



## BACK TO THE FUTURE

As we reopen the heart of the UK economy it's likely that competition and innovation will accelerate. Change offers more choice and better outcomes - without Coca Cola we wouldn't have Pepsi, without Visa we wouldn't have Mastercard and without the Blackberry – remember that? - there wouldn't be an iPhone. Put simply, competition drives innovation, and the recent COVID19 outbreak has resulted in businesses having to adapt to remain trading and to be competitive.

### KEEPING STAFF SAFE AS LOCKDOWN EASES

As the lockdown rules evolve, businesses are thinking about what needs to change to start trading again. Adapting businesses to work within social distancing guidelines is key to providing protection for staff and customers. For some businesses, this could mean a rise in the number of employees working alone alone or working from home. Some employees may continue to be furloughed.

### LONE WORKERS

Whilst UK legislation doesn't define lone workers it is, however, generally accepted to be "working in an area where there are no other workers present". Significantly this means that, in the event of an accident, workplace emergency or suddenly falling ill and not having adequate provision of first aid, there is no one to give assistance or summon help!

### WORKING FROM HOME

COVID19 resulted in an increase in the number of people working from home. This means carrying out work activities in isolation from other people and, importantly, without direct supervision. It is estimated that COVID19 has resulted in nearly 4.2 million people working from home remotely and without other colleagues nearby. As more accidents happen in the home than anywhere else, health and safety risks need to be addressed. One of the most cost effective ways of doing this is to choose an insurance policy that provides practical Health & Safety advice online including:

- Setting up your workstation ergonomically.
- Being mindful of wellbeing whilst sat at your computer.
- Enabling employers to advise and monitor the health and safety of their homeworkers.
- Establishing an effective Lone Working Buddy System if required for your role.
- Using the right display screen equipment.

**Towergate insurance is here to protect your business and your staff. Make sure that your insurance programme covers the complete range of risks that your business encounters.**

## Looking after business, taking care of people.

\* The tests were done at the National Institutes of Health's Rocky Mountain Lab in Hamilton, Mont, by scientists from the NIH, Princeton University and UCLA, with funding from the U.S. government and the National Science Foundation.

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### FURLOUGHED EMPLOYEES

Furloughing employees is on everyone's lips because of the UK Govt's job retention scheme. If the job is retained, the business still requires employer's liability insurance of at least £5m. This is to pay compensation if the business is found to be liable for an employee who is injured or becomes ill because of the work they do for the business. You must get Employers' Liability (EL) insurance as soon as you become an employer and continue with it if you have employees on the payroll.

### THE IMPACT OF COVID19

Coronavirus can live in the air for several hours and on some surfaces for as long as two to three days, according to tests by U.S. government scientists. For this study, researchers used a nebulizer device to put samples of the new virus into the air, imitating what might happen if an infected person coughed or made the virus airborne some other way. They found that viable virus could be detected up to three hours later in the air, up to four hours on copper, up to 24 hours on cardboard and up to two to three days on plastic and stainless steel. \* This adds even more weight for the need to have protection and safety at the forefront of everyone's minds.

### RISK ASSESSMENT

As an employer there is a duty to undertake a risk assessment and put in place appropriate risk control measures to deal with them. If you employ 5 or more staff it is a legal requirement for your health and safety policy to be written down. It is good working practice to keep a written record irrespective of the number of staff employed. Following on from your risk assessment, you will need to produce a safety guide which sets out your company's rules on working alone and helps your employees to understand the risks they may face.

More information to help you can be found here: <https://www.hse.gov.uk/managing/delivering/plan/determining-your-policy.htm>