

Commercial Insurance Profile

December 2020

Flu Symptoms

Organisations should inform employees about the symptoms of the seasonal flu. Instruct workers not to come to work if they are experiencing these common symptoms:

- A sudden high temperature of 38C or higher
- Body aches
- Fatigue or exhaustion
- A dry cough
- A sore throat
- A headache
- Difficulty sleeping
- A loss of appetite
- Diarrhoea or stomach pain

Provided by:
Sentio Insurance Brokers Ltd

Key Steps for Managing Flu Season During the Coronavirus Pandemic

The seasonal flu is a consistent, annual threat that employers across all industries must account for. The resulting wave of illness can cause increased absenteeism and decreased productivity.

This year's flu season will require even greater planning and preparation by employers, given the ongoing coronavirus pandemic. With the continuing high frequency of COVID-19 cases, the addition of another health-related threat to your workforce could have major ramifications.

As an employer, you are responsible for the health and safety of your employees. In preparation for this year's flu season, consider these steps:

- **Offer information**—Educating your employees on the differences between the seasonal flu and COVID-19 is important to make sure that the correct response measures are taken.
- **Be flexible**—Having employees work from home will help to minimise the potential spread of germs among your workforce.
- **Provide vaccinations**—The NHS recommends that all adults get the flu jab unless they have had an allergic reaction to a flu jab in the past. Employers can host on-site vaccination clinics to expedite the process.
- **Keep it clean**—During the coronavirus pandemic, employers should have already stepped up their cleaning and disinfecting processes. However, these steps may become even more important during flu season.
- **Promote distancing**—For employees who cannot work remotely, employers should establish—or revisit—social distancing measures to avoid the risk of spreading either COVID-19 or the flu.

Understanding the New DBS Check Legislation

Here are some examples of how the new DBS checks and fast-tracked emergency barred list checks legislation may apply:

 A care assistant who has accepted a position at a care home would be eligible for a free DBS check if their employment was necessitated by COVID-19.

 A care worker who visits the homes of patients to provide care would qualify for a free DBS check if they were employed due to an increased demand for services caused by COVID-19.

Organisations must also understand when they would not be eligible for this free or expedited process. Real-life examples include:

 A school nurse who has been employed and requires a DBS check—This new legislation would not apply in this case because the new nurse was not employed in direct response to COVID-19.

 A lorry driver who has been employed to cover for a staff member who is absent due to COVID-19—Although the employment was related to the pandemic, a free check would not be possible due to the employment not being related to providing care or service related to COVID-19.

Dangers of Mould and Legionella

The coronavirus pandemic has helped raise greater awareness regarding the importance of indoor air quality. Even after the pandemic passes, it will be important for organisations to prioritise indoor air quality. Two specific risks that can cause harm to both clients and employees are Legionella bacteria and mould.

Legionella can cause a lung infection known as Legionnaires' disease. These bacteria are found in stagnant water, which may accumulate in plumbing systems.

Mould growth can also be promoted by excess moisture on an organisation's premises. The presence of mould may result in a number of health issues, including:

- **Hypersensitivity pneumonitis**—This disease resembles bacterial pneumonia.
- **Opportunistic infections**—Mould spores can lead to a number of health issues—such as yeast infections and athlete's foot—and can even enter the lungs of a person with a weakened immune system and begin to grow.
- **Allergic reactions**—Touching mould or inhaling its spores can lead to allergic reactions with hay fever-type symptoms, like a runny nose, sneezing and skin rashes.
- **Asthma**—People with asthma may have attacks triggered or their condition exacerbated by the presence of mould.

DBS Check Changes Could Quicken the Employment Process

Newly introduced legislation could make it easier for employers to grow their workforce. Changes to the Disclosure & Barring Service (DBS) checks and fast-tracked emergency barred list checks would allow organisations to expedite the employment process. These changes would apply to:

- Health or social care professionals being employed to provide treatment related to human illness or loss of life.
- Staff employed to provide health or social care services for a person who has, or is suspected of having, COVID-19.
- New staff backfilling roles in order to maintain services. This backfilling must have been necessitated by COVID-19.

See the infographic on the left side of this page for specific situations in which these changes apply.