

# Home, remote and lone working guidance



**With areas of the UK facing national and regional lockdowns, an increased number of workers will be asked to continue to work from home or will be temporarily based at home due to the on-going pandemic, with the aim to help limit the spread of the coronavirus in the wider population.**

The coronavirus (Covid-19) pandemic has forced an increasing number of employers to create more flexible working environments and find ways of managing workers remotely. However, working from home or in other remote environments away from the office can raise a range of concerns around the safety, health and wellbeing of employees.

Our home-working guide is designed to help ensure the health, safety and welfare of your employees by providing quick and easy to read guidance for both employers, managers and employees whilst working from home and how to mitigate risk for businesses. For further information and sector specific guidance, please speak with your Marsh Commercial Account Executive.

Even though this guidance is intended for temporary homeworking arrangements, it should be recognised that the situation and length of the outbreak and necessary homeworking arrangement may move beyond temporary and could last for many months, therefore this guidance should be kept under review in line with UK Government advice.

Listed below is general guidance relating to homeworking and includes information on good practice. However, it should be recognised that each business and homeworker will vary, as will the standards and guidance which are dependent on local circumstances.

## How businesses can adapt to a new working environment

The first thing businesses need to consider are the common hazards associated with homeworking and the wider effects on business during the coronavirus pandemic. These typically include working in isolation, stress, mental wellbeing and anxiety concerning the coronavirus pandemic as well as a fear of what the future may look like for workers.

More specific hazards associated with homeworkers include the risk from lone working, use of display screen equipment including laptops and computers, poor ergonomic setup of workstations, lack of control over work and the working environment, lack of support from both work colleagues and managers.

The health, safety and welfare of homeworkers should be carefully considered with the aim to provide the same levels of protection as employees working on-site so far as reasonably practicable. In order for temporary homeworking arrangements to be successful, this will require a degree of flexibility on all parties involved in temporary homeworking arrangements.

Due to the varied nature of the activities undertaken by employers and their employees, the company will need to look at the risks from both perspectives, including the company's and the individual's before embarking on homeworking arrangements during the outbreak.

## Strong leadership and effective communication

Organisations are currently working in unprecedented times and are having to get used to, and adapt, to the changing and challenging working environment brought on by the Coronavirus pandemic. Many workers and organisations are facing uncertainty, and this can have a negative effect on worker's health, safety and wellbeing.

Managing the occupational safety and health of remote and distributed workers, including homeworkers, is challenging, primarily because of the reduced opportunities for face-to-face contact. Against the backdrop of the coronavirus pandemic, it can be difficult to fully capture the complexities of remote working environments, but strong leadership and clear communication streams will play a vital role in meeting the ongoing needs of workers who have become suddenly distributed and asked to work from home.

Managing workforces remotely requires strong leadership, effective communication, use of technology and the requirement for flexible working by all employed within the organisation.



## Areas of focus should be on:



### Employee engagement

How are you going to ensure you continue to engage and communicate with employees while they are working away from the office?



### Regular and clear communication

This needs to be from both directors and senior managers. Helps to maintain company culture and practices remotely.



### Managing health and wellbeing

How can you take measures to protect the mental health and wellbeing of workers while they are working remotely?



### Work culture

How is your workplace embedding a strong safety and health culture within its workforce whilst working from home?



### Competent and motivational leadership

This reassures distributed workers including homeworkers during this unpredictable period of their working lives.



### Provide up-to-date and easily available resources

This equips workers to carry out their duties effectively at a time when clear information is required.



### Establish monitoring and reporting systems

This helps to protect and empower workers.



### Straightforward and adaptable procedures

This provides workers with structure in an unprecedented working environment.

## The importance of good communication and consultation

Effective health and safety management relies on good communication between the company and homeworkers given their isolated working arrangements. As homeworkers may be temporarily suspended from working in their normal place of work, the issue of communication and providing information cannot be addressed in the same way as for employees who are on site for regular periods.

In some departments, a close working relationship between the company/managers and homeworkers may permit a more informal approach to communication.

Regular communication between co-workers and managers should be encouraged and where possible the use of mobile phones, landlines, skype, video-conferencing or email should be encouraged so employees working from home still feel part of the wider team and not socially excluded from their work colleagues.

There will also be uncertainty around terms of employment and how stable people's jobs are in challenging markets. When communicating with workers, it is important to take opportunities to show transparency around how your company is managing its finances to ensure jobs are protected.

Good communication and consultation will help keep workers motivated and feeling supported during difficult times. Ensuring workers feel supported, with access to important information, helps maintain business continuity and reduces disruption to business processes.



## Key communication messages



### Keep in regular contact with remote workers

This will help to avoid feelings of isolation and loneliness. It's a good way to ensure that workers are well and that they understand information and instructions presented to them.



### Communicate the organisational plan

Be open and honest with all workers and ensure clarity. Explain what the organisation is doing to help protect its workers, their families, friends, and the organisation itself.



### Use varied methods of communication

This can include teleconference-based applications, which introduces a visual human interface, but can also include telephone, email or applications such as WhatsApp, Skype, Microsoft Teams or Zoom.



### Use social distancing for groups of people

During extreme situations such as the coronavirus pandemic, workers will need to conduct virtual meetings rather than face-to-face to prevent further spread of the virus. In rare circumstances where face-to-face meetings need to occur, it is important to follow the government's advice on social distancing, making sure to keep the required distance from one another.



### Provide disability support

Ensure that coaching support and remote-based organisation still takes place for those who require additional support. Encourage workers to send photographs to highlight any potential issues or adjustment queries.



### Set boundaries between working and non-working hours

Allow workers to disengage from work when they are required to. This can also involve agreeing varied or flexible working hours with workers. Avoid sending communications during this period unless it is an absolute necessity. This will allow workers to continue a healthy work-life balance.



### Encourage workers to discuss wellbeing/mental ill-health concerns

This can help to alleviate symptoms and prevent them from worsening. It also allows managers the opportunity to adopt preventative measures.

## Managers guidance

Types of information that are useful for managers include: competencies involved; how to manage high levels of trust and low levels of control; how to empower staff to work independently; information to help line managers support homeworkers and avoid potential consequences of lone working such as stress or isolation; and the setting of clear goals.

Any incidents affecting home workers need to be communicated to, and recorded by, employers. This includes accidents and any 'near miss' occurrences. Employees working from home need to know the procedures for reporting work-related accidents, ill health or any health and safety concerns.

All reports received should be investigated by the Manager/ First Aider in line with the company's health and safety policy and normal accident reporting procedures.

It is important to make sure that homeworkers do not feel divorced from decision making about their work and workplaces, including when being asked to work from home on a temporary basis. Consultation, involvement and representation of homeworkers should also be encouraged as they are effective ways of determining whether health and safety arrangements are satisfactory and highlight any required improvements between the homeworkeer and the company.



## Risk assessment

All employees who have been asked to work at home on a temporary basis should be identified by the manager and consulted with prior to the introduction of homeworking. Employees must co-operate with management to enable them to comply with their health and safety duties in respect of homeworking.

Risk assessments regarding temporary homeworking should be undertaken by the company. Where the risks are broadly the same and no individual special circumstances are required, such as pregnant women, nursing mothers, vulnerable staff or young persons, then a more generic approach can be taken by the company with regards to a single risk assessment covering temporary homeworkers during the coronavirus outbreak.

Where there may be additional hazards and risks to consider concerning homeworkers and the work activity being undertaken, managers should ensure an individual homemaker's risk assessment is undertaken that is specific to the individual homemaker environment, and involve the homemaker in the process of identifying potential hazards.

The company should ensure that the risk assessments which have been carried out for individual homeworkers have addressed a range of significant hazards in the home workplace e.g: electrical; manual handling; chemicals; ventilation; lone working/isolation and include any potential hazards that would not normally be found in a workplace such as pets.

In assessing the risk of a task that a homemaker will undertake, it is important to consider the interaction of the task and the home environment, and not just accept the risk assessment developed for the process on the work site.

There can be differences between the home and work site that mean the risk can be higher for the task when performed in the home environment.

Risk assessments carried out for homeworkers should also identify who else may be at risk, such as family and vulnerable persons (e.g. children, new or expectant mothers). Regular reviews of risk assessments should be carried out to ensure that there have been no significant changes.

Putting in place clear, consistent management systems will reduce risks to homeworkers, but it is only through regular monitoring you can ensure risks are being controlled adequately and the systems are effective.

Managers of homeworkers should make regular enquiries to check the employee is following safe practices and not experiencing aches, pains, occupation health issues or symptoms of stress while working from home.

Managers review risk assessments regularly, usually annually or whenever there is any significant change or after an accident/ near miss and involve the employees affected. Managers will need to ensure they are keeping up to date with the latest Government advice concerning coronavirus and review risk assessments more often in light of any changes made by the Government.





## Homeworking work environment

There is a fine line between taking reasonable precautions and invading personal privacy. However, the company will need to assess the risks of issues such as available space and the working environment for temporary homeworkers whilst recognising the importance of flexibility by both parties during the pandemic.

As a minimum, there should be adequate room for work to be carried out, including space for the workstation, other equipment (e.g. printers) and storage of materials. If the employee is working permanently from home, they should ideally choose one room as their office. This reduces physical intrusion into the home, helps keep domestic interruptions to a minimum and reduces risks to other people at home, e.g. young children.

If the room is lockable this improves the security of your equipment and data. Sheds and garages are not generally recommended for home working because it's often impossible to control security and the working environment.

You should also be careful about letting your staff choose attics and cellars, because these spaces often have limited access, poor temperature or ventilation control and a lack of natural light. General health and safety hazards need to be considered by both the employer and the worker because employers have little direct control over the home workplace.

There should be suitable access to the work room and the employee needs to ensure good standards of housekeeping, including adequate lighting, removing trailing leads and not using the floor or high shelves for storage. Home/ remote workers must make sure they use equipment correctly and take reasonable care of their own health and safety. They must also be aware of the risks their work poses to other people, such as family members (including children).

Where possible you should apply similar furniture and equipment standards to a home workstation as you would in an office, if this is practical when allowing temporary homeworking. Although for temporary homeworkers, they may have to utilise whatever equipment they have available in their own home during the outbreak.

A suitable desk and adjustable chair will normally be needed. These should be ergonomically designed to reduce the risk of musculoskeletal problems. Allowing employees some choice in style will enable them to choose equipment that suits the décor of their house.

You may need to provide accessory equipment, such as task lighting to supplement domestic lighting. Some work or office equipment (e.g. certain types of paper shredder) is not suitable for domestic situations where young children are present. In these cases it may be more appropriate to supply equipment intended for domestic use. If employees only occasionally work from home, it is generally fine for them to use their own equipment to log in to work networks.

## Display Screen Equipment

Where employees are being asked to work from home on a temporary basis during the Coronavirus pandemic, in line with guidance from the HSE, employers are not required to undertake individual employee display screen self-assessments (DSE).

Separate guidance has been produced for the use of display screen equipment including laptops which should be issued to employees to follow when working from home. Depending on individual circumstances, businesses may be able to provide employees with more permanent work equipment such as monitors and docking stations which would be preferable.

It may be necessary for employers to provide some basic equipment such as local lighting, separate mouse and keyboard which can be ordered online and delivered directly to the employee's house, although any additional expenditure should be agreed with line managers in advance.

If any employees raise concerns about their workstation and suffer from additional health problems due to the workstation setup, then managers should consider providing additional desks / chairs which fully comply with the DSE regulations. Further advice and information can be provided by your health and safety consultant.

## Maintaining equipment and electrical safety at home

Any work equipment including electrical equipment provided by the company and given to the homeworker will need to be maintained in good condition and will be the responsibility of the company. The manager will need to consider how they will ensure or carry out scheduled and breakdown maintenance of any work equipment provided to homeworkers.

You can help reduce frustration and wasted work time by providing good instruction and training on how to use software and manage minor equipment failures. Portable electrical items such as laptops and mobile phone chargers, require regular inspection to check that they are in good working order and safe to use.

Some equipment may also need combined inspection and testing. IT equipment often requires only visual inspection by a competent person. This could be done by the employee (after suitable training). Choosing low-voltage or double insulated equipment means the need for regular electrical testing can be minimised. Employees should be encouraged to undertake pre-user checks on work equipment to ensure the equipment and leads are in good condition and not damaged.

The company cannot be held responsible for the whole domestic electrical system at employees' homes. Nevertheless, if you have concerns about electrical safety or the availability of sockets (leading to trailing leads or over-use of extension leads), you'll need to agree with the employee how these hazards will be controlled.



## Mental wellbeing when working from home

Homeworking hazards extend beyond the physical work environment. Working arrangements are also important. For example, some employees may find it difficult to adapt to working in an environment with limited social contact, while others may find it harder to manage their time or to separate work from home life.

Regular contact between employees working from home and their line manager plus other work colleagues should be encouraged. Contact between homeworkers and their co-workers, give employees the opportunity to network, get to know each other and help maintain effective teamwork. Although face to face meetings should not be encouraged at the moment due to Coronavirus, regular communications using electronic devices and the use of mobile phones should still take place.

Managers should ensure they maintain regular contact with employees working from home and contact them at least on a weekly basis, checking to ensure they are safe and well and not suffering from any additional stress or work-related problems caused from working at home.

Employees should be encouraged to take regular breaks when working from home including light stretching exercises to relieve any muscle tension.

Employees need to be aware of issues of time management and social isolation and they must realise that working from home isn't always an easy option. Those who apply to work from home thinking that it will give them an opportunity to juggle their work around a busy home life may find that the opposite is true, as it can be difficult to turn off the computer and close the office door at the end of the day, especially when deadlines are looming. Home and remote workers may be tempted to work longer than normal hours, due to the lack of direct supervision.

Managers should give staff some practical training and tips on how to separate their work and home lives. Lone working is also a major consideration for employees working at home and while travelling. All remote workers (including those working at another employer's premises) risk feeling isolated, and some people can find this stressful.

If the company has access to an employee assist programme, private occupational health provider or any form of works counselling service, then staff should be encouraged to use this service if they require support.

Further advice concerning stress and mental wellbeing can be accessed through your local GP, NHS or by following the link for useful tips on stress management.

[www.NHS.uk/NHS/Stress](http://www.NHS.uk/NHS/Stress) and [www.mind.org.uk](http://www.mind.org.uk)



## Lone working

A business will also need to consider and assess the risk that an employee might suffer an accident, illness or assault while they're working alone remotely or at home. In many cases there won't be much difference between the risk while travelling and the risk while working alone in other ways.

A business needs to ensure that all team members have information on how to stay safe when working and travelling alone. It's good practice to have a system for checking the whereabouts of workers who travel alone. As a minimum, the employee should record full details of where they're going and their expected travel time. At the end of the working day, either the employee should ring or text an agreed contact or 'buddy' to say they're home or a family member should have details of who to contact if they have any concerns.

## Further information on Coronavirus and temporary homeworking

Safety specific questions relating to the virus can be found by following the links below or on the Department of Health's website, or speak to your Account Executive who will put you in touch with the Marsh Commercial Risk Mangement team.

### **Government website following the links for Covid-19**

[gov.uk/guidance/coronavirus-covid-19-information-for-the-public](https://www.gov.uk/guidance/coronavirus-covid-19-information-for-the-public)

[hse.gov.uk/news/coronavirus](https://www.hse.gov.uk/news/coronavirus)

For more information, or to discuss a bespoke package, please contact:



**Your Marsh Commercial Account Executive**



**[riskmanagement@marshcommercial.co.uk](mailto:riskmanagement@marshcommercial.co.uk)**

This is a marketing communication.

The information contained herein is based on sources we believe reliable and should be understood to be general insurance and risk management information only. The information is not intended to be taken as advice and cannot be relied upon as such.

Statements concerning legal, tax or accounting matters should be understood to be general observations based solely on our experience as insurance brokers and risk consultants and should not be relied upon as legal, tax or accounting advice, which we are not authorised to provide.

Marsh Commercial is a trading name of Jelf Insurance Brokers Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA). Not all products and services offered are regulated by the FCA (for details see [marshcommercial.co.uk/info/regulation](http://marshcommercial.co.uk/info/regulation)). Registered in England and Wales number 0837227. Registered Office: 1 Tower Place West, London EC3R 5BU. MC201 123259

