

# RISK ALERT



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## ARE YOU ALLOWING EMPLOYEES TO WORK FROM HOME DURING THE CORONAVIRUS OUTBREAK? WHAT SHOULD BUSINESSES BE AWARE OF?

- If you have provided business equipment to your employees to use at home (such as a laptop), you should check with your insurance provider to ensure that equipment is covered under your business insurance whilst at your employees' homes.
- Your Employers Liability ("EL") policy should cover your business activities anywhere in the UK, in which case you are covered for EL for your staff to work from home. However:
  - For staff doing clerical tasks:**
    - » You still need to meet the normal health & safety rules, so ensure you still complete the working from home checks. The HSE has a useful information page at <https://www.hse.gov.uk/toolbox/workers/home.htm>
  - For staff doing any form of manual tasks away from your business**
    - » Think carefully before allowing any manual work in an environment that is not "usual". You will still need to meet all normal health & safety rules, with risk assessments and appropriate measures being taken. Normal "good practice" should not go out of the window during this time. If you don't carry out these assessments and take all relevant precautions, this could invalidate your insurance and lead to potential prosecution by the HSE.
- Cyber security – if you have enabled staff to work from home with access to your business systems, ensure access is secure and that the equipment being used is well protected. Cyber criminals will be very active during this period in looking for ways to get into devices that aren't well protected.
- If your business premises become unoccupied during this event, you may need to tell your insurers. Most policies will have an "unoccupancy clause" in the policy wording that not only defines what constitutes "unoccupied" but also how long full cover applies before restrictions come into force. Many policies will have a 30-day full cover period, but don't just assume this is the case, you should check your policy wording and if in doubt, talk to your provider.
- If you want to allow employees to bring their children into work due to the school closures (including your own children), the Public Liability section of your business insurance is likely to provide cover but only if you have made a suitable risk assessment and taken all necessary risk mitigation steps. Again, if in doubt, talk to your provider. If the children are being supervised by an adult who is not their own parent or guardian, you may need to ensure the necessary checks are made to ensure the suitability of that adult to supervise the children
- Stay in touch with your employees, not just to check they are working but to maintain social interaction. Have regular conversations 1-2-1 but also if you can, arrange regular conference calls with the whole of a team or an all-staff call to ensure everyone stays connected.

Please remember, UK laws/legislations/regulations that apply to your business remain in force for the duration of the disruption (unless the Government announce otherwise), so you must continue to conform to these otherwise you risk invalidating your insurance cover and exposing yourself to potential prosecution.

*The information contained in this bulletin is based on sources that we believe are reliable and should be understood as general risk management and insurance information only. It is not intended to be taken as advice with respect to any specific or individual situation and cannot be relied upon as such. If you wish to discuss your specific requirements, please speak to your provider.*