

Risk Management Guidance on Employees Working From Home



Recent events related to the COVID-19 pandemic have amplified the difficulties for managers of employees working from home, especially for employees who rarely or never worked from home before. These guidelines offer some thoughts and references to assist managers of employees working from home, especially if they are new to this working arrangement.

Communication

When everyone is in an office together, communication is relatively easy. Working remotely may raise challenges and communication can become an issue as we may have multiple phones and multiple on-line means of accessing each other.

This can lead to being “on the job” continuously with no breaks or time to do uninterrupted work leading to stress and potential errors in our work. Equipment malfunctions, lack of proper equipment and communication can also be a problem.

Here are some thoughts for consideration:

- Use a common system for scheduling communication such as Outlook and allow everyone to block time which restricts over booking and lets a person work uninterrupted
- Make sure that communication systems are working properly and that employees working from home have access to IT assistance and equipment that is right for the job and working properly, e.g. comfortable headsets with microphones
- Schedule regular contact calls and if possible, use video links to see the person you are speaking to
- Any injury or illness, no matter how small, that occurs while an employee is working remotely, should be reported to human resources or claims management on the same day
- Have backup systems in place in case of system or internet failures or power outages at a person’s home, e.g. using a cell phone, another internet access or a land line
- Ensure that cyber security protocols established by your company are being followed by those working remotely
- Try to integrate some light-hearted time in business communication like you would have in the office to make virtual communication more personable

Home Workspace

One of the most difficult tasks especially for new work from home employees is to set up their home workspace. Unless a person has a home office, most people will try and find whatever space is available to work. This is a real problem for people in small apartments or houses where there are no physical barriers from distractions.

Distractions can come in the form of other adults, children, pets present in the house or even the television, the internet and phones. Although we do need to have breaks from work and meetings, constant distractions from barking dogs or people interrupting the employee can make doing the job very difficult.

We can’t assume that everyone is in a spot conducive to doing a good uninterrupted job.

Here are some thoughts on how a manager can help:

- Talk with your employees about where they plan to work and how they can separate themselves from distractions
- Some means of separation could be setting up a dedicated workspace so that when the worker is in the “work” space they are “at” work
- Headphones that cancel noise but allow the employee to participate in calls may be helpful. Use of the mute button is also a good way to limit home noise during the call

Ergonomics

Once the employee has a dedicated workspace, the layout of the workspace needs to be set up in a manner that will reduce ergonomic stress points such as repetitive motion and poor body positioning. There are many good published guides to provide to workers on how to set up their workspace with proper desks, chairs, keyboard, mouse, monitor, etc.

Some basic management considerations may include:

- Information and possibly financial support for desks, chairs, computer equipment, etc. to assure proper ergonomically designed equipment
- Additional considerations must be made for workers with disabilities and other special needs for equipment
- Proper lighting to reduce glare and allow good visibility in the workspace
- Continue to engage with the employee to assure any ergonomic adjustments that are needed are corrected

General Health and Safety

In addition to a properly selected workspace that has good ergonomic controls, the employee working from home does not have the benefit of an office that is designed to protect workers from injuries or catastrophic events like fires. Since this is the worker's home, a manager has limited influence on any safety controls but, it is still the manager's responsibility to do whatever is reasonable in assuring the worker is in a safe and healthy environment.

Here are some basic health and safety considerations for managers of people working from home:

- Have the employee keep the workspace clear of papers, files, and other items that could cause a fall or similar injury
- Make sure all electrical connections are secure and not overloading the electrical system
- All wires need to be out of the way to prevent tripping or similar hazards and the wires need to be checked regularly for problems with the covers so arcing or fires will not result
- The work area needs proper ventilation and temperature controls to make it comfortable
- Exit paths from the workspace should be clear and the exits themselves clear to a safe area outdoors
- Limit food items in the workspace that could spill or cause burns. Eating outside of the workspace is recommended

Regulatory and Legal responsibilities

Just because an employee is working from home may not eliminate a company's responsibility to provide the person with a safe workspace. The employee may still be covered by workers' compensation and any other related business insurance programs just like the employee would be in the office. Regulatory and insurance policy requirements may also apply to employees traveling for business.

Managers may want to consider the following:

- Make sure that employees working from home are properly informed of the company rules on safety/health, travel, and Human Resources requirements and services as well as any state or local regulations just like they would be if they were in the office
- Check with Human Resources and your legal department to see if there are any company rules or requirements for managers of employees working from home.
- Document all information provided to employees working from home including company rules, government requirements and any support on equipment, ergonomics, health and safety and communications

Mental Well-Being of Employees

Work from home and work suspension during COVID-19 can cause major mental health stress triggers. Some employees may be anxious about their job security. Many companies have adopted work from home as part of safe distancing. However, working remotely for a prolonged period may lead to social isolation. Many parents with young children would have to balance between work and supervising their children's home-based learning.

During this period of uncertainty, employers and workers could consider taking practical steps, and tapping on counselling resources, to support one's mental well-being.

Employers could consider the following forms of support:

- Keep employees on work suspension updated of the company's salary and leave arrangements
- Managers to check-in regularly, i.e. at least once a week with staff
- Provide flexible work schedules for parents of young children
- Provide employees access to an external counselling service

How employees can help themselves:

- Maintain a circle of social support, i.e. family, friends via video conferencing or phone messaging applications regularly
- Stay active and healthy
- Find out and tap on any government grants and assistance (if any) available in respective countries

Contact your QBE local business relationship person or Employees Compensation underwriters today for a discussion on the measures to protect your business

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