WORKING FROM HOME?
HERE'S ALL YOU NEED TO KNOW

ROMERO
INSURANCE BROKERS

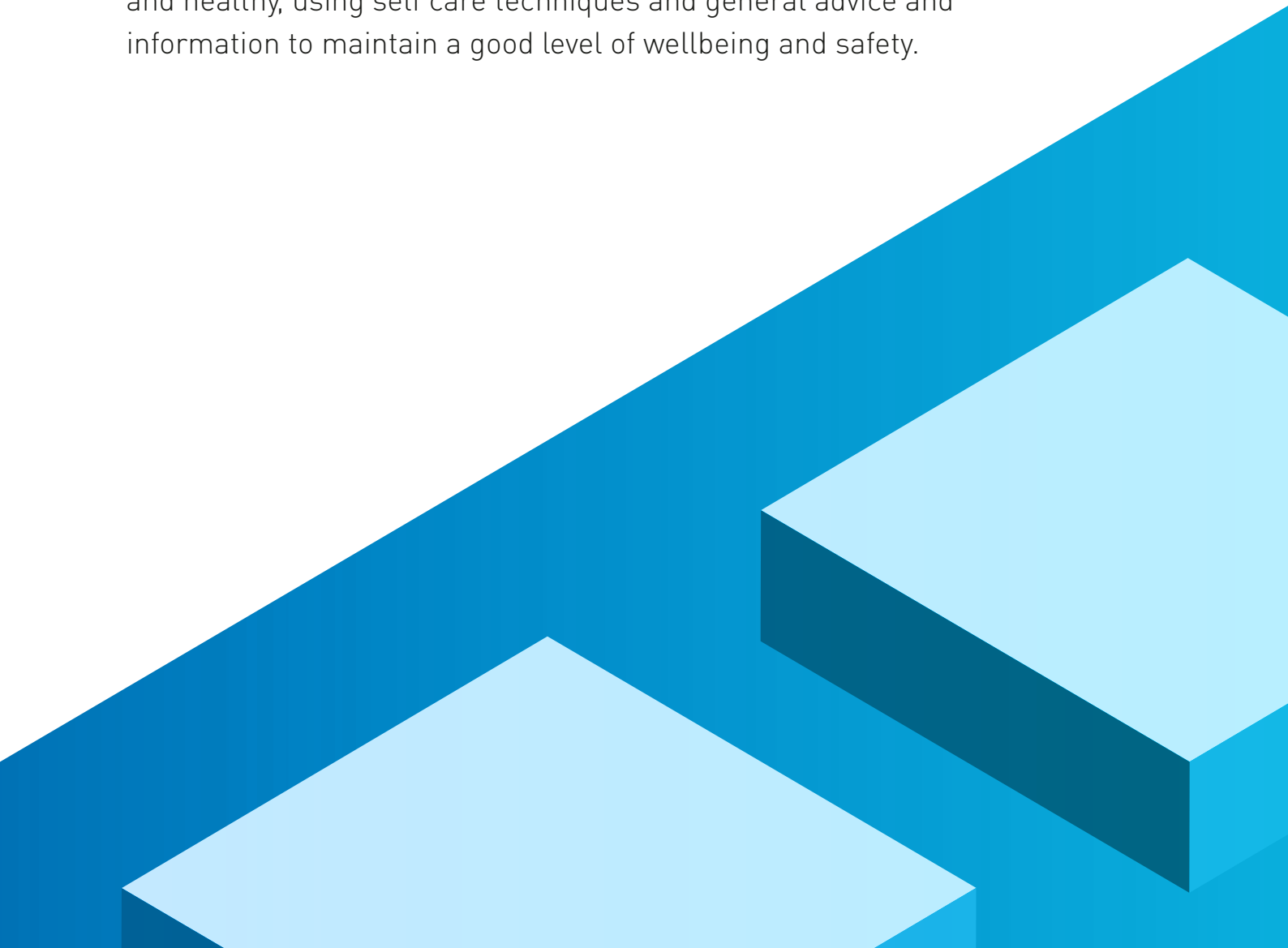# CONTENTS

INTRODUCTION

The UK government has delivered a very stern message to citizens nationwide: **stay at home**.

The [following rules](#) apply to everyone: don't leave your home unless shopping for non-essential items, helping or caring for a vulnerable person, travelling to and from work if absolutely essential (aka key workers) or going for exercise outdoors once a day.

It's going to be a tough challenge for many. As a society we are used to speaking regularly with colleagues, meeting friends and visiting family. The prospect of at least three weeks in isolation is understandably distressing for some. This guide is designed to help people get through the next few weeks happy and healthy, using self care techniques and general advice and information to maintain a good level of wellbeing and safety.

SETTING UP YOUR TEMPORARY WORK STATION

It is an employer's legal duty to ensure the health and safety of every worker - whether working from the office or at home.

Businesses must perform a risk assessment to ensure all employees are meeting health and safety requirements. This will help to highlight areas of concern, and flag any supervision requirements or alterations needed.

The risk assessment includes:

◆ Checking the workstation, including: desk, chair and computer

◆ Ensuring adequate space

◆ Checking the flooring

◆ Making sure the lighting and ventilation is suitable

◆ Data security

◆ Checking relevant insurance

◆ Anything else that could impact an employee's safety

Employers should educate employees on how to set up work equipment safely, and it is the employer's responsibility to provide any equipment needed for an employee to carry out their work effectively.

It is then the duty of the employee to use this equipment correctly and ensure they have resolved any home-related problems highlighted in the risk assessment.

SETTING UP YOUR TEMPORARY WORK STATION

It's also a good idea for employers to ask their workers to complete a home working self-assessment form, which will help to identify any health and safety issues.

This will highlight areas that employees need to look out for, such as:

◆ Ensuring the work area is tidy and safe. The workspace and walkways should be free from trip hazards, with all equipment inspected to ensure there's no damage or signs of overheating

◆ Making sure all equipment is plugged into separate sockets or, if using an extension, ensuring the total equipment amp capacity doesn't exceed the extension lead amp capacity

◆ Identifying if suitable smoke detection is available

◆ Identifying the standard of security of the property

◆ Ensuring workers are aware of any accident reporting procedure

◆ Additional considerations if an employee drives for business requirement, works alone, works using hazardous substances or uses display screen equipment

Employees should also fill out a Display Screen Equipment (DSE) self-assessment form to help identify any issues with work station set up.

Download the Home and Remote Working Self-Assessment Form Template **here**.

Download the Display Screen Equipment Self-Assessment Form Template **here**.

SETTING UP YOUR TEMPORARY WORK STATION

For those who haven't worked from home before, or who work remotely infrequently, it's important to set up your space correctly from the get go.

This will not only help your physical health, but help maintain a good level of wellbeing.

1. **Ask the experts.** Businesses must ensure all employees send photographs of their workspaces to an in-house health and safety officer or risk management team. This will ensure all businesses have done their due diligence and helped make sure their employees are working safely.

2. **Decide on your working area.** Set up a dedicated workspace to clearly help you differentiate between work and home life. If you have a spare room, consider transforming this into a temporary office space. This will help you to avoid distractions, such as putting the washing on or flicking through the TV channels.

3. **Get the lighting right.** Try to find natural light, as this will help you feel more connected to the outside world. You should work in an environment that isn't so dark you become drowsy and suffer from eye strain, but isn't so bright you end up getting a headache.

4. **Find the right equipment.** You should have a proper computer desk and an ergonomic chair, if possible, or at the very least invest in a sitting wedge to provide proper back support.

5. **Make it safe.** Don't work from a kitchen table, hunched over a laptop. Follow NHS advice on how to sit at your desk correctly. You should also have a good level of light, good ventilation, suitable temperature and plenty of workspace so you aren't working in cramped and uncomfortable conditions.

6. **Enjoy your space.** Add some paintings, desk plants and photographs to your workstation to make yourself feel more comfortable. This will help you to feel "at home" in your new temporary office. Don't get into the habit of keeping a messy workstation - tidy up empty mugs, papers and other clutter regularly to ensure your space is clean and mess free.

WORKPLACE WELLBEING ADVICE

Looking after yourself while working from home or self-isolating seems simple, right?

You are in control over your own breaks, what you want to eat and when, and are responsible for managing your own workload. However, for many, this can lead to high levels of anxiety, stress and depression.

Those used to a certain daily or weekly routine can find the disruption unsettling. Combat this by continuing to set a routine and maintain a sense of purpose. If you normally get up at 7am, get ready, eat breakfast and begin work at 9am then it's a good idea to stick to this as it will provide a sense of normality.

Try not to get too distracted and behave in a way you wouldn't at work (for example, taking regular breaks to scroll through social media, make phone calls etc). You'll feel far better if you've had a productive day working, as opposed to feeling as if you've wasted the day procrastinating.

If it isn't possible to stick to a "business as usual" routine due to health or childcare issues, it's important to learn to be flexible. Don't be too hard on yourself if you're not able to work a full 9-5 day uninterrupted. Instead, focus on making your time count.

Measure productivity, not presenteeism - if you set goals for the day and achieve them, then be proud.

Staying positive is easier said than done, but it's vital in order to maintain a good level of wellbeing. Whilst it's important to keep informed of the current situation, try not to get caught up in the horror stories of social media. Instead, seek out positive new stories and consume material that makes you feel good.

It's also important to prioritise physical health, too, as it will have a knock on effect on your mental health. For example, eat healthily, follow a good sleep routine and continue to follow personal hygiene advice, even if you're self-isolating.

IMPLEMENT THE "5 WAYS TO WELLBEING"

Self care

While maintaining a strong level of wellbeing by using the advice above is important, there are specific, actionable ways to self care during a period of self-isolation.

Prioritise looking after yourself during these difficult times.

We Are Wellbeing have launched a free Self Care Webinar to help support employees working in isolation.

The webinar will help to make people aware of self-care techniques so they can manage and prevent potential mental health problems.

The New Economics Foundation recommend the below five ways to wellbeing:

1. CONNECT

Regularly stay in touch with friends, family and colleagues via the phone or video call. Check in with your team at the start and end of every day, and use technology such as Slack to keep in touch regularly. Just because you're not physically around your team, doesn't mean your workplace culture has to suffer.

2. BE ACTIVE

Spend time outdoors once a day if possible (staying the recommended 2m away from other people).
If you don't want to go outside, there are many home exercises you could take part in.

It's important to avoid prolonged sitting. Stand up and move around, as you would do if you were going to chat to your colleagues in the office. Don't use this as an excuse to raid the snack cupboard though!

3. TAKE NOTICE

Essentially, be mindful and live in the moment.
Find moments of beauty and enjoyment, enabling you to appreciate the world around you (however bleak a place it may seem at the moment).

4. LEARN

Set a challenge, learn a new skill, try something different... take time to learn and explore. Not only will it occupy your time and mind, but it will also help you feel productive, empowered and more confident in the long term.

5. GIVE

Do good. Be kind. Give back. Find ways to connect with your community and the people around you, and you'll feel rewarded and content in return.

INSURANCE CONSIDERATIONS

Businesses must inform their insurer or insurance broker of any change in operations, Sums Insured or large amounts of stock/equipment taken off-site. However, it's slightly different for home workers.

Those needing to work from home because of government advice or because they are required to self-isolate won't need to contact their insurer. This is because home insurance cover won't be affected and therefore your documents won't need to be updated, and you won't need to extend your cover.

Key workers who may need to drive to other locations or people who must use their cars to travel to work (for example, due to public transport concerns) won't need to extend their motor insurance cover, either.

There is also an expectation on the insurance industry for claims to be handled swiftly and expertly with no business interruption or delays. So, should something go wrong or you need to contact your insurer, you have peace of mind that you'll still experience good levels of service even when you're working from home.

CYBER SECURITY

Many employees working from home significantly increases a business's cyber security risk.

According to the National Fraud Intelligence Bureau, victims in the UK alone lost over £800,000 to coronavirus scams in February. People are naturally at a heightened state of anxiety, and thus more likely to click on links and share personal information without taking a step back and analysing whether the source is trustworthy.

In an ideal world, staff wouldn't use personal devices for work. This is to avoid personal and professional activities being conducted on the same device. However, this isn't always possible.

If employees do have to use their own devices to complete work from home, businesses should conduct a risk assessment, check all equipment and provide guidance on security measures employees should put in place.

TOP TIPS TO KEEP YOUR BUSINESS SECURE:

◆ Ensure all employees know to work from a secure WiFi network (not an unsecured public WiFi network).

◆ Depending on your staff's experience, produce a series of 'how to' guides giving employees advice on how to safely use any new tools and software.

◆ Ensure all employees know how to report any problems and security issues as soon as they arise. Your IT team should respond to any security issues as soon as possible, offering advice on how to minimise risk to the business immediately.

◆ Educate employees so they know the importance of strong antivirus software, firewalls, automatic backup tools etc. If an employee is working from a personal device they may not have strong security measures in place.

◆ Make sure employees use strong passwords across all devices, particularly those used for work. Two-factor authentication should be used if possible.

◆ Where possible, employees should not take devices such as computers or laptops outside of the home.

◆ Employees should also not leave devices unattended. This is particularly relevant in shared households or households with pets or children (an accidental button-push could have serious ramifications). Employees should not be complacent and should always take cyber security seriously.

◆ Workers should install updates on their devices regularly.

◆ Keep networks and platforms secure, and continue to test systems and find new ways to improve.

◆ Update and monitor appropriate use policies where relevant. Most businesses will have appropriate use policies for equipment such as computers being used on site, but what about off site?

    Make it clear how this equipment should be used, and ensure it is returned in good working condition at the end of the self-isolation period.

It's also up to the individual to mitigate the risk of a cyber-attack whilst working from home. Cyber criminals are targeting remote workers via vishing and phishing.

Essentially, criminals are trying to commit fraud, steal personal information, data or gain access to company accounts by tricking people into believing an email or phone call is from an authoritative, trustworthy source. Social engineering accounts for a large number of successful cyber attacks on businesses, so employees should be vigilant at all times.

◆ Check the sender's email address or email subject line for any spelling or grammatical errors.

◆ Only click on a link from a source you trust and, if in doubt, never "just click". Try to find the alleged sender's details via another online source and contact them to check.

◆ Never share personal information or data with anyone you don't 100% trust, and never work with anyone who requests an upfront fee.

For more information and advice, visit the National Cyber Security Centre website.

STAY MOTIVATED, AND KEEP CONNECTED

Having a positive mental attitude and taking steps to maintain a good level of wellbeing will help you to keep motivated and improve your productivity while working from home.

Remember - no two sets of circumstances are the same. Experiment with your workspace, find the right routine and try to find a pattern that best suits you and the company you work for. As a priority, you must find ways to be healthy and happy - so make sure your working from home routine allows you to keep to the same high standards of wellbeing you maintain while working in an office.

We Are Wellbeing, part of the Romero Group, is a corporate wellbeing provider. They develop a comprehensive and bespoke wellbeing programme for businesses. For more information about online seminars, training and wellbeing workshops please get in touch with the team.

FOR MORE RISK MANAGEMENT ADVICE, OR ADDITIONAL QUERIES PLEASE GET IN TOUCH!

Visit romeroinsurance.co.uk
Or call us on 0113 281 8110

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