

COVID – 19 GUIDANCE FOR REOPENING OF BUSINESS



The unscheduled closures of business worldwide due to COVID-19 presented many new challenges, even for those familiar with seasonal closures.

Once business owners are confident they can safely reopen and operate in accordance with the UK Government restrictions, a robust risk identification and risk management process will be crucial to any re-opening strategy.

This guidance has been developed to support effective re-mobilisation of business and aims to provide a checklist of selected risk management considerations.

Since businesses and their risk profiles differ, this guidance is not intended to be exhaustive.

People considerations

- ✓ Manage social distancing - particularly in communal areas, exit and entry points and congested areas
- ✓ Consider a phased return for employees and staff. Try to identify key absences, isolations or bereavements
- ✓ Look at illness management – for any recorded cases and/or symptoms, think about screening or decontamination
- ✓ Consider permitted site numbers and any need to be capped and/or counted
- ✓ Ensure a continued sanitation policy and availability of hygiene facilities
- ✓ Consider a fresh induction for COVID-19 changes. Also think about revisions to daily briefings and site notices
- ✓ Consider risk assessment re-briefing for COSHH (The Control of Substances Hazardous to Health), risk and method statements
- ✓ Ensure updates to policy are actioned e.g. First Aid & Site procedures where symptoms are present
- ✓ Consider employee wellbeing and mental health e.g. anxiety
- ✓ Ensure no one starts work until their immediate work area is properly set up for the tasks they will be performing
- ✓ Consider staggered start times for employees to help manage social distancing on public transport or where possible allow staff to drive into work by providing additional car parking

Site walk and equipment inspection

- ✓ Conduct a plant and stock inventory
- ✓ Check adequacy and compliance of first aid and emergency kit provision
- ✓ Report any thefts or potential incidents to insurers e.g. escape of water or ingress

- ✓ Check for any damaged security measures which will need to be rectified
- ✓ Consider what action is required for moisture control in enclosed spaces e.g. elimination of mould
- ✓ Check for any additional equipment needed to ensure a safe working environment
- ✓ Ensure all access, egress, walkways and working areas are clear, free of damage and safe to use
- ✓ Consider the start-up and testing of plant and equipment
- ✓ Return any off-hire equipment to hirer
- ✓ Promptly report any material changes in risk to your insurer

Systems checks

- ✓ Plan to safely re-pressurise and test depressurised systems
- ✓ Conduct alarm system tests such as fire and security
- ✓ Are any fire extinguisher or statutory inspection tests required or overdue?
- ✓ Do any electrical installations require inspection?

Contractors/sub-contractors and service providers

- ✓ Are any of these organisations in or at risk of administration that require an alternative solution?
- ✓ Assess the ability of all parties to recommence works on site when instructed
- ✓ Are key services and suppliers able to recommence work when instructed e.g. cleaners, catering, waste collection?
- ✓ Are all key supplies still stocked or accessible to purchase in advance? e.g. Personal Protective Equipment

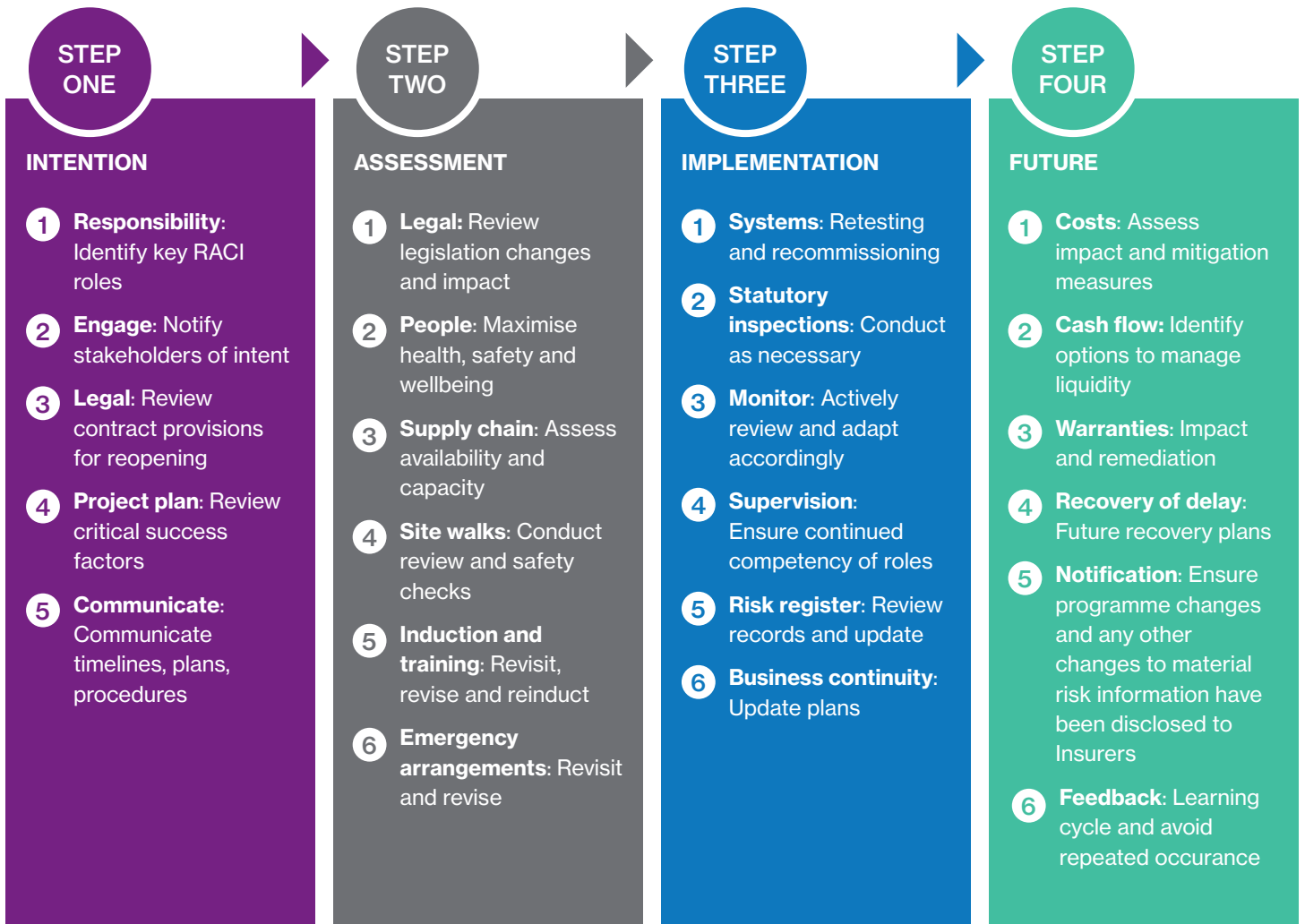
Legal review

- ✓ Review contractual implications of delays and provisions for reopening
- ✓ Consult all contracting parties to achieve agreement
- ✓ Consider implications of any changes to legislation

Long term considerations

- ✓ Consider business continuity plan revision
- ✓ Are there any risk register updates to make?
- ✓ Consider cash flow management options to aid liquidity of the supply chain
- ✓ Review whether any warranties have been impacted

An example of the process of a business reopening can be found below:



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Each applicable policy of insurance must be reviewed to determine the extent, if any, of coverage for COVID-19. Coverage may vary depending on the jurisdiction and circumstances. For global client programs it is critical to consider all local operations and how policies may or may not include COVID-19 coverage.

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