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## CORONAVIRUS: LATEST GUIDANCE TO HELP MANAGE THE RISK

**With Coronavirus making headlines around the world, many businesses are now thinking about contingency plans to protect their staff and the company.**

**The government has now launched an action plan for the UK should the situation develop into an epidemic, with a warning that a worst-case scenario could result in a fifth of workers being off sick at the same time but with a caveat that for now, it's business as usual for most people.**

The number of cases in the UK is still relatively low and it is classed as a moderate risk to most individuals. The government has announced this morning that workers will receive statutory sick pay from the first day off work, not the fourth, to help contain the virus. The situation is changing daily however, so it is important to start planning and adopt preventative measures where possible.

Now the government has listed the Coronavirus as a notifiable disease, the Department for Health and Social Care has said, this will help to reduce the impact on businesses by helping companies claim through insurance policies which require this declaration. Customers with a private health insurance plan should be aware that most private hospitals will lack the necessary isolation facilities to treat patients with Coronavirus, so it is unlikely that members would be able to receive treatment within a private hospital. However, should they require treatment in an NHS hospital, they may be eligible to claim NHS cash benefit. Clients should contact us for details with regard to their specific policy.

Doctors are also being advised to use video-conferencing to assess patients to help stop the spread and a new national health campaign is being launched nationwide to encourage everyone to wash their hands more as the most important preventative measure.

So, as a UK-based employer, what do you need to be thinking about and what type of preparation should you be taking? We have prepared the following guidance for our clients:-

### **What should companies be doing now?**

Assigning the job of monitoring the latest reports and advice from the Department of Health, the National Health Service and the World Health Organisation (WHO) to a specific member of the team who can report back to management regularly as and when the advice is updated. This is important as any advice to close down schools or have people working from home will potentially have a big impact.

Considering changes to working practices and policies that might be required should advice from the government change, such as:

- Is the business able to support people working from home?
- Is the business able to reduce the requirement for people to travel on public transport (for example, making use of telephone or video-conferencing rather than face-to-face meetings)?
- Should the business consider amending its sickness absence policy for a limited time to reinforce government advice that people showing symptoms should self-isolate at home if advised to do so by a GP or the NHS 111 service?

Creating a robust business continuity plan or reviewing existing plans, with a focus on the impact of a reduced number of employees being able to work or attend their usual workplace.

Providing effective communication to all employees about the virus including the latest current government advice and what the business expects employees to do.

Reviewing employee benefit packages to identify whether their benefits include access to online GP consultation services or GP telephone landlines and where these are available, raising awareness of them amongst eligible employees in the event that local GP services or the NHS 111 helpline become stretched. We are on hand to assist clients in reviewing their benefits to confirm whether such services are available and which employees are eligible to access them.

### **How can employers protect their people?**

All employers have a duty to ensure the health, welfare and safety of everyone in the workplace, which is likely to include ensuring employees are not placed at risk of Coronavirus. Communicating all the latest government guidance to people can help, along with providing increased hygiene measures.

Providing anti-bacterial wipes and gels for everyone in the office and ensuring cleaners are using anti-bacterial surface cleaners can go a long way to helping prevent infection from spreading.

Employers should carry out risk assessments on an ongoing basis for any employees which fall into the at-risk groups outlined by the government, including the over 60's, pregnant employees and those with weakened immune systems or pre-existing health conditions.

The risks are changing daily so it is important for employers to monitor these and have plans in place for action, for example asking pregnant employees to work from home or suspending them on full pay on medical grounds.

### **What about people returning from trips abroad?**

Businesses need to prepare for the possibility that team members who have travelled abroad to places which are now high risk might not be able to return due to travel restrictions or quarantine issues.

Employers need to keep track of all employee travel plans, both personal and business-related, so that the appropriate advice can be given to them in terms of reducing the risk to their health from the virus.

For employers, it is important to have a policy in place around pay for those who are trapped abroad or cannot come to work

due to self-quarantine and to consider options for people to work from home to support business continuity.

All employees should be made aware of the government guidelines on what to do when returning from any of the at-risk countries in terms of self-monitoring and self-isolating.

The main symptoms are a fever, cough, shortness of breath and breathing difficulties and the advice is to call 111 and not go visit your GP. Stay indoors and avoid contact with other people; it is important to stay isolated for 14 days.

To reduce risk of infection, the advice is to always cover your mouth and nose when you sneeze, use tissues and wash your hands regularly.

### **What to do if someone in the team has Coronavirus**

If a member of your team is confirmed as positive with the virus, an action plan will be needed to deal with the situation, for example how to communicate that without breaching their confidentiality, and how to take the appropriate risk management steps without creating panic among colleagues.

You would need a way to identify anyone else who may be at risk after having had contact with the infected patient and what precautions would be taken, for example isolating them from the workplace.

Clear sickness absence and pay procedures need to be in place for any employees affected by the virus, as well as infection control protocols for the areas where they worked.

A business continuity plan should be in place to support the company should large numbers of people have to self-isolate, such as working from home.

### **Putting the situation into perspective**

As an employer, communicating about the virus and keeping things in perspective is an important role to help minimise misconceptions and potential discrimination issues.

It is important to note that while the UK government has recently raised the risk to moderate, this is to allow resources and funding to be increased. The risk of contracting the virus for individuals in the UK remains low and the government's announced action plan is purely in case the situation worsens so that the country is prepared.

Please note, the information provided is wide-ranging, however, if you wish to discuss your specific concerns or for support and templates for a Business Continuity Plan (BCP), please contact your usual **Towergate Insurance Brokers Advisor**.

