed a drop both in the total volume of premiums (-5.8%, to a value slightly above €12.2 billion), and in the sector's aggregate result (-25.7%, to a value close to € +346 million — a provisional value ascertained by extrapolation from a 92.8% sample). This global evolution is a consequence of developments that are diametrically different from the situation experienced in the Life and Non-Life segments:

NON-LIFE SEGMENT: premium volume growth (+ 8%) for the first time exceeding the € 5 billion barrier. Significant increase in the segment's result from €177 million in 2018

to around €238 million — the highest witnessed since the new chart of accounts came into force in 2008.

THE "MOTOR" BRANCH: the largest in the segment, played also a major role in the positive evolution of the results in the Non-Life segment, where production increased successively since 2014 reaching €1.8 billion in 2019 (+ 7% compared to 2018). However, the combined ratio of this branch — in other words, the ratio between all costs incurred by the insurance company (including costs associated with claims processes, commercial expenditure and administrative expenses) and the value of premiums received — remains at values above 100%, now approaching 104%.

"WORKMEN'S COMPENSATION" BRANCH: growth, for the fourth consecutive year, of production at a 2-digit rate

(+ 11.8%). The result of the branch evolved in the opposite direction, also the result of an unfavourable evolution of the combined ratio of the branch, which moved from a value close to 108%, in 2018, to values above 113% in 2019.

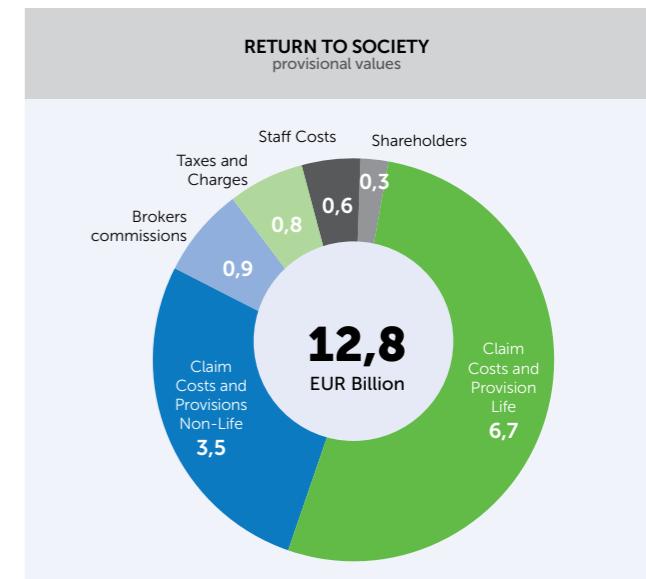
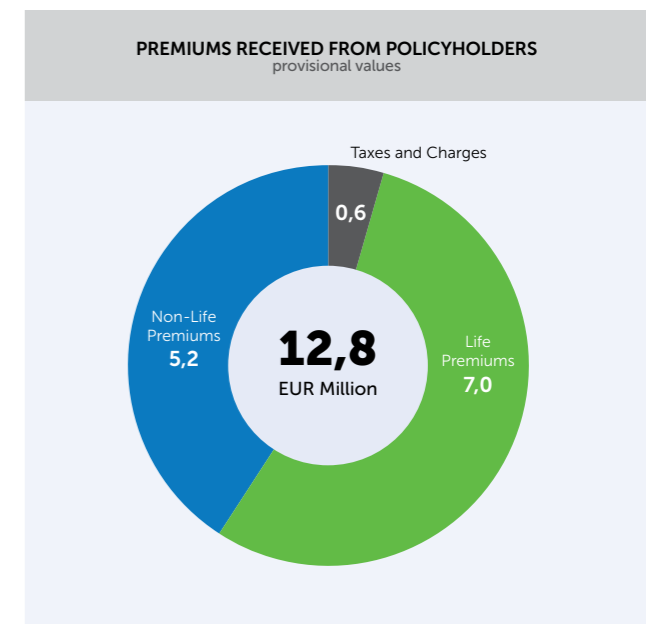
"HEALTH" BRANCH: continues to evolve positively, this time with a year-on-year change of + 8.7%.

LIFE SEGMENT: sharp drop in production witnessed in 2019 (-14%) and in the results of the technical account Life witnessed at the end of 2019 (€208 million), a reduction of -55% (€ -170 million) compared to the same period of 2018.



PORTUGUESE INSURANCE MARKET KEY INDICATORS - 2019

NUMBER OF COMPANIES	NUMBER OF EMPLOYEES	NUMBER OF BROKERS
73	10.150	16.763
DIRECT INSURANCE PREMIUMS	RESULTS (provisional values)	INVESTMENT ASSETS (provisional values)
12,2 EUR Billion	346 EUR Million	56,7 EUR Billion
life: 7,0 non life: 5,2	life: 208 non life: 238	
	non-technical: -100	

PRODUCTION/GDP Penetration Ratio	SOLVENCY RATIO provisional values
6%	181%



MANAGEMENT INDICATORS - OUTPUT OF DIRECT INSURANCE PER DISTRIBUTION CHANNEL - 2019.08

ACCUMULATED OUTPUT SINCE JANUARY	In thousand Euros		Year-on-year variation		Production structure	
	2019.04	2020.04	Nominal	Real	2020.03	2020.04
 LIFE	2 715 723	1 344 378	-50,5%	-50,6%	59,7%	40,8%
Risk	345 711	356 811	3,2%	3,0%	7,6%	10,8%
Capitalization Products	977 655	641 853	-34,3%	-34,5%	21,5%	19,5%
RSP	1 390 307	345 714	-75,1%	-75,2%	30,6%	10,5%
Capitalization operations	2 050	0	-100,0%	-100,0%	0,0%	
 NON-LIFE	1 835 115	1 947 560	6,1%	5,9%	40,3%	59,2%
Accidents and Health	769 949	833 360	8,2%	8,0%	16,9%	25,3%
Workmen's Compensation	359 314	387 307	7,8%	7,5%	7,9%	11,8%
Health	355 959	392 329	10,2%	9,9%	7,8%	11,9%
Fire and other Damage	313 961	328 459	4,6%	4,4%	6,9%	10,0%
Housing and Condominiums	175 303	185 179	5,6%	5,4%	3,9%	5,6%
Commerce and Industry	104 659	110 536	5,6%	5,4%	2,3%	3,4%
Motor	645 637	679 930	5,3%	5,1%	14,2%	20,7%
Transportation	19 003	17 871	-6,0%	-6,2%	0,4%	0,5%
General Third-party Liability	47 346	47 966	1,3%	1,1%	1,0%	1,5%
Miscellaneous	39 219	39 973	1,9%	1,7%	0,9%	1,2%
TOTAL	4 550 838	3 291 937	-27,7%	-27,8%	100,0%	100,0%

U: Thousand Euros

The information made available to APS regarding the accumulated output until April points to an overall drop of almost 28% when compared to the accumulated output in the same period of 2019.

It is true that, engaging in a very superficial analysis, we could be tempted to associate this drop with the difficult period we are currently going through and the impacts of the outbreak of COVID-19. However, we cannot fail to note that we are facing two different realities when analysing the Life and the Non-Life segments.

In the particular case of the Life segment, the annual reduction of more than 50% in accumulated output until

the end of April is in line with evolutionary profile witnessed since the beginning of the year (note that, until the end of February, the last month before the start of the COVID-19 outbreak in Portugal, the year-on-year decrease was already around 41%), which, in turn, reinforces the trend already witnessed in 2019 (a year that ended with an accumulated drop in output in this segment of 14 %).

In this context, we can point out a number of reasons for this evolution in the Life segment (namely, the low savings rate of the Portuguese, the lack of incentives to save and the effects of the extended environment of low interest rates on the attractiveness of products that can be offered by insurance companies), but none of them is

exactly new, although they can be slightly amplified by the impacts derived from the COVID-19 outbreak, both in the households' available income, and in the profitability and volatility witnessed in the financial markets.

As for the Non-Life segment, which traditionally has a strong correlation with the level of economic activity, the output already reflects the first impacts of the decrease in the level of economic activity as a result of the outbreak of COVID-19, whose effects, however, will intensify further over the next few months.

It is, therefore, premature to draw reasoned conclusions based on the information pertaining to accumulated output until April and it is wiser to wait for the developments that will take place during the next months (or until the end of the year).

There are several reasons why it is difficult to measure these impacts in such a short period of time (about a month and a half) since the effects of the outbreak started being felt in the real economy, that is, since the state of emergency was declared and since measures to mitigate the spread of the virus were implemented, namely measures of social distancing and isolation.

First of all, because not all insurance contracts imply monthly payments and there are other ways of splitting premiums (namely, annual and quarterly) that can have a clear impact on the way the volume of premiums is distributed throughout the year. For example, in the case of insurance with annual payments, there is a tradition in certain Non-Life branches of matching the maturity of the premium with the beginning of the calendar year.

On the other hand, the effects of measures aimed at reducing (and / or reversing) the premium, either by the policyholder or by the insurance companies themselves, take their time to be processed at the administrative level and will hardly be fully reflected in the end of April figures. There are, in fact, measures that were disclosed by a number of insurers that don't have an immediate impact on production, but rather reflect on the premiums of the following annuity (and note that this is even one of the possibilities provided by Decree-Law 20-F/2020, legislation which, it is worth mentioning, came into force only on May 13 and, of course, still has no impact on the April figures).

Finally, it is worth remembering that there are several

procedures regarding the issue and payment of premiums (through intermediaries, via direct debit,) that can also have an impact on the manner how premiums are accounted for by different insurance companies.

In any case, we can already identify a trend of global deceleration of premiums in the Non-Life segment compared to what was there in the period before the outbreak of COVID-19. To do so, just compare the growth in premiums in the segment until February (+ 7.3%) with the growth witnessed until the end of April (+ 6.1%).

This deceleration is practically transversal to the entire segment, but is clearly there in the "Workmen's Compensation" branch (which went from + 14.7%, in February, to 7.8% in April) and in the "Motor" branch (which went from 6.7% to 5.3%).

Even so, and on the positive side, it is worth highlighting the dynamism of the "Health" and "Multirisk Housing" insurance branch, which counter the slowdown trend and, even under the current circumstances, are growing at a faster pace than in February, certainly reflecting the growing concern of citizens as to the protection of their health and housing.

In light of all this it is clear that the April indicators don't yet allow for definitive conclusions to be drawn on the impacts of COVID-19 outbreak on the global output of the insurance sector. The analysis of the impact of this crisis will necessarily have to cover a longer period.

PORTUGUESE HAPPY WITH INSURANCE COMPANIES

The insurance sector leads, for the fourth consecutive year, the National Customer Satisfaction Index in the segment related to the financial sector. At national level, it is in the 3rd position. The European Customer Satisfaction Index - Portugal 2019 survey analysed 11 companies.

The insurance sector leads the National Customer Satisfaction Index in the segment related to the financial sector for the fourth consecutive year. In the national positioning as regards satisfaction, Insurance sector is in the 3rd position with an average satisfaction rating of 7.5 points, out of a maximum of 10. Insurance, only surpassed by Bottled Gas (7.91) and Fuels (7.76), was ahead of Banking, Water Supply, Transportation and Telecommunications.

These are the conclusions of the 20th European Customer Satisfaction Index survey (ECSI - Portugal 2019) prepared by the Portuguese Quality Institute (IPQ), the Portuguese Quality Association (APQ) and the Higher Institute of Statistics and Information Management from Nova University in Lisbon (NOVA IMS), which surveyed 2,742 customers from 11 insurance companies. The survey covered 16 sectors and subsectors.

In the eyes of consumers, Insurance is one of the sectors they place the most confidence in. The indexes of Perceived Quality (7.92 points), Image (7.87 points) and Trust (7.72) show the highest average values in this ECSI survey, which also analysed Expectations, Perceived Value, Satisfaction, Resolution of Complaints, Trust, Loyalty and Digital Presence.

THE CUSTOMER'S X-RAY

The ECSI survey, which assesses the National Customer Satisfaction Index, allowed, in parallel, to outline the profile of insurance sector customers.

Thus, 35.7% of respondents deal only with one insurer and half (51.7%) wouldn't know which insurer to choose if they were to reduce their activity with the company they currently sign their policies.

For most customers, the gateway to insurance companies is through the insurance intermediary/broker (48.6%), and the usual means of contact is preferably (43%) by telephone or in person (36.2%). Regarding this last aspect there has been an inflection since 2016 as more than half the customers stated since then that they prefer this type of relationship.

The Motor branch is in the top position as regards coverage: 65.8% of respondents have their vehicle (car or motorcycle) insured. MR Housing ranks second in the policy portfolio, with 44%.

Contact channel with the insurer (%)

- Insurance company: 30,0
- Broker: 48,6
- Bank: 19,9
- DK / DA: 1,5

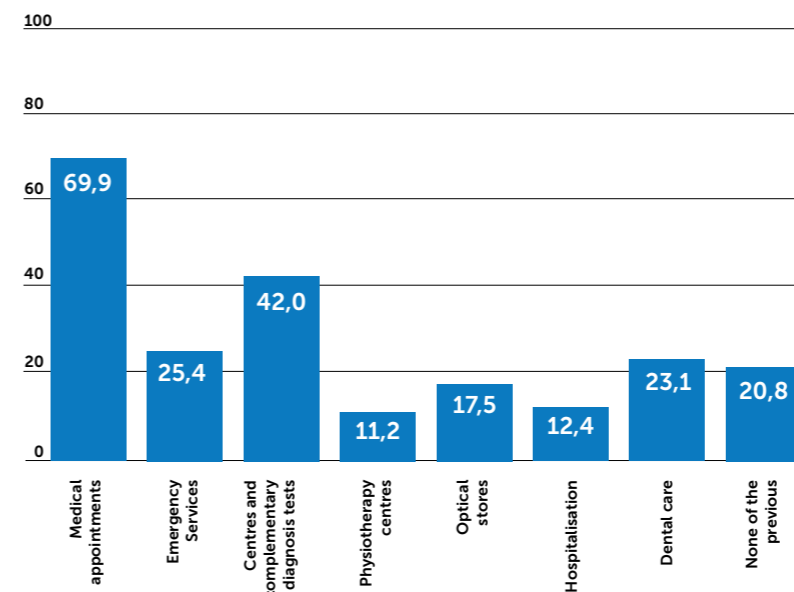


Usual means of contact with the insurer (%)

- Phone: 43,0
- Face-to-face: 36,2
- E-mail: 13,0
- Other: 0,9
- Mail: 1,9
- Never contacts: 5,0



Services used in the network of providers in the last year (%)



Among customers with Life insurance (30%), an overwhelming majority (73.9%) explains that this is associated with Mortgage Credit.

As regards Health, the bulk of respondents (74.9%) are pay the insurance themselves, half use the insurer's medical providers network and, in terms of coverage, less than 50% include the household in their insurance coverage.

Finally, as regards reporting incidents to insurance companies in the last year, 76% say they have done so. Motor stands out and represents more than half of the pie, followed by MR Housing, just over 25%.

TECHNICAL DATA: EUROPEAN CUSTOMER SATISFACTION INDEX (ECSI)

The ECSI Portugal - National Customer Satisfaction Index, is a system for measuring the quality of goods and services available on the national market by means of customer satisfaction surveys.

Led by a team comprising the Portuguese Institute of Quality, the Portuguese Association for Quality and Nova Information Management School - Nova University of Lisbon in 2019 the target population of this survey includes customers, over 18 years, from all branches (Property, Life, Health and Motor).

On average, 250 customers of each insurer covered (11) were interviewed, which in total corresponds to 2742 interviews conducted.

Insurance companies: Ageas, Allianz, CA Seguros, CA Vida, Fidelidade, Generali, Liberty, Lusitania, Western, Tranquilidade and Zurich.

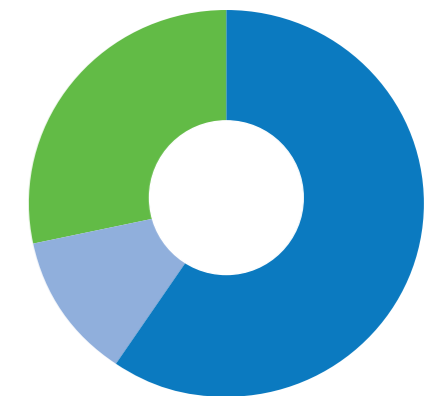
The survey covered 16 sectors and sub-sectors: Banking, Insurance, Fuel, Bottled Gas, Natural Gas, Electricity, Dual (natural gas and electricity), Postal Services, Fixed Telephone Service, Mobile Telephone Service, Subscription Television, Fixed Internet, Internet Mobile, Water and Public Passenger Transport in the Metropolitan Area of Lisbon and the Metropolitan Area of Oporto.

Health Insurance Coverage (%)

- 52,1 Single person
- 46,8 Household

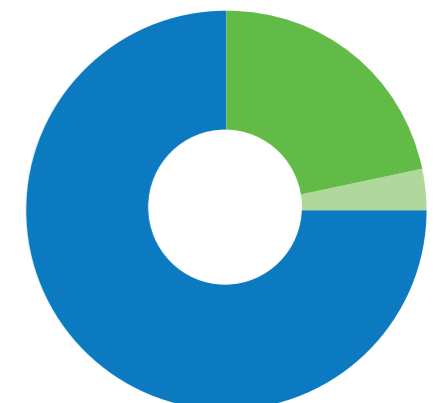
Use of Health Insurance (%)

- Insurer's medical providers network: 52,0
- Mixed: 24,6
- Reimbursement insurance: 10,6



Person in charge of paying the premium (%)

- The client himself: 74,9
- Employer: 21,8
- Both: 3,2



HEALTHCARE DATA, COMPENSATION AND CONTRACTUAL FREEDOM. THE APS AWARD THEMES

Handling healthcare data, compensation credit and contractual freedom were the themes of the three works awarded at the "Portuguese Insurers Association Award".

Handling healthcare data in the insurance industry, written by Diana Nogueira Pires, Creditors Tender and Compensation Credit in Insurance Contracts, by Vasco Baptista, and Insurance Contractual Freedom by Eva Dale were the three works granted with the **Portuguese Insurers Association Award** which acknowledges the best studies and dissertations or research work on topics in the area of Insurance Law.

Handling healthcare data in the insurance activity "aims at drawing attention to a problem that is still there in our legal system" warns Diana Nogueira Pires. "In the General Personal Data Protection Regulation (or the law that ensures its implementation) it is not clearly there, in a clear and unequivocal manner, which source of lawfulness can directly legitimise the insurer, while performing its activity, to handle data (namely as regards optional insurance for individuals – life, health and workmen's compensation)", explains this lawyer at UON, Consulting, S.A., awarded with the APS Prize.

For Vasco Baptista, graduated in Law from the Faculty of Law of the University of Lisbon, "the curiosity and relentless search for issues that arose and arise in my professional activity as Claims Manager" at AIG were the reasons that led him to this research now available on paper. As regards the winning work, The Insurance Contract and Contractual Freedom, "the study deals with the legal nature and the practical importance of the Designated Compensation Credit provided for in Articles 741. Civil Code and 146 No. 2 of the Insurance Contract Law".

For Eva Dale, lawyer at Uría Menéndez - Proença de Carvalho, "the harmonious development of human performance (collective and individual) depends, if not on elimination at least on (possible) risk management". This adds to "the economic role of the insurance sector", which as it raises funds generates "a risk market" and so therefore companies in this sector must be "considered an integral and fundamental part of the financial system in a broad sense," he says. In this study he explains that "it deals with the specific nature of contractual freedom, as one of the basic principles of our law and in relation to the insurance contract, focusing also on its limits and the reasons for the existence of such limits".

The jury of the APS Prize was formed by Professor Doctor Pedro Romano Martinez, Professor Doctor Filipe de Albuquerque Matos and Dr. Guilherme Figueiredo.



"E-LEARNING SOLUTIONS HAVE BEEN CRUCIAL"

The Portuguese Insurance Academy has included new themes in the APS Training Plan in 2020. E-learning allows training to adapt to the new regulatory framework.

In its Training Plan 2020, the Portuguese Insurance Academy seeks to incorporate or reinforce programs in its current offer targeted to meet new areas, risks and requirements, such as sessions on aging and savings, health and bodily harm, cyber risks, ecologically sustainable investments, compliance and data protection, solvency and digital transformation in operations and interaction with customers. And it will focus particularly on the new courses of Adequate Initial Qualification and Training of Intermediaries/Distributors in line with the requirements of Law No. 7/2019 and Regulatory Standard No. 6/2019-R, much anticipated and finally made possible.

Those engaging in the sale of insurance products are subject to uniform rules, in many and different matters, depending on the category. Approximately 17 thousand intermediaries are registered with the Insurance and Pension Funds Supervisory Authority (ASF), including more than 3500 legal persons with tens of thousands of employees with commercial functions at their service and for this equation they have to factor in the number of employees in bank branches, most of whom are also insurance intermediaries. In addition, in the recently adopted regime, insurance companies operate also as distributors of their own products. Their number is high and with wide geographical spread, thus proving that proximity is still a highly valued feature in this commercial relationship.

Both are subject to requirements aimed at ensuring minimum standards in the services provided to policyholders, namely in terms of market conduct –

transparency of the sales process, product information or complaints handling.

Upstream of these concerns, another emerges as regards the regulation of this activity: qualification (legal imperative) of the people involved in the distribution of insurance. This is based on:

- Training for adequate initial qualification. 55 to 80 hours, although it can reach 120 hours;
- Compliance with the requirements of adequate qualification. 10 to 25 hours;
- Training and continuous professional development, of universal application: Minimum 15 hours.

Meeting these training needs, and considering the aforementioned characteristics of the population and inevitable time pressures, is not that easy. As regards courses of adequate initial qualification and compliance, for example, there are more than 20 training options. There is the need to reach out to tens of thousands of people (the vast majority in training courses), with different profiles of skills, abilities and availability. All of this has to be carried out based on relatively specialized training programs and the number of training institutions with the vocation or capacity to develop them is small.

Given its relevance for the population needing certification in this field, the Plan includes a specific chapter focused on these Initial Qualification and Compliance courses, detailing the vast offer that the Academy has prepared to respond to market needs, whether face-to-face or e-learning format.

E-learning solutions have been crucial. Without them, the insurance distribution sector would have no capacity to fully and timely comply with these regulatory requirements. It would have to limit its activity with the allocation of human resources to face-to-face actions, typically less agile and more distant. And the cost to meet such requirements would be higher, penalizing large and small operators.

In addition to the advantages they give to the participation of trainees, e-learning solutions add agility to organisations, as they can be accessed on different Learning Management System platforms, including the APS, with relatively simple access requirements, 24x7 availability, regular management and reporting of trainee activity, usability and technical helpdesk and graphic customisation.



INSURANCE CONTRACTS IN TIMES OF PANDEMIC

Through Decree-Law no. 20-F/2020, the government approved an exceptional premium payment regime and an exceptional regime to be applied to insurance related to activities which have witnessed a significant reduction or which have been suspended thus leading to a temporary reduction of risk.

The exceptional and temporary regime regarding insurance contracts runs until 30 September and provides, among other features, that insurers and policyholders may mutually agree to pay the premium on a later date than that of the beginning of the risk coverage, removal of automatic resolution or non-extension in the event of non-payment of the premium, payment of the premium in instalments, extension of the validity of the insurance contract or temporary suspension of payment of the premium. In the case of mandatory insurance, and only in this particular case, in the absence of agreement between the insurer and the policyholder, and in the event of failure to pay the premium or instalment on the respective due date, the contract is extended for a limited period of 60 days from the date of expiration of the premium or fraction due.



JOSÉ GALAMBA DE OLIVEIRA ELECTED VICE-PRESIDENT OF THE GENERAL COUNCIL OF CIP

José Galamba de Oliveira, Chairman of the Portuguese Insurers Association (APS), was elected to the new governing bodies of CIP - Portuguese Business Confederation for the 2020-2022 period. Galamba de Oliveira assumes the position of vice-president of the General Council, a body chaired by Salvador de Mello, who also chairs the General Meeting.

António Saraiva, at CIP since 2010, was reappointed, for the fourth consecutive term, in the position of president of the CIP Board. The election relied on the highest participation ever of the members of this Confederation: 585 votes, corresponding to a participation of 87% of its members. The Audit Council will be headed by Bruno Bobone who, like Salvador de Mello, was reappointed to the respective positions.

The CIP Governing Bodies for the 2020-2022 triennium, elected on March 5, took office on the 12th of the same month without public ceremony, following the recommendations of the General Directorate for Health following the outbreak of the COVID-19 disease.



INSURANCE EUROPE'S LATEST SURVEY ON PENSIONS: NEARLY HALF THE EUROPEANS NOT SAVING FOR RETIREMENT

Safety regarding both the amounts and information on guarantees, of quality and using digital means, are the priorities of European citizens when it comes to retirement products. Half prefer a regular income.

How European citizens are preparing financially for retirement and what they expect from pension systems. These were the underlying questions in a survey by Insurance Europe involving more than 10,000 citizens from 10 European countries, including Portugal.

Almost half the European citizens surveyed are not saving for retirement through private financial systems. Within the universe of those who assume that they do not have any savings, 62% reported that they would like to do it. However, 42% say they do not have the financial capacity to do so.

"Given that such a worrying proportion of people are not currently saving enough for their retirement, there is a pressing need to discuss at EU and national level how best to change this" said Nicolas Jeanmart, head of personal and general insurance at Insurance Europe.

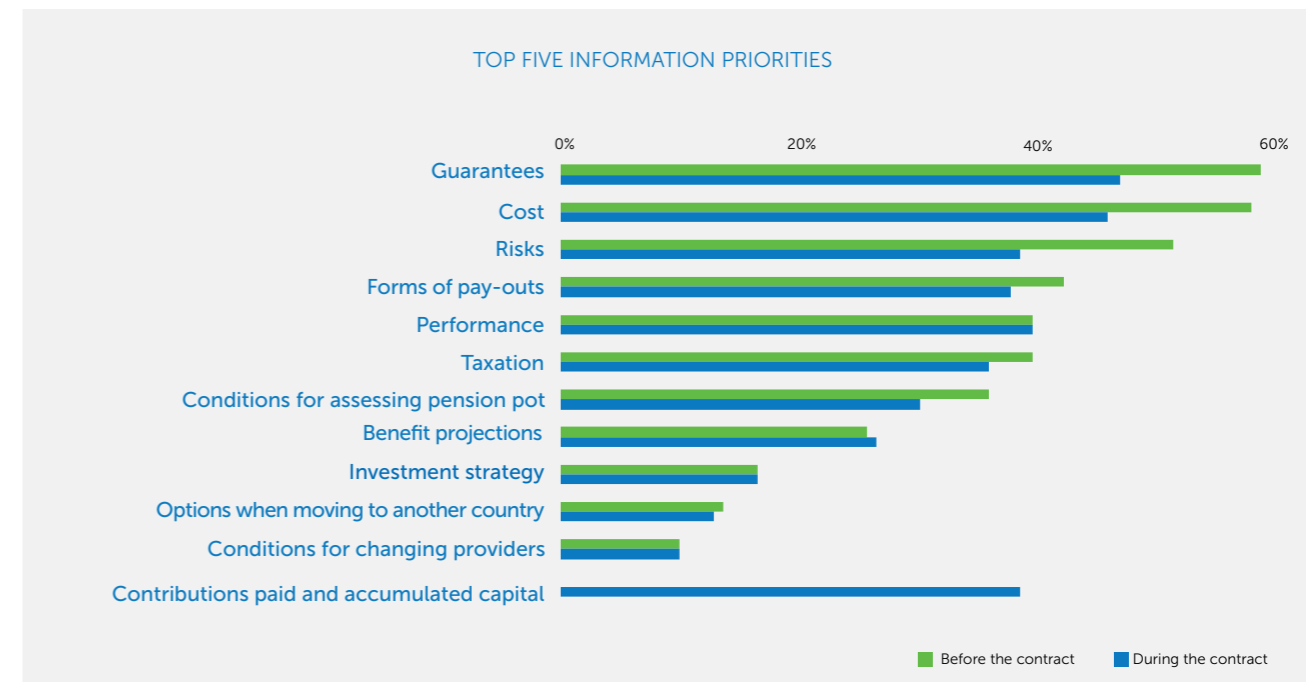
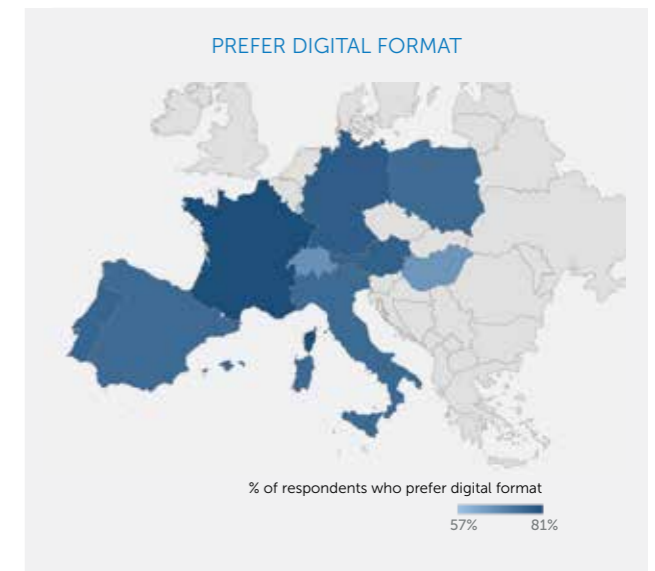
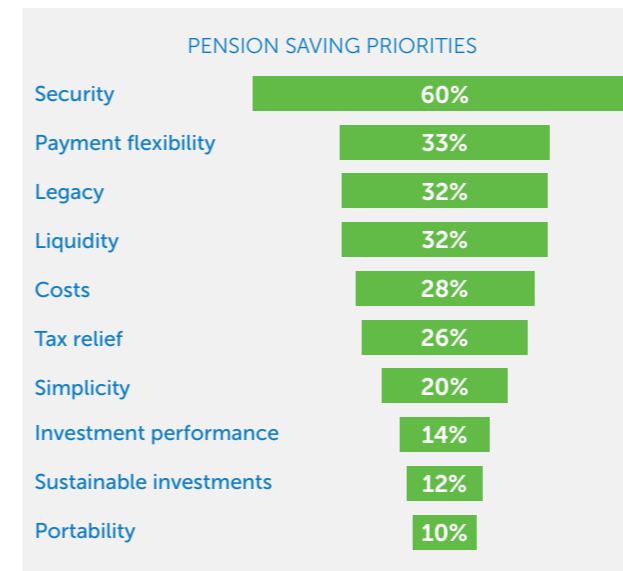
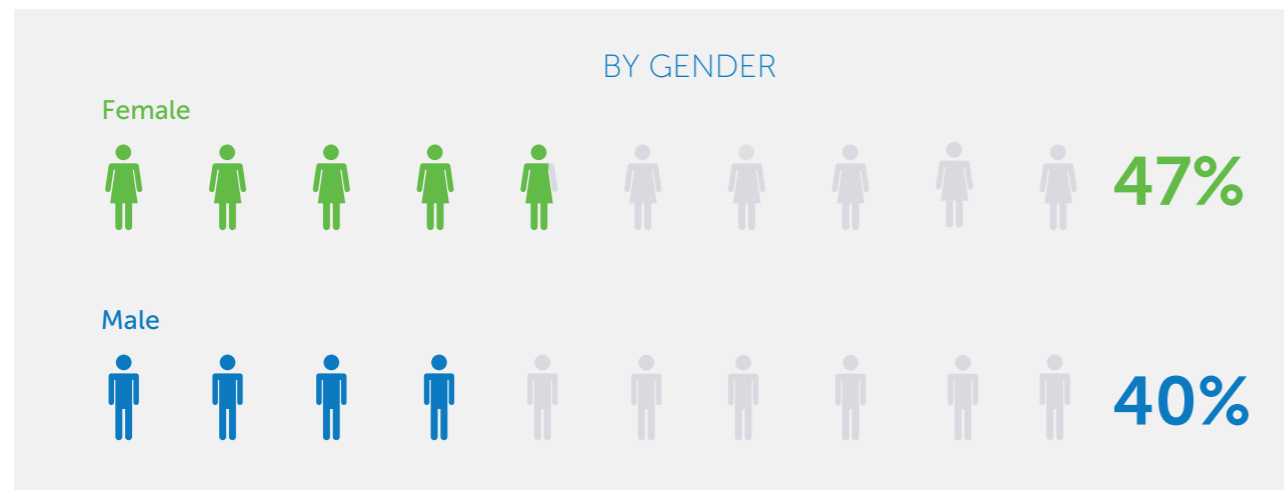
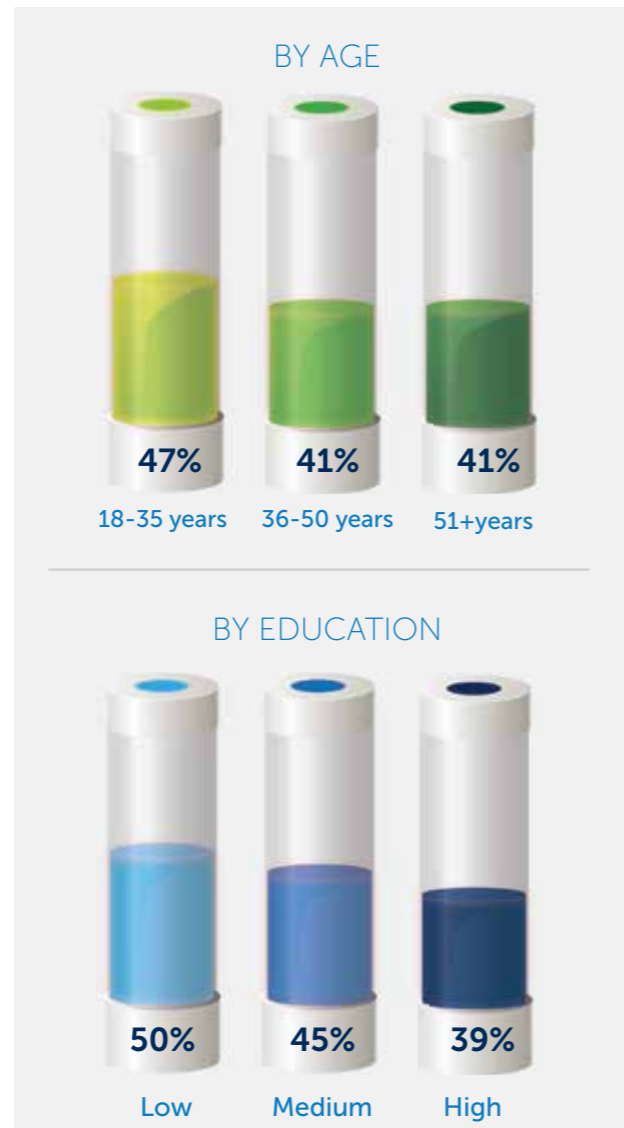
Safety as regards the amount invested stands out, prominently, as the main priority in the context of savings for retirement. Citizens of the 10 European countries involved in this survey also singled out the possibility of increasing or interrupting contributions, leaving savings to their descendants, further stating they would like to be able to transfer savings or have access to savings (liquidity) easily. At the bottom of the table of priorities is the possibility of moving savings between European countries, the sustainability and performance of investment.

Quality and appropriate information is required by savers to help them make decisions. Most Europeans (67%) prefer to be informed about pension products digitally in detriment of paper. Portugal, along with Italy, is one of the countries where this preference is stronger.

The 10,000 respondents are more interested in receiving information about guarantees. Costs, risks, payments and investment performance close the 'Top 5' of information priorities. In the opposite sense are information on investment strategies, portability of savings to another country and changing insurer.

As for the way they receive their pension at the time of retirement, and without knowing any projections as to the amounts, 46% of respondents prefer a regular income, 30% choose flexible redemptions and 19% choose single payment. However, when these projections were presented, there was an equal split between those who chose regular income mode and those who preferred to receive capital in one go.

"The survey certainly revealed a clear appetite for certain



protective features traditionally offered by insurers, such as guarantees. It is therefore crucial that policymakers enable insurers to fulfil their important role in tackling the pension savings gap", warned Nicolas Jeanmart.

TECHNICAL DATA:
 Date: August 2019. Surveyed: 10 142 individuals. Geography: 10 countries - Germany, Austria, Spain, France, Hungary, Italy, Luxembourg, Poland, Portugal, Switzerland. Representative sample: 49% female, 51% male, between 18 and 65 years old, with different employment situations, different educational levels and different marital status.



Joana Petiz
Deputy Director
of Dinheiro Vivo

LIVE EVEN IN OLD AGE

It's five minutes before the school bell rings and strikes 6:00 am. Maria arrives in the schoolyard wearing an olive green skirt and a white shirt her sisters used before her. As for the sisters they will arrive later, eating lunch at home to endure the journey and after having tended to the household chores. As for Maria she will tend to the household in the afternoon after doing her writing and mathematics homework. Three shifts between 6 am and 7 pm. That's how things work in Mozambican schools. It's the only way to accommodate children and provide access for all to education, an achievement of some development policies witnessed in recent decades in one of the youngest countries in the world.

In Mozambique, two-thirds of its 30 million inhabitants are aged up to 24 years – and ageing is a huge challenge.

In Portugal, less than a quarter are in the same age span and the average age is over 45, a figure that places us in the group of countries with the oldest population in Europe. But while on this side of the world we live comfortably and increasingly later quite often the quality of life quickly disappears when we reach 60, 70 or 80 years of age.

Adding up to the need to work more hours and years, the inevitability of reinventing ourselves during our working life, the shrinking of pensions, the lack of security guarantees in old age and the diseases of the century which waste away the years when we should be granted tranquillity, there are a number of challenges we must tackle now. And even more so given that the biggest and most structural of them all, the demographic challenge – the only that offers a de facto solution – will take generations to address.

Households (aware of the need to expand and take better care of both their own and their own future) and companies (in light of the need to find ways to secure productivity while ensuring workers a decent income and enough time for their personal life) have a role to play amidst this pressing scenario of changing factors our survival depends on. But the State has an inalienable role here too. And its duty is the most important of them all: ensuring comfort and assistance to the weakest. The solution is not to shorten uncomfortable lives, that's not how we solve the needs of the community and families. The solution is to generate a true care network involving private organizations and institutions of social solidarity in a joint effort to ensure continued care and the dignity that define us as a modern and civilized society. It is the only way to live even in old age.

DO NOT MISS COVID-19 AND RETURNING TO WORK

THE START OF COVID-19

In December 2019, Chinese ophthalmologist Li Wenliang, warned his colleagues on the social network WeChat to the need to take particular precautions in light of an outbreak of SARS-like pneumonia, which was been detected in the hospital where he worked, in the city of Wuhan. Chinese authorities immediately censored this warning, accusing him of spreading rumours and severely disturbing the social order. However, on December 31, the country's health authorities reported the outbreak of 27 cases of severe viral pneumonia, of unknown origin to the World Health Organization (WHO).

On January 4 2020, WHO informed the international media of this outbreak, which had not caused any fatalities yet. Five days later, on January 9, China reported having concluded that the cause of the outbreak was a hitherto unknown virus of the coronaviruses kind. The genetic sequence of this new coronavirus would be submitted by this country to WHO on January 12. The following day, the first case outside China, in Thailand, was confirmed, and on January 14, WHO warned of the risk of a possible broader outbreak, an outbreak that, about 15 days later, on January 30, it would later declare as a public health emergency of international interest (PHEIC). Thus, the world gradually became aware of this problem that would deeply affect it within a few weeks, with only a few countries acknowledging the severity of what was to come and starting concrete and effective preventive measures.

Duarte Nuno Vieira

Full Professor at the
Faculty of Medicine of the
University of Coimbra.
Specialist in Occupational
Medicine and Clinical
Director of Safemode.



On February 12, 2020, the International Virus Taxonomy Committee officially designated this virus coronavirus 2 of severe acute respiratory syndrome (SARS-CoV-2). On the same day, WHO designated the disease resulting from SARS-CoV-2 infection COVID-19 (Corona Virus Disease 2019). Four weeks later, on March 11, WHO considered COVID-19 to be a pandemic, stressing its concern about the alarming spread levels and severity that were occurring and the inaction of many countries.

The situation thus evolved exponentially. And if, on January 30, the WHO situation report (Situation Report 10) reported only 7,736 confirmed cases of infection in China and 170 deaths, as well as 82 cases in 18 other countries, three months later, on April 30, 2020 (the day we wrote this text), the WHO situation report (Situation Report 101), accounted for 3,090,445 confirmed cases and 217,769 deaths from infection by COVID-19 worldwide. In Portugal, in the same period, we moved from 0 cases to 25,702 confirmed and 1,074 deaths, numbers that keep increasing. The country was in a State of National Emergency between March 19 and May 2, 2020 (under the terms of the Decrees of the President of the Republic No. 14-A / 2020, of March 18, and No. 17-A / 2020, of April 2), and rules (closure, suspension, permanence of operation and prohibition) were then defined for certain types of facilities, establishments and activities. From May 3, the country was in a state of public calamity, by government decision.

VIRUSES AND CORONAVIRUSES

Viruses are very simple and small a-cellular organisms, basically formed by a protein capsule involving the genetic material, and which can infect all types of life forms; from animals and plants to microorganisms, including bacteria and archaea. They don't have their own metabolism and need a host cell. They are therefore intracellular parasites. There is even some controversy within the scientific community as to whether viruses are just organic structures that interact with living organisms or whether they can be considered a living being. Its existence has been known since the end of the 19th century and in 1898 Martinus Beijerinck (a Dutch microbiologist and botanist, considered the father of virology) discovered the tobacco mosaic virus, although a few years earlier, in 1892, Dmitri Ivanovsky (a Russian-Ukrainian biologist) had already described a non-bacterial pathogen that infected tobacco plants. They were seen for the first time in 1931, the year when Ernst Ruska and Max Knoll (German physicist and engineer) obtained the first images of viruses, after the invention of electronic microscopy. Viruses spread in a variety of ways and each has the ability to infect a specific type of cell ("host specificity") and may have different "host ranges".

Coronaviruses (the SARS-CoV-2 family) have been known since the 1960s. Its name derives from the circumstance that, when cut, they have an aspect similar to that of a crown (corona, in Latin). They are an extensive family of viruses that cause disease in mammals and birds, most of which are to be found in animals and don't infect humans. However, they can reach humans through a phenomenon that the scientific community calls "Spillover", (which can be translated as overflow event; a virus that can be found in an animal species and is transmitted to humans). Until December 2019, six coronaviruses were known to infect humans, four of them causing respiratory and gastrointestinal infections, usually mild, such as those of the common cold. However, it was already known that the other two coronaviruses, which are more rare, could cause serious illness in man and even be lethal. This was known from the recent past. In fact, in 2002, the so-called Acute Respiratory Difficulty Syndrome (SARS) also emerged in China, resulting from the spread of a coronavirus from bats to wild cats and from these to man, and in 2012, in Jordan and Saudi Arabia appeared the Middle East Respiratory Syndrome (MERS), involving the spread of the bat virus to dromedaries and from these to man. It is not yet known where the SARS-CoV-2 came from and how it got to man. It is suspected that its origin may also be in bats, a wild animal that is thought to host multiple different virus species. But no one is sure about this and this issue has been (and will be for some time to come) subject to intense controversy, in some cases even with political contours.

Knowledge about ARS-CoV-2 and the epidemiology of COVID-19 has been steadily increasing, and it is, indeed, absolutely strategic to plan and design public health interventions to be implemented. This has been a particularly fast and dynamic process, developed at a much faster rate when compared to other situations in the past. However, there is still a lot that we don't know or, at least, a lot we still don't know completely as regards this virus and the infection it causes. And we still don't have a vaccine for SARS-CoV-2 or specific treatments for it and the infection it causes, something that will be fundamental to definitively control the situation we are experiencing. There are encouraging prospects that this could happen within a shorter period of time than that which was necessary in the past for other viral infections, but there is no guarantee today that this will be the case and we are faced with the likelihood of having to deal with the risk of COVID-19 in the coming years.

Prevention and safety measures are, therefore, the means currently available to prevent the spread of this viral infection and its consequences for health. The measures that have been successively recommended are the result of scientifically grounded knowledge when they were designed

and such measures have been progressively reformulated and adjusted. As mentioned before, many aspects of the new coronavirus and the infection it causes have yet to be clarified and hence some of the recommendations currently adopted may change, as was already the case.

We are well aware of the fact that the measures officially implemented in Portugal have provided positive results in containing the spread of the virus and the expansion of the disease caused by it, thus helping the country to tackle the situation of progressive deflation and commercial reopening as of May 2020. The behaviour of everyone at this stage will determine the evolution of the pandemic among us, and it is absolutely essential that the hygiene and respiratory etiquette practices that have been repeatedly recommended, as well as the rules regarding social interaction, namely to preserve the low RO value (number of contagions caused by each infected person) are complied with. However, as people are now going back to work precautions are to be taken in the professional field and as regards hygiene and safety practices in order to reinforce the prevention of infection by COVID19. Hygiene and safety practices that simultaneously promote a good work environment, allowing everyone to feel safe and confident in the gradual return to their professional activities.

We live in a time when there can be no loosening or facilitation, under penalty of compromising everything that has been achieved so far. It is, therefore, particularly relevant to insist on the need to pay continuous attention to the necessary care when leaving home to work, commuting to work, at work and upon our return to social and personal life. Just as it is important that employers are aware of the conditions that they must provide to all their employees, so that hygiene and safety measures can be effectively complied with.

In determining the gradual opening and operation of public services and commercial activity, the government issued a lockdown easing plan, and a number of recommendations from health authorities have been issued to this end. Recommendations aimed at ensuring work under conditions of hygiene, safety and health and at reducing the risk of spreading COVID-19, and which everyone shall comply with in light of the belief that it's not feasible for now to completely eliminate risk but it's absolutely possible to minimize it. These recommendations are in line with the position shared by the main international organisations in this area, and in particular the World Health Organization (WHO) and the International Labour Organization (ILO), as well as organizations and health and labour authorities from a number of countries. Recommendations, we

repeat, whose knowledge is fundamental, and which we will have to adjust to the specific reality of each moment. Recommendations that need to be recalled.

WHO SHOULD NOT RETURN TO THEIR PHYSICAL WORKPLACES?

At a time when companies expect the resumption of activity and / or the reopening of their doors, work from home should continue to be the preferred option, when feasible, the right conditions should be ensured and the phasing of the return of workers to the work premises should be promoted whenever possible. And people who find themselves in one of the following situations should not immediately return to their physical workplace:



a) Anyone who has any symptoms likely to correspond to infection by COVID-19 and who has had close contact with confirmed or suspected cases of COVID-19. In these situations, the appropriate procedure to follow will be to inform the relevant director and contact the NHS 24 line (808 24 24 24), whereby each individual shall receive adequate guidance on their specific situation and on what to do.

b) Whoever is part of the group of people subject to the special duty of protection ("risk group"), whether due to age or in the context of pregnancy or suffering from chronic disease, according to the guidelines of the General Directorate for Health. Under these circumstances, their functions are to be performed remotely (that is, via telework), whenever possible, or otherwise the occupational physician shall be contacted (preferably using the remote communication channel), who will inform the relevant director and inform on how to proceed. It is worth mentioning that, for personal data protection reasons, occupational medicine cannot state who are the workers who, for reasons of illness or pregnancy, are part of a risk group. Therefore, mechanisms must be put in place to allow the worker to state that he is in that particular situation without having to state the cause, which can be confirmed by the occupational physician, without disclosing the concrete context. The family doctor may also be contacted and, if he so wishes, will put the person on medical leave.

PREVENTION, HYGIENE AND SAFETY UPON RETURN TO WORK

People returning to work must adopt additional care and precautions, in addition to the general rules of hygiene and respiratory etiquette and the procedures of social conduct, which are to be maintained continuously and under any circumstances. Such care and precautions shall be adopted before leaving home and when commuting to work, at the workplace and when returning to social and personal life. Such care and precautions add up to those to be adopted by the employer. They are all fundamental so that each person can guarantee his health and that of employees, partners, customers, suppliers, and family members and, ultimately, the community in general.

Accordingly, before leaving the house for work, make sure you carry hand disinfectant liquid with you (it is advisable to purchase an easily transportable packaging that can be refilled at the beginning of each day), face masks (community or social use masks), disposable tissues (which will be useful when touching objects or other surfaces), as well as a small packet of disinfectant wipes. Disinfectant bottles and masks are, in fact, objects that we should carry at all times when

leaving the house. When leaving home, put on your outdoor shoes on (which should be at your door step), and should you live in a building with an elevator try to use the stairs or take the elevator alone (the condominium should establish rules regarding the use of the elevator), and avoid touching railings and other common contact surfaces. If you really have to do it use a disposable wipe for this purpose.

As regards commuting, whenever possible, choose an individual vehicle and travel only with people you live with. If you really have to take someone else, try to limit it to just one person, who shall sit on the back seat, behind the co-pilot seat. When entering the vehicle, just touch the door handle to be used, disinfecting your hands after doing so and before touching the inside of the vehicle. If you have to transport something (namely goods), always do it in the trunk of the car, to minimize the possibilities of possible contamination of the passenger compartment. Anyone who has to travel to work using public transport should choose the way to the station / stop with fewer people and always maintain the social distance. You should also stand while waiting for transport, maintaining social distance at all times from other people and respecting the rules in force regarding entering and exiting public transport. Once inside, use a mask (which, ideally, you should have already on), continuously trying to ensure the proper distance and using a clean disposable tissue if you have to touch any surface. If a taxi or similar is used to travel, use a mask, disinfect your hands after entering, and travel alone in the back seat, behind the co-pilot seat. After leaving public transport, immediately disinfect your hands.

When arriving at the workplace, all prevention and hygiene and safety procedures defined by the institution must be followed (in terms of wearing a mask, visor, shoe cleaning, etc.), wash your hands with soap and water for 20 seconds,



avoid greeting people establishing physical contact and keep your distance. Always place disposable material in the appropriate container made available for this purpose. Head to the workplace according to the defined flow of circulation and always avoid unnecessary travel through different rooms. Each worker must make sure that his workplace is cleaned and sanitized regularly and, if recommended and possible, proceed to personally disinfect it before starting its operation, doing the same at the end. If you have to touch machines or equipment handled also by other users, disinfect them before using and wash and / or disinfect your hands before and after use and wash and / or disinfect your hands when receiving objects from the outside or from other colleagues (documentation, orders, etc.) or later after handling them. Avoid sharing objects for personal use (tools, computers, phones, chairs, staplers, pens, etc.). During the working day, wash and / or disinfect your hands regularly. Always dispose of disposable and protective materials that are being used in the specific containers or recipients made available. Use cabinets and drawers to store personal items and utensils that are less used. At the end of the work period, leave the work post organized and tidy, in order to facilitate the respective cleaning and hygiene by third parties. Avoid places with a large number of colleagues (leisure areas, canteens, etc.) throughout the working period, taking only the necessary breaks. If it is absolutely necessary to participate in a work meeting (it is not advisable to organize or participate in face-to-face meetings at this stage), prepare the meeting in advance, plan the timely arrival at the place (but not too early), take personal protective equipment with you recommended by the organization as well as the alcohol-based personal disinfectant, maintain all the care previously mentioned and

comply with the specific prevention rules established for the place. Try to remember the places where you have been during work and the people you had contact with.

Proceed with self-monitoring during the working day and, if you notice any symptom that could be associated with infection by COVID-19, immediately notify the direct manager and head to the isolation room. Also notify the direct manager and the meeting organizer (s) of the meetings you attended if symptoms arise 14 days after the meeting. When traveling home, follow the same precautions as those when going to work. Upon arriving home, take your shoes off and leave them at the entrance. Also leave you wallet, keys and other objects in a box at the entrance (at this stage, it is advisable to use as few personal objects as possible, including, in particular, necklaces, bracelets and other decorative objects). Clean your mobile phone and glasses with wipes moistened with detergent or 70% alcohol. Place outerwear in a bag and wash it preferably at 60°C or more. Wear gloves to clean the objects and carefully remove them at the end, placing them in the bin. Wash all exposed areas of the body surface and, ideally, shower or bathe.

If you have to leave home to deal to attend to any matter, plan each exit, defining in advance the places where you have to go and try to do it, if feasible, in times of lower inflow and outflow of people. If you need to go shopping (you should, if possible, choose to shop online), draw up a list of what you are going to buy in advance (to spend less time shopping), take your own bags, and avoid using money to pay, since this is a great transmitter of microorganisms (use other methods, like MBway or electronic card).



EMPLOYERS AND COVID-19

As the General Directorate of Health (DGS) points out in its Technical Information 15/2020, of April 17, 2020, fighting the spread of infection by COVID-19 requires a joint effort, which is only possible through a concerted action of prevention measures and control. Accordingly, employers must also take the necessary measures to minimize risk. The employer has the obligation to ensure workers health and safety conditions in all aspects of their work, and, in the current pandemic context, it is incumbent on them, in collaboration with the Occupational Health and Safety services, to establish the technical conditions that ensure the implementation of preventive measures to prevent the infection of workers by SARS-CoV-2 in the workplace and the spread of the COVID-19 disease. Hence, employers must ensure the following procedures:

1. Inform workers regularly, in a clear, accessible, reliable and regular manner on the preventive measures and health recommendations to be followed, individually and collectively, and also provide them with updated information on COVID-19 (incubation period, symptoms and form of virus transmission), epidemic situation (number of infected individuals in the company's geographical area and respective risk communicated by the authorities) and which support materials can be consulted, namely those provided by GDH.
2. Continually reinforce information on hygiene and respiratory etiquette measures and physical distance, making this reinforcement a constant concern;

3. Avoid, as much as possible, engaging in activities that involve gatherings of people, as well as face-to-face work meetings (favouring meetings by phone or videoconference), shift transfer meetings (or limiting them to only the key people), etc., and cancel regular company social gatherings (gatherings, social events, sports, etc.)

4. Implement the recommendations and technical and organizational measures recommended by the GDH and the Authority for Working Conditions (ACT) and other relevant bodies, particularly with regard to the maximum occupation of spaces, by ensuring the safety distance and / or separation between workers and their protection.

5. Provide the workspaces and workers with adequate and necessary hygiene products so that hygiene and protection recommendations, individual and collective, can be complied with, as indicated by the Occupational Health and Safety services (liquid soap dispensers, disinfectant for hands (alcohol-based antiseptic solution-ABAS), paper for cleaning hands, products suitable for cleaning and disinfecting the workplace, etc.).

6. Provide workers with personal protective equipment (PPE) appropriate to the professional risks and the functions they perform and provide training and / or information on their use, making it accessible to everyone.

7. Ensure that no PPE is shared, that reusable equipment is kept separate from day-to-day clothing and that disposable PPE is placed in a separate compartment, in a properly

closed bag, and then placed in the common trash bin, and is disposed of in recycle bins. devidamente fechado, e posteriormente colocados no lixo comum, não sendo reciclados nos ecopontos.

8. Review and update the Contingency Plan that has been prepared (in accordance with the provisions of GDH Guideline No. 006/2020), in accordance with the evolution of the pandemic, stating the prevention, control and surveillance procedures arising from epidemiological evolution and scientific knowledge about the risk of infection, taking into account the recommendations of the health authorities and involving in this task the company's Health and Safety at Work Services, workers and their representative structures (when they exist). Bear in mind that the contingency plans must cover the risk of exposure to the virus in different activities, adopting protection measures in each case and in accordance with the requirements applicable at all times and also considering the epidemic situation of the company's geographical area, economic activity and available human resources.

9. Ensure the aeration of workplaces, at least twice a day (for example, at lunchtime and at the end of the day), for a minimum period of 5 minutes, whenever possible reinforcing natural ventilation and also ensuring the reinforcement of maintenance and cleaning of air filters and ventilation and air conditioning systems.

10. Reinforce the cleaning and disinfection of workplaces and, especially, of common areas, sanitary areas, equipment, objects and other surfaces where there is frequent contact, and ensure a sufficient supply of adequate cleaning products for the daily performance of cleaning and hygiene tasks and to deal with any unforeseen circumstances;

11. Adopt measures that minimize / eliminate multiple contacts. This includes, in particular, the creation of alternatives to the biometric register used to control attendance, the elimination of coffee machines, the regulation of the use of common means of access (stairs, doors and elevators, changing rooms, toilets, etc.), the change in the layout of tables and chairs in rest rooms or canteens (ensuring the safety distance), if necessary by extending the hours and regulating their operation (to provide meals in pre-prepared unit doses), as well as placing markings on floors and / or visible information, limiting the number of workers in changing rooms, pantries, cafeterias and at the attendance control points (e.g. time clocks) and the creation of fixed hours of use and access, etc.

12. Reduce contacts between workers, and between workers and customers and / or suppliers, changing the layout of the work posts and / or placing adequate physical protection barriers, ensuring a distance of at least two meters from other people and allowing, when possible, the isolation of workers who can safely carry out their tasks alone.

13. Establish circulation flows (namely also for customer service), restrict access only to essential areas of the company and adopt the use of alternatives to elevators or limit access to them.

14. Flexibility and rearranging working hours and breaks and employee turnover (increase the number of shifts, diluting the number of people and without team rotation).

15. Minimize access to the premises by people outside the organization (suppliers, customers, etc.). If utmost necessary, inform them about the COVID-19 infection control measures in force at the company and ensure that they take the appropriate procedures when entering, namely that they wash / disinfect their hands.

16. Should there be shared work places, make sure that they are left clean by the previous worker.

17. Avoid non-essential work trips and, when indispensable, limit vehicle sharing, reduce the number of people per vehicle to a minimum, assign vehicles to a fixed team, etc. Also consider the use of a mask by the occupants and equip vehicles with hand hygiene and disinfection products, paper towels, garbage bags and instructions for use.

18. Ensure the existence of suitable containers or containers for depositing disposable material and personal protective equipment (tissues, gloves, masks, etc.), bearing in mind that in the event of suspected or confirmed cases of infection by COVID-19, it is necessary to isolate the container where waste or other materials were placed and that it must be immediately removed and replaced; The properly closed bags must be placed inside a 2nd bag, also properly closed, and deposited in the undifferentiated waste container and never in the recycling bins.

As stated before, we must be aware that it is not possible to proceed with total disinfection, but that it is possible to minimize the risk. If there are key workers without whom the company cannot operate, the isolation of these workers must be seriously considered.



The recommendations mentioned above are contained in a document prepared by the Authority for Working Conditions. This document is contained in the list below where you can find a great deal of information related to SARS-CoV-2 and COVID-19, from general aspects through rules of prevention, hygiene and safety upon returning to work.

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