

Returning to work & potential liability claims



Please see below a series of bullet points from insurers and some suggestions for avoiding potential claims as we return to work. Please note this list is not meant to be prescriptive and you should always check your own insurance arrangements with your existing supplier first before adopting any new practices.

A good place to start is existing risk assessments, review and update as appropriate

Think about items misplaced during “lockdown”; staff, stock, materials & machinery

What is to process to start-up machinery that has lain dormant for 3-months

Create a loss prevention standard, document, communicate, implement & evaluate

Issuing PPE should always come with instruction & guidance

Don't assume statutory controls are to be relaxed

Check on the structure & integrity of premises before reoccupation, think about a maintenance plan

Consider key roles; first aiders, fire marshals & key holders

Notify all stakeholders of your plans to return to work, not limited to staff but; Landlord, customers, suppliers & contractors even your neighbours.

Does changing the environment affect the integrity & security of the staff and premises?

Think of the Pandemic legacy; Digitalisation, Supply chain & healthcare awareness

For digitalisation what is the impact of remote workers to their well-being & your business security

With the supply chain beware hidden suppliers, what impact on you for the end-user?

Healthcare awareness; Social distancing, PPE, cleaning stations etc.

Cyber & data liability, there has been an increase in cyber fraud on businesses relating to Covid-19

What is the impact of staff using their own computer equipment remotely?

Even if equipment is issued by the firm, how can your control use & security?

Your supply chain will expect you to ensure their security, revenue & reputation

Summary

Review & update your business continuity plan, think assessments & your changing environment, conduct a business impact analysis and involve;

People, premises, processes & activities, machinery & equipment, supply chain & IT.

Don't be afraid to ask your broker / insurer for risk management tools to assist and most importantly take a common-sense approach