

COVID-19 – Considerations for working from home

In light of the current difficulties and the drive for employees to work from home, the following general information should be considered:

Home working:

Any staff working from home should be advised to ensure that their own home insurance policy allows them to do so. Many policies will do if their activity is 'clerical', but they if they are not covered, they will need to contact their insurer to let them know.

Portable equipment:

If you have provided any staff with equipment that enables them to work from home, or purchased additional equipment, you should ensure that your Sums Insured are adequate and that your cover extends to include the equipment whilst away from your premises.

Cyber:

If you are making provision for employees to work from home then your cyber cover could be all the more relevant – use of local networks is one potential area of concern and perhaps a more relaxed environment could see employees off their guard in relation to social engineering fraud.

Ensure guidance is given for employees to consider possible weaknesses due to them using a less controlled environment.

It may be advisable to ensure your insurer is aware that you have staff working from home.

Directors & Officers:

Making provision for people to work from home increases potential Health & Safety responsibilities as you can still be liable for the Health & Safety of those staff in their home environment. You might need to consider this and draw up some kind of questionnaire to ensure they have what they need etc. Also are you identifying those at most risk due to age or existing illness, or those with a care responsibility for someone who is high risk. If you did not and someone could prove that this led to them contracting the virus you could face a D&O or employers liability claim.

If you need any specific advice regarding Health & Safety issues, please contact our associated company - Risk Support Services Ltd at www.butterworthspengler.co.uk/pages/risk-management.php

If you have any questions regarding any of the above issues, please e-mail them to your usual contact at Butterworth Spengler or to info@butterworthspengler.co.uk.

This will allow us to evaluate your enquiry and provide a prompt and considered response.