Loss Prevention Standards – Casualty Classes

Homeworking

Version: 1.3 Date: 30th October 2024

Aviva's advice on understanding the additional risks of homeworking, and how to **manage employees' wellbeing when working** from home, both during and post-Coronavirus Pandemic.



Homeworking

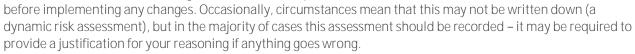


Introduction

These remain very challenging circumstances and businesses continue to do everything they can to keep operating to provide the services required and to keep their employees in employment. However, no one wants to see employees put at unnecessary risk or suffer long-term injuries as a result.

As we adjust to a different way of working, we need to be more mindful than ever about how we work with each other, and how we manage our employees.

Whether it's an emergency or in the course of day to day running, businesses should be undertaking assessments of the potential risks



For some of your employees this may have been a particularly demanding experience; finding themselves in a remote working situation for an extended period of time, at the same time as dealing with the uncertainty of the Coronavirus Pandemic.

There are key areas to consider when thinking about homeworking:

- Working as a team
- Leading in uncertain times
- Wellbeing mental and physical
- Remote working
- Leading a virtual meeting
- Home insurance working at home
- Cyber risk

Working as a Team

Managing employees remotely can seem daunting at first, but it's best to see it as a new experience or a new skill learnt. There is much that technology and different approaches can do in enabling your business to work 'virtually' with success.

Here are some examples for managing teams virtually:

- Stay connected with your teams through regular calls to discuss the planned work, with weekly meetings to chat through what is going well and where advice can be shared to overcome a challenge. Use video calls where possible, as it can help to see everyone rather than just hear a voice but be aware that not everyone wants a video call every time
- Use collaborative online tools to simplify communication. These systems will allow teams to engage in discussion, work jointly on documents and can also reduce emails
- **Don't always talk work**, have 'Anything but Work' (ABW) calls, the virtual coffee, water cooler chats, etc
- Communicate with frequent and valuable conversations with the team and individuals. Schedule 1-1s and team meetings in advance to keep teams connected. Use this time to establish what work they are doing, how long it's taking them and if this is creating unrealistic demands
- Trust each other, working remotely gives everyone the opportunity to step up and take independent ownership over their tasks. It's a great time for everyone to embrace greater responsibility over their work and deadlines





- Watch out for presenteeism, don't fall into the trap of trying to always be available. Focus on delivering outcomes and outputs and take time throughout the day to have your lunch break and sign off from work when the day is done
- Celebrate each other, say thank you, acknowledge your teammates when they deliver exceptional performance. Recognise success individually and collectively

Wellbeing

The law requires steps to be taken to prevent or adequately control health risks. Helping workers tackle drug misuse or 'wellbeing issues' like alcohol, smoking, mental health, or blood pressure is not a substitute for this. All companies should be clear on the differences between their responsibilities under health and safety legislation and the additional steps they may choose to take in relation to industry best practice/wellbeing.

Mental Wellbeing

Regardless of any legal requirements, it is important to provide support and guidance to your employees on mental wellbeing and this is particularly important for those working alone and/or at home.

According to the <u>NHS 'Better Health – Every Mind Matters'</u> campaign, there are 7 key elements to working from home:

1. Set and stick to a routine

Without steady schedules, the lines between work and personal time can get blurred and be stressful to get right. Most importantly, when your workday stops, stop working. Shut down, stop checking emails and focus on your home life. At the end of the day, try to get to bed at your usual time.

2. Make a dedicated workspace

If you can, find a quiet space away from people and distractions like the TV (or the kitchen, when you feel snacky). Get everything you need in one place, before you start work – chargers, pens, paper, and anything else – and shut the door if you can. Even in a small or shared space, try to designate an area for work.

Lastly, get comfortable. While it might be tempting to sit on the sofa, it's much better to sit at a desk or table. Use the Health And Safety Executive's (HSE) guidelines below to set up your workspace correctly.

3. Give yourself a break

Working at home can make us feel like we have to be available all the time. But just being 'present' is no use to anyone if your mental health is suffering.

Making time for breaks is important to help manage feelings of stress – try to take lunch and regular screen breaks. Give yourself time to concentrate on something else so you feel more focused when you return. Even just 5 to 10 minutes of short breaks each hour can really help your productivity too.

If possible, set a time to go for a walk, run or bike ride for some fresh air, or a coffee – just make sure you follow Government social distancing guidance when outside your home.



4. Stay connected

While working from home has its benefits, you may also feel more isolated. Follow the guidance in the 'Working as a team' section above.

5. Set boundaries

Setting boundaries with other members of your household is key to mental wellbeing while working at home.

Have a discussion about your needs, especially with family. Remind them that you still have work to do and need quiet time to do it, and share your schedule.

Similarly, set boundaries with work. It's easier to stay logged on when your home is your office but try to switch off when the workday is over, and enjoy time with family at home.

6. Think longer term

You may be continuing to work from home for a while, so think about ways you could improve how you work while at home. If you have a room that's warmer or has a window that lets in a lot of light, could you work there instead?

Try to explore how you work with others; are there different ways to talk online or new software you could use?

7. Be kind to yourself

Be kind to yourself and acknowledge that you might not be as productive as you usually would be. Be realistic about what you can achieve given the circumstances and relax when your work is done.

Working with Display Screen Equipment (DSE)

For most people working from home, the equipment they will be using will be limited to DSE. This shouldn't pose a significantly increased risk but it is important to signpost employees to your DSE procedures and require them to complete a formal assessment.

Some employees may already be using specialist DSE equipment at work, others may feel they require it in order to work from home and this must be considered as part of the working from home package.

Whatever their requirements, all reasonable steps must be taken to ensure that employees' working conditions are no worse at home than they would be in the office.

If the company does not already have a suitable DSE assessment, the HSE provides guidance and a helpful checklist in their document, entitled 'Display screen equipment (DSE) workstation checklist'. Click here to download.

The checklist can either be used as it is or adapted to suit your company's particular ways of working, however the core messages on setting up the workstation, posture, etc. should remain the same.



Cyber Risk

Balancing our daily lives with normal business can mean changing how we do things. This has unfortunately given cyber criminals an opportunity to take advantage of the situation, and a dramatic rise in cyber crime has been noticed.

Cyber security experts have seen that attackers move quickly to launch phishing attacks around other threats or humanitarian disaster events, and COVID-19 has given them an opportunity to attack work and personal computers as well as home networks.

Remind all staff to be aware of the increase in the potential for online attacks, to ensure they comply with data security requirement, implement all relevant software updates and to report any concerns to their IT Services/Support Teams.

Checklist

A generic Homeworking Checklist is presented in Appendix 1 which can be tailored to your own organisation.

Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners.

For more information please visit:

Aviva Risk Management Solutions - Specialist Partners



Sources and Useful Links

Some useful links to resources that you might need while homeworking include:

- Coronavirus and your money the Money Advice Service
- <u>Samaritans</u> is a registered charity aimed at providing emotional support to anyone in emotional distress, struggling to cope, or at risk of suicide throughout the United Kingdom and Ireland, often through a telephone helpline
- The education hub: A list of free education resources
- World Health Organization
- Gym-free work outs NHS
- <u>10-minute workouts</u> NHS
- Sleep and tiredness NHS

Additional Information

Relevant Aviva Loss Prevention Standards include:

• Cyber Security, Homeworking and Coronavirus

To find out more, please visit Aviva Risk Management Solutions or speak to one of our advisors.

Email us at riskadvice@aviva.com or call 0345 366 6666.*

*Calls may be recorded and/or monitored for our joint protection.

Appendix 1 – Homeworking Checklist



Location	
Date	
Completed by (name and signature)	

	Homeworking	Y/N	Comments
1.	 Have you provided employees with support and guidance on: Working safely at home? Portable appliance testing Adapting to homeworking arrangements? Wellbeing? Cyber risks? Data protection? Balancing work and childcare responsibilities? Attending virtual meetings? How to get support if needed? 		
2.	Have all DSE users been required to complete an appropriate DSE assessment and have any matters arising from the assessment been resolved?		
3.	Has the Employee Wellbeing/Employee Assistance Programme contact details been issued to employees?		
4.	 Leading remotely? Access to a manager's support network? Signs of stress to look out for with their employees? Guidance on coaching techniques and engaging their teams? Leading virtual meetings? Supporting flexibility to enable employees to balance work and home demands? 		

	Homeworking Contd.	Y/N	Comments
--	--------------------	-----	----------



5.	Has an organisation social network platform been provided for employees?	
6.	Have you confirmed the insurance cover for employees' homeworking provided under your Employers Liability and Public Liability insurance?	
7.	Are regular communications being provided to employees about: Changes in the organisation? Homeworking tips? Not working excessive hours? Support available?	
8.	Additional comments:	

Please Note

This document contains general information and guidance only and may be superseded and/or subject to amendment without further notice. Aviva has no liability to any third parties arising out of ARMS' communications whatsoever (including Loss Prevention Standards), and nor shall any third party rely on them. Other than liability which cannot be excluded by law, Aviva shall not be liable to any person for any indirect, special, consequential or other losses or damages of whatsoever kind arising out of access to, or use of, or reliance on anything contained in ARMS' communications. The document may not cover every risk, exposure or hazard that may arise and Aviva recommend that you obtain specific advice relevant to the circumstances.

30th October 2024

Version 1.3

ARMSGI802021

Aviva Insurance Limited, Registered in Scotland Number SC002116. Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.