

## Protecting Workers From Coronavirus

As global concerns about the 2019 novel coronavirus (COVID-19) continue to rise, it's important for employers like you to understand what you can do to protect your workforce. Review this guidance for an outline of what coronavirus is, how it spreads and key steps that you can take to keep employees healthy.

### What Is Coronavirus?

According to the World Health Organisation (WHO), coronavirus is a family of viruses that cause illnesses ranging from the common cold to more severe diseases. Common signs of infection include headache, fever, cough, sore throat, runny nose and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure and even death. Individuals who are elderly or pregnant, and anyone with pre-existing medical conditions are at the greatest risk of becoming seriously ill from coronaviruses.

### How Does Coronavirus Spread?

Although the current coronavirus outbreak likely resulted from people who were exposed to infected animals, COVID-19 can spread between people through their respiratory secretions, especially when they cough or sneeze. According to health experts, the spread of COVID-19 from person-to-person most likely occurs among close contacts who are within a few metres of each other. It's unclear at this time if a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose or eyes.

### Government Guidance

In order to help employers effectively plan and respond to COVID-19, the UK government released a

range of coronavirus [resources](#). At a glance, key points from this guidance include:

- **Enforce self-isolation protocols.** Employees who have travelled to areas with confirmed COVID-19 cases, had contact with someone who has COVID-19 or displayed COVID-19 symptoms in the last 14 days should be encouraged to stay home from work, contact [NHS 111](#) immediately and follow the government's [self-isolation protocol](#). If an employee meets any of the aforementioned criteria and enters your workplace:
  - Relocate the employee to an area that is at least 2 metres away from other people. If possible, find a room or area where they can be isolated behind a closed door, such as a staff office. If it is possible to open a window, do so for ventilation.
  - Instruct the employee to call NHS 111 immediately. While the employee waits for advice from NHS 111 or an ambulance to arrive, they should remain in isolation. Make sure the employee avoids touching other people, surfaces and objects.
  - Advise the employee to cover their mouth and nose with a disposable tissue when they cough or sneeze, and put the tissue in a bag or pocket then throw the tissue in a rubbish bin. If they don't have any tissues available, instruct them to cough and sneeze into the crook of their elbow.
- **Listen to your health protection team.** If a member of the public or one of your employees becomes a confirmed COVID-19 case and has had contact with your workplace in the last 14 days, your local [health protection team](#) will contact you

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to discuss the case, identify people who have been in contact with them and advise on any actions or precautions that should be taken. The health protection team will also be in contact with the case directly to advise on isolation procedures and identify additional points of contact.

- **Make workplace adjustments.** Some employees might not be comfortable coming into work because of the spread of COVID-19. As an employer, you are required to listen to any concerns your staff may have. If employees' concerns are genuine, it is your duty to resolve them to ensure the health and safety of your staff. Potential resolutions include implementing flexible work options (eg remote work) or allowing the employee to take time off as holiday or unpaid leave. If an employee continually refuses to attend work without genuine concerns present, you have a right to take disciplinary action.
- **Take business travel precautions.** Require employees who have travelled to areas with confirmed COVID-19 cases in the past 14 days to follow the aforementioned self-isolation protocol. The [Foreign & Commonwealth Office](#) is also currently advising against:
  - All travel to Hubei Province, China
  - All but essential travel to the rest of mainland China (click [here](#) for further guidance)
  - All travel to the cities of Daegu, Cheongdo and Gyeongsan in South Korea (click [here](#) for further guidance)
  - All but essential travel to Italy (click [here](#) for further guidance)
  - All but essential travel to Spain (click [here](#) for further guidance)

Be sure to give employees the following [NHS advice](#) for travellers and stay updated on the latest [travel restrictions](#) related to COVID-19. Keep in mind that failure to follow travel restrictions and guidance from the government will likely invalidate any related travel insurance claims. For

further information regarding travel insurance implications from COVID-19, click [here](#).

- **Follow sick leave and pay standards.** The government confirmed that any employee who becomes a confirmed case of COVID-19 or has been instructed by either the NHS or a health professional to self-isolate should receive [statutory sick pay](#) during their absence from work. Employees are also entitled to time off of work if they need to take care of a dependent (eg a child) who has become a confirmed case of COVID-19 or instructed to self-isolate. If any of your employees are not sick, but you make the decision to not have them come to work, they are entitled to their usual pay.
- **Maintain a sanitary work environment.** Instruct employees to clean their hands often with an alcohol-based hand sanitiser that contains at least 60 per cent to 95 per cent alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty. Employers should also routinely clean frequently touched surfaces (eg telephones, door handles and toilets).

## Additional Best Practices

In addition to government guidance, be sure to [educate employees](#) on the signs and symptoms of COVID-19 and the precautions that can be taken to minimise the risk of contracting the virus, without causing panic. Further, appoint a single individual or department as the point of contact within your organisation for employee questions about COVID-19. Lastly, review workplace health and safety programmes and emergency action plans to ensure that they include infectious-disease protocols.

## Stay Informed

Keep in mind that the COVID-19 situation evolves every day. Employers should closely monitor the [NHS](#), [UK government](#) and [WHO](#) websites for the latest and most accurate information on COVID-19. For more guidance and insurance solutions, contact Sentio Insurance Brokers Ltd today.