

Exiting lockdown – is your business prepared?



Gallagher

Insurance | Risk Management | Consulting

As businesses prepare to return to work and employees move away from working remotely or not working at all, they need to fulfil their legal duties to protect the physical and mental health, safety and welfare of employees and customers. This guide will help you prepare your business for coming out of lockdown.

Summary of advice

Employers need to determine what steps are required to create a safe working environment, taking all reasonably practical measures. Regulators recommend a risk assessment approach when considering the potential hazards and required controls. In addition to fulfilling legal obligations, this will allow organisations to record the basis of their decisions to assist with any future personal injury actions taken by employees or third parties.

If organisations have sought advice from various Government bodies, including Public Health England, HSE, their local authorities or the relevant trade bodies and are still unable to provide a safe working environment, then the employer should consider that it may need to continue to work remotely / remain closed and not allow people back into the workplace, until it is safe to do so.

Employers that can introduce suitable and sufficient controls to allow employees and customers back into the workplace need to ensure that these controls are being used continuously and remain in place for them to be effective. As advice to businesses is changing rapidly, controls must be reviewed regularly to ensure they remain current.



Organisations should also remember employees have continuing legal responsibilities to their employer and each other to follow instructions regarding safe working practices. Everyone should approach the health, safety and wellbeing of each other in the workplace with compassion and understanding. Organisations should have regular and continuing engagement with their employees and/or their recognised representatives (trade union or otherwise), including their health and safety committee, where this exists, and about COVID-19 and any associated arrangements in the workplace. These engagements will provide opportunities to remind everyone about safe working practices, necessary precautions and to raise and share concerns.

To ensure arrangements are suitable and sufficient to discharge the organisation's duty of care, external validation is helpful. This can also help directors and officers demonstrate they took the requisite practical steps necessary to fulfil their personal duties. Gallagher offers external validation services and can review current and proposed measures. Please contact your usual Gallagher representative.

Questions to consider about returning to workplaces

Do you need to return to the workplace?

- Consider how remote working arrangements are going and whether, in the current climate, you need your employees to return to work.

Who do you need to return to the workplace?

- Consider who you need to return to work - if people are working effectively remotely and can carry out all of their functions, it is safer to allow them to continue to do so.
- You could consider rotating those employees whom you are going to require to return to the normal working environment with people working one week in, one week at home or any other variations that may be safe for you to implement.
- Consider how employees travel to work and assess whether it is more appropriate for those that don't use public transport to be prioritised.
- Consider whether you have any employees who are currently required to shelter or who may be particularly vulnerable to infection due to any of the risk factors that have emerged about Covid-19.

Preparing the workplace for re-opening

What actions do you need to consider to prepare the workplace for re-opening?

- Is there a need to clean / deep clean prior to re-occupation?
- What needs to be re-organised e.g. workstations, welfare areas?
- Is all your engineering equipment, lifting equipment, water and pressure systems including HVAC maintained and inspected in line with usual regulatory requirements and ready for use?
- What additional signage might be needed, such as reminders to wash hands, socially distance, not use certain areas or undertake certain tasks?
- Do you need to undertake any tasks or re-implement normal testing / monitoring regimes, such as flushing water systems, testing fire safety measures, prior to re-opening?

Have you sourced any specific cleaning materials and do you have sufficient stocks available for use?

- Consider personal hygiene requirements.
- Consider additional cleaning requirements.

Have you sourced any PPE that your risk assessment says you will need to provide and do you have sufficient stocks ready in place for use?

- Consider general use PPE.
- Consider task specific PPE.
- Consider provision of suitable training so that PPE is worn correctly and effectively (e.g. face-fit training for those required to wear respiratory protection including reminders of the need to be clean shaven to ensure an effective face fit). This is particularly important where this has not been provided to your employees before.
- Consider how you are going to be able to restock PPE as it is used.
- Consider whether you have provided safe disposal of used PPE.
- Consider what cleaning equipment and materials may be required if reusable PPE is provided.
- Consider what provision needs to be made for storage of PPE.

Have you put in place suitable arrangements for the workplace?

- Consider whether you might need to identify and provide a self-isolation facility at the workplace to manage those employees and other visitors who start to have symptoms of COVID-19 while they are waiting to be collected from the workplace, while arranging transport home or in extreme cases arranging transport to hospital.
- Minimise employee density within the workplace in order to allow social distancing and reduce potential for transmission.
- Any changes in fire safety arrangements, for example, fire evacuation procedures and ensuring there are sufficient competent people to ensure an effective fire evacuation if needed.
- Any changes in first aid arrangements including ensuring sufficient first aid cover.
- Any specific PPE required for first aiders who may be expected to deal with anyone who falls ill at work with suspected COVID-19.
- Consider any additional cleaning requirements for work wear including reusable PPE.
- Identify and implement any additional measures for waste disposal relating to cleaning materials and PPE.
- Restrict / prevent travel in line with current guidelines.

Are there any restrictions you need to put in place with regards to welfare?

- Use of toilets.
- Use of canteens / kitchens / communal areas.
- Use of lifts / communal access areas / routes.
- Clocking-in procedures.

What do you need to provide to assist with social distancing?

- Markings / guides to help remind people of two metres.
- Any screens / protection for people having to deal with potential visitors.

Have you provided arrangements for visitors / third parties if you are going to allow them onto site?

- Welfare / hygiene for contractors / delivery persons.
- Clear instructions to persons coming into / onto your premises.
- Reviewed and where necessary, amended any information provided as part of signing in / site induction for these groups.

Have you communicated with the landlord / controllers of multi-occupancy buildings to understand any particular rules / restrictions they may have in place?

Have you clearly communicated with employees to ensure that they understand:

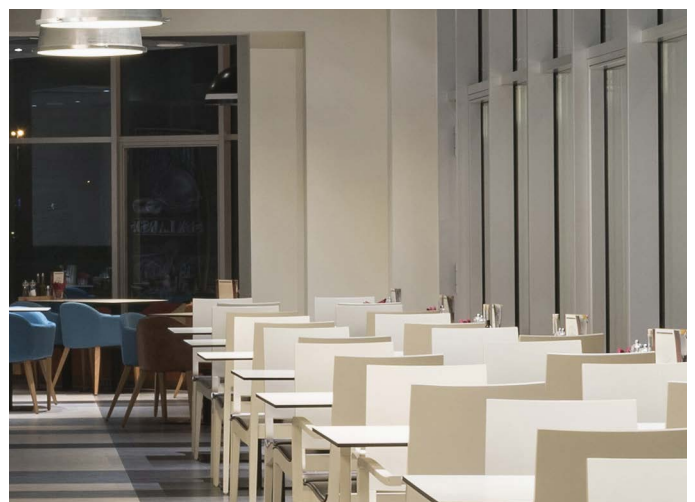
- Arrangements that are in place that they need to comply with to protect them.
- Advice on getting to and from work.
- Arrangements for welfare including food and drinks.
- Cleaning arrangements to provide reassurance to them.
- Ongoing arrangements for meetings.
- What to do if they feel unwell and suspect they may have COVID-19? Both if this occurs at home and at while at work.
- Ensure that they have a clear understanding of the criteria for returning to work i.e. timescales and lack of symptoms.
- What to do if someone in their household is suspected of having COVID-19.
- The importance of checking and maintaining their emergency contact details.

Have you clearly communicated with management / supervision to ensure they understand:

- What to do if an employee feels unwell.
- What to advise employees to do if someone in their household is suspected of having COVID-19.
- Ensure that they have a clear understanding of the criteria for their employees returning to work i.e. timescales and lack of symptoms.
- Any ongoing actions required of them.

Have you planned for regular review of your arrangements to ensure they remain in-line with official guidance and that these measures are sufficient and effective?

- Official guidance is changing rapidly so it is important that there is a planned review of your arrangements so you can ensure that you are working to current requirements and good practice at all times.





• Are provisions in place for the ongoing mental health and wellbeing of both those returning to the workplace and those continuing to work remotely?

- Have you assessed the willingness of staff to return and the impact they might have?
- Have line managers been advised to be alert to mood or behavioural changes in employees and talk to them compassionately about problems?
- Have you publicised assistance and support programmes?
- Have you signposted any internal or external material to raise line management and employee awareness?

What Gallagher can do to assist

In addition to our usual range of risk management advice and solutions, COVID-19 specific services include:

- Validation of the defensibility of your existing risk assessments and protocols to give comfort to management, shareholders and stakeholders alike.

- Assistance with preparing your business for the return to work, supporting the risk assessment and COVID-19 protocols and their maintenance and review.
- Review the fire risk assessment and controls.
- Assistance with the facilitation of;
 - Water treatment and return to work suitability.
 - Deep clean of the premises.
 - Employee COVID-19 testing regime.
 - Employee Assistance Programmes (EAP) including occupational health testing and support.
 - Security and guardianship of mothballed sites.
- Training of staff on new RIDDOR requirements for COVID-19, completion of RIDDOR reports and undertaking a thorough Accident Investigation to help with defensibility.

- Accredited e-learning training to update existing health & safety (such as manual handling, CoSHH etc.), and support the return to work and your employees' wellbeing (mental health awareness, stress management and absence management).
- Assistance with the development and implementation of a risk register, to track high level risks to the business.
- Review of business continuity plans for current and future risks that could jeopardise the business whilst in recovery.
- Demonstration of the ongoing suitability of your emergency planning and its implementation.

Would you like to talk?

D:
M:
T:
E:

Disclaimer

This note is not intended to give legal or financial advice, and, accordingly, it should not be relied upon for such. It should not be regarded as a comprehensive statement of the law and or market practice in this area. In preparing this note we have relied on information sourced from third parties and we make no claims as to the completeness or accuracy of the information contained herein. It reflects our understanding as at 11 May 2020, but you will recognise that matters concerning COVID-19 are fast changing across the world. You should not act upon information in this note nor determine not to act, without first seeking specific legal and/or specialist advice. Our advice to our clients is as an insurance broker and is provided subject to specific terms and conditions, the terms of which take precedence over any representations in this document. No third party to whom this is passed can rely on it. We and our officers, employees or agents shall not be responsible for any loss whatsoever arising from the recipient's reliance upon any information we provide herein and exclude liability for the content to fullest extent permitted by law. Should you require advice about your specific insurance arrangements or specific claim circumstances, please get in touch with your usual contact at Gallagher.

ajg.com/uk | [gallagher-uk](https://www.linkedin.com/company/gallagher-uk) | [@GallagherUK](https://twitter.com/GallagherUK)

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority.
Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT.
Registered in Scotland. Company Number: SC108909. FP567-2020 Exp. 11.01.2021.

© 2020 Arthur J. Gallagher & Co.



Gallagher

Insurance | Risk Management | Consulting