

# Broker Adviser

## Marsh Networks Business Services

MARCH 2020

## Coronavirus Advice and Contingency Planning

### What is Coronavirus?

Coronavirus is a type of virus, which forms part of a group that is common across the world. This particular strain, COVID-19, is new and originates from the city of Wuhan, China.

### Symptoms of the Virus

Symptoms of the virus generally develop within 14 days after exposure to an individual with COVID-19.

The symptoms are:

- Cough.
- High temperature.
- Shortness of breath.

### Prevention Techniques

In accordance with government and medical advice, you are urged to follow the following prevention techniques:

- Wash your hands often, using soap and for at least 20 seconds.
- Use hand sanitiser, with at least 60% alcohol.
- Remember to cover your cough or sneeze with a tissue, before disposing of it correctly.
- Regularly clean and disinfect areas and work surfaces.
- Avoid touching or rubbing your eyes.

### Protecting your Staff and Visitors

As an employer, you have an obligation to keep your staff and visitors safe, therefore keeping up-to-date with current government and medical advice is important. The current advice is not to panic, however you should consider implementing the following measures:

- Provide regular updates on the virus using the communication channels available to you, such as email, notice boards, intranet, and posters.
- Provide handwashing facilities and alcohol based sanitisers.
- Consider your current office cleaning regimes, as the virus is believed to live on hard surfaces for up to eight hours.
- As part of your business contingency planning consider provisions for home working. Can your staff remotely access servers? Can a meeting be held as a conference call rather than face-to-face?
- Review travel arrangements in line with current government recommendations.
- If you have staff who work overseas, consider whether they have access to healthcare, should it be required.

Also consider the following general business advice:

- Ensure that your team's emergency contacts are up-to-date.
- Regularly review your business continuity plan to take into account updated government and medical advice.
- Remind your management team about company policies including absence management and welfare.

## Employees and Sickness

At present, the government advice is not to avoid a place of work.

The government has released [online](#) information on the countries and areas that are considered to be high risk.

Employees who have returned from a category 1 country within 14 days, and display symptoms of the virus, should self-isolate and use the 111 [online coronavirus service](#) to find out what to do next.

Employees who have returned from a category 2 country within 14 days and show signs of developing the virus should also self-isolate as above.

## Sick Pay

UK Health Secretary, Matt Hancock advised that employees are entitled to sick leave and not pay, in line with your legal obligations, however you should continue to follow the guidelines for administering Statutory Sick Pay (SSP).

The Advisory, Conciliation and Arbitration Service (ACAS) has outlined their "best practice" approach – which is if you send an employee home, following relevant government guidance, you should pay the employee sick leave from the start of their absence.

If you send an employee home, who is not showing signs of the virus, you are not following government guidelines and should follow the usual sick pay arrangements.

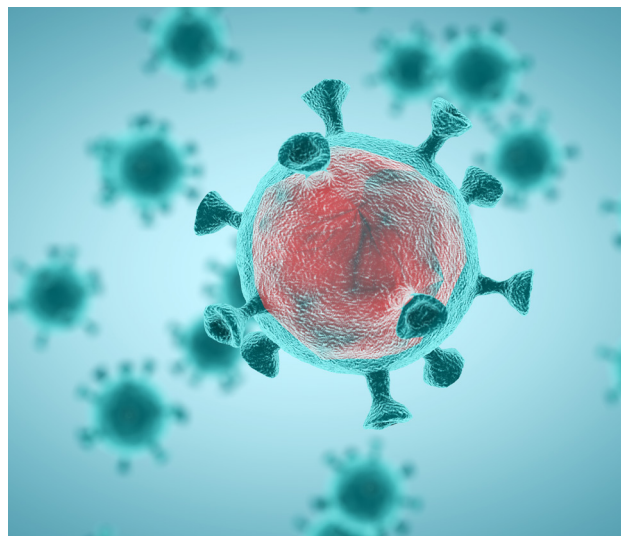
**As a general rule, if an employee has been diagnosed with the virus you should follow the government guideline ruling and administer sick pay from day one of their illness.**

## What should I do if someone refuses to work?

Of course, the spread of COVID-19 is a legitimate concern. As an employer you should listen to your employees' concerns and offer reassurance where necessary.

As best practice you should consider temporary flexible working arrangements, homeworking or the use of holiday or unpaid leave.

The key in dealing with difficult conversations is flexibility and reasonableness. Forcing an employee to work may cause you problems in the future.



## Additional Resources for Firms

A business contingency plan template has been provided to accompany this document with recommendations that you may wish to consider.

[www.gov.uk/government/topical-events/coronavirus-covid-19-uk-government-response](http://www.gov.uk/government/topical-events/coronavirus-covid-19-uk-government-response)

### CONTACT US

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