



Welcome to our Coronavirus Update

Welcome to the 6th edition of our Covid-19 update. As I mentioned last time, as we begin, cautiously, to open up our economy again, we are moving our focus to helping brokers and clients emerge from Covid-19.

We released 5 more articles in our 'Back to Business' section last week. These articles attracted enormous attention from brokers and we have republished them here. Next week we will release another tranche of these which will provide guidance to a further set of business sectors.

We have also provided updates on unoccupied premises and our position on Motor Trade and what we are doing to support clients in that sector.

I hope you find these updates valuable, have a look at them and please send them on to your clients where you feel it's relevant.

As always, best wishes to you and your families.

Jon





Table of Contents

1. Underwriting.....	3
1.a Premises Temporarily Unoccupied due to Covid-19 restrictions	3
1.b How we're supporting our motor trade customers.....	4
2. Business support	7
2.a rradar Covid-19 portal	7
2.b What's new this week on the rradar Covid-19 portal	8
2.c Spotlight Articles.....	9
Competition and Markets Authority (CMA) Cancellations and Refunds.....	9
First Aid Provisioning during Covid-19.....	9
Introduction to Emergency Volunteering Leave.....	10
Phishing Attacks during Coronavirus – raise awareness with homeworking employees.....	10
2.d Watch 'on demand' webinars	11
2.e Working Well toolkit – New team members	12
Edition 2 – Remote Onboarding	12
Top 10 tips for onboarding remotely	13
2.f Back to Business : Post-coronavirus start-up guidance	14
Construction sites	14
Builders merchants.....	14
Garden Centres	14
Manufacturing	14
Supply chain mitigation.....	15
Distribution and Logistics	15
Motor trade, covering workshops and recovery	15
Property Owners	15
3. Wellbeing & Resilience	16
3.a How to organise an online event	16



1. Underwriting

In this section we update on our extension of the removal of cover restrictions for properties that have become unoccupied due to coronavirus. We also outline the support we're providing to our motor trade customers.

1.a Premises Temporarily Unoccupied due to Covid-19 restrictions

As per updates on our Coronavirus Hub on Monday 11th May, we have extended the period where we are seeking to ensure customers are not unduly penalised for temporary closures solely due to the Covid-19 virus up until June 15th 2020.

Unoccupied premises cover restrictions will therefore not apply to temporarily closed premises, unless the period of temporary closure continues beyond June 15th 2020.

Temporarily closed premises will benefit from:

- no reduction in the level of policy cover
- no increase in excesses
- no increases in premium

Please note that this extension does not apply to premises that were unoccupied before the outbreak, or close permanently, which will be deemed 'Unoccupied' as defined in the policy and be subject to the normal unoccupied premises terms and conditions as set out in your policy.

We are aware that there are some industry sectors where reopening is unlikely to be possible before 15th June, and potentially not until July or August, or even later. Over the next few weeks we will be reviewing the likely exposures and risks each of those sectors is likely to face and will be publishing our approach and advice well ahead of expiry of the current concession.

Policy Condition applying to all AXA Property Coverages

Temporarily Closed Premises Condition

Temporarily Closed means premises temporarily closed for a period up to June 15th 2020 solely due to temporary closure or Unoccupancy of the premises due to Government Restrictions, Social Distancing, Furloughing of Staff or Working from Home instituted in response to the Covid-19 outbreak.

Such premises will not be regarded as Unoccupied as defined in the Policy.

We would recommend that wherever possible normal precautions should be taken. For more information please [download](#) our guidance on Unoccupied Premises.



1.b How we're supporting our motor trade customers

(applicable to AXA Insurance intermediary customers – excluding the Origin Motor Trade and "Roadrunner" scheme products where different underwriting and policy terms may apply)

Summary

Motor traders are a major part of the UK economy, with a very diverse range of trades and businesses. Some of these businesses have continued to trade, to a greater or lesser degree, through the current crisis. Others though have mothballed their business, "furloughed" their staff and SORN'd* their vehicles, until such time as normal business activities resume.

AXA have looked at our approach to underwriting our motor trade products, so we can try to better reflect your customers' actual trading activity in the premiums and terms we apply to new business and renewals – and to also, at least in part, reflect how these may have affected trading in the last few months.

We are also looking at how we can help our customers reopen their business. To support social distancing, we have reconsidered our approach to offering unaccompanied demonstration cover, and we will also very shortly be issuing some bespoke guides to customers on the issues they may need to consider if they are reopening businesses and premises that have been closed for some time.

Specialist trades – cover for laid up vehicles

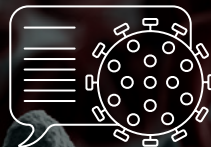
There are specialist trades (such as vehicle movement, recovery) where some businesses may be completely unable to trade and may have SORN'd and laid up some or all their vehicles.

Renewals and new business – risks where 20% or more of normal road registered business vehicles are SORN'd

For risks where substantial numbers of owned / leased / operated vehicles are SORN'd and laid up, our underwriters are empowered upon request to exclude these vehicles from the Road Risks section by endorsement and to exclude them from the premium calculation. The vehicles can then be readded as and when they are relicensed for road use, in return for a pro-rata additional premium. This will enable the business to see an immediate reduction in their premiums to reflect vehicles that are SORN'd, but also continue to insure business cars and other vehicles that are still in use.

* SORN – "Statutory Off-Road Notification"





Coronavirus Update

Advice and resources for brokers

Existing customers – risks where 20% or more of numbers of vehicles are SORN'd

We are also prepared to offer this concession to existing customers where they have SORN'd a substantial proportion of their vehicles (and especially larger and specialist vehicles).

Our underwriters are empowered to exclude these vehicles by endorsement mid-term and to offer an appropriate refund. The vehicles can then be readded as and when they are relicensed for road use, in return for a pro-rata additional premium. Once again, this will enable the business to see a reduction in their premiums to reflect vehicles that are SORN'd, but also continue to insure business cars and other vehicles that are still in use.

Static risk

For most customers any 'laid up' motor vehicles would be covered under the Material Damage (Own Motor Vehicles) section of the policy, provided the sums insured are adequate for all the vehicles currently stored at each location. If your customer is storing any vehicles that you are asking us to lay up at any other locations (such as a vehicle storage location), or if the sums insured are not adequate, please discuss with our underwriters.

Trade plate only risks

Some vehicle delivery and movement businesses rely on using large numbers of trade plates rather than delivery vehicles or trailers – and there does not appear to be a clear method to suspend trade plates temporarily.

If your customer is in this situation, our underwriters are empowered to offer to reduce cover down to 'Named Drivers', deleting all furloughed employees who are not currently driving vehicles, and limiting cover to only those that continue to drive for business or pleasure whilst the business is not actively trading. They can then adjust the premium accordingly, until such time as normal trading resumes and the previous additional drivers are once again required.

Unaccompanied demonstration – new and second-hand car sales

Current social distancing advice and regulations have made trading much more difficult for vehicle sales risks, as is reflected in the much reduced new and used vehicles sales in recent weeks. The only realistic current means of trading is through "distance selling", which may include offering to deliver vehicles to the customer's home or premises, to allow them to test drive the vehicle (please see relevant advice from the NFDA, SMMT or Government websites).

Even as we come out of lockdown, the normal approach to the test driving of vehicles is likely to be problematic, as "accompanied demonstrations" would create risks of passing on the virus to both customers and employees, which should, wherever possible, be avoided.

This situation has been complicated by past DVLA advice that trade plates should not be used by customers for "unaccompanied demonstration". Recently, however, in the light of the pandemic the DVLA have confirmed to the National Franchised Dealers Association that unaccompanied test drives will be permitted, provided all precautions are taken to prevent theft of the trade plates.

[READ MORE](#)



All AXA Motor trade policies include use by any customer for “accompanied demonstration”, but only a limited number of customers choose to pay to extend cover to include cover for “unaccompanied demonstration” and AXA only normally offer this extension to larger policyholders with a policy premium of at least £7,500. However, given the current situation, we are changing our approach to empower our underwriters to:

- Offer unaccompanied demonstration to all customers.
- To offer cover either for the full policy term or for an agreed short period.
- To allow the first month of cover free of charge to assist our policyholders in taking reasonable health precautions for themselves, their employees and their customers.

This extension is subject to standard terms, conditions and restrictions – please ask our underwriters for full details.

Reduced wages and trading activity – Liability sections of Motor trade policies

On a wider basis, AXA have recognised that most of our customers are seeing some impact on their trading activity – and that many are taking advantage of the Government “furloughed employees” scheme.

Though furlough payments to employees are legally ‘wages’, AXA do not feel it is appropriate to charge our customers liability premiums on wage payments where, under the terms of the scheme, the employee is not allowed to do any work (beyond very basic training activities). To address this we have agreed across all our wages-rated EL, PL and Products coverages that we will exclude furlough payments that have been, or are expected to be, recovered from the Government for the purposes of estimates and declaration adjustments under our policies (subject to clients supplying us with a full breakdown).

However even though the Liability sections of AXA Motor trade policies are based on estimated wages and turnover, unlike most other policies they are not normally ‘adjustable’ based on actual payments at the end of the policy period. Therefore, to ensure that our Motor trade customers benefit from this approach, we have communicated that until further notice (for so long as the current social lockdown, furlough scheme and business uncertainty continues):

- Liability sections of Motor trade new business and renewals can be issued on an “adjustable” basis with a maximum refund on declarations of up to 25%.
- Estimates for the forthcoming period and eventual declarations can be based on the wages less furlough payments that are recovered under the Government scheme (provided we are supplied with a full breakdown of furlough recoveries).
- Existing / expiring business can also be treated as if it had been adjustable.

If your customer submits a declaration with a full breakdown of ‘furlough recoveries’, the policy can be adjusted with a refund under the EL and PL sections of up to 25% where the actual wages are lower than the original estimates.

Please discuss with our underwriters how this change may impact your customers.



Coronavirus Update

Advice and resources for brokers

2. Business support

In this edition we have created four new radar PDF spotlight articles for use with your customers – from how the CMA expects businesses to handle cancellations and refunds, raising awareness of phishing attacks for homeworkers, outlining your employees' rights for emergency volunteer leave and, finally, what might it mean if your business has furloughed their nominated first aider?

New 'On Demand' webinars. Within the radar portal you can also access new comprehensive on demand webinars and also access the latest guidance updated by the radar legal team.

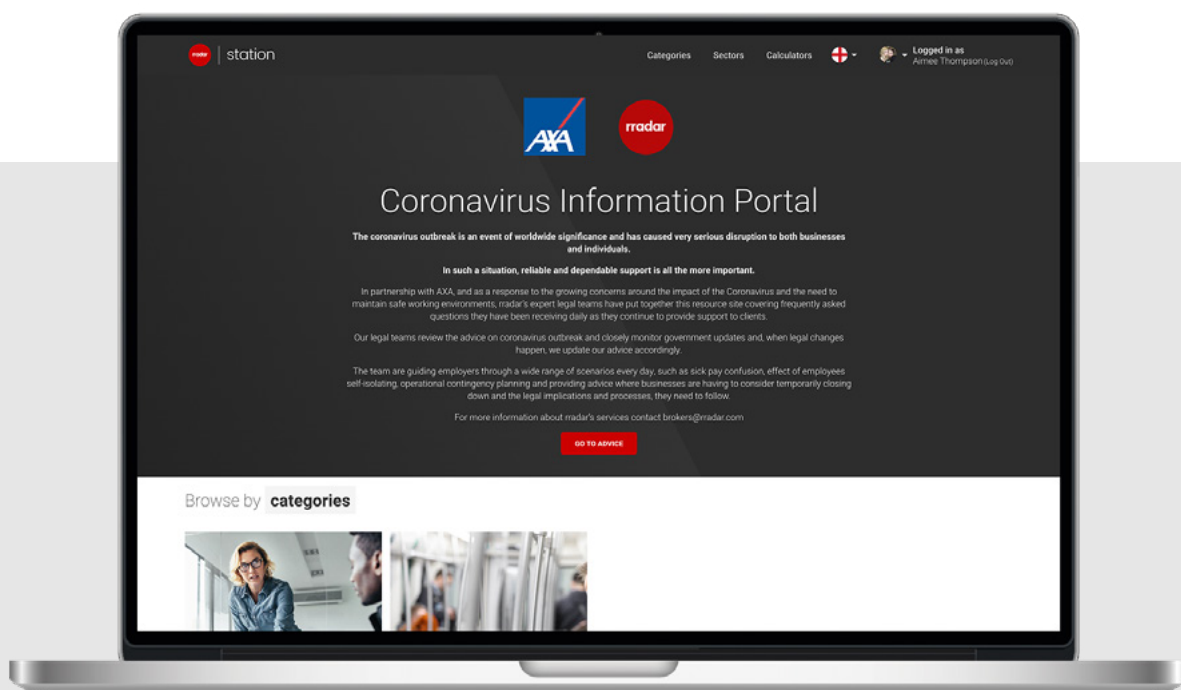
Stay up to date. The radar portal contains the latest guidance updated daily by their legal team. There are over 20 new articles this week, covering guidance such as the latest Coronavirus and Employment Tribunal FAQs, to what happens if an employer cannot afford to pay redundancy payments during coronavirus?

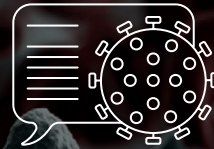
Don't forget to visit the business support section of the [Coronavirus Hub](#) to download the full range of radar spotlight articles and resources.

We've also included our latest 'back to business' guides which outline the steps to take when returning to work as the lockdown eases.

2.a radar Covid-19 portal

Available at no cost to all broker employees. To access the radar portal for the very latest practical support and legal guidance, a simple registration is required (name, email, password) [click here to register](#)





Coronavirus Update

Advice and resources for brokers

2.b What's new this week on the radar Covid-19 portal

Keeping up to date on the changing legal, regulatory and economic developments is important to both brokers and their customers.

This week the radar portal has refreshed guidance on H&S considerations for returning to work after Coronavirus, preventing increased data breach risk due to homeworking, Coronavirus and Employment Tribunal FAQs, redundancy payments, Coronavirus and the hospitality sector and much more.

The Coronavirus Portal by radar

What's new this week

Click here to log in and register to read the full articles

Coronavirus and the CMA - Cancellations and Refunds <small>Businesses are attempting to mitigate the effects of the pandemic to improve their chances of survival, but the Competition and Markets Authority is concerned about some of the methods used and possible breaches of consumer protection law. Find out how to proceed lawfully in our new article.</small>	Coronavirus and the CMA - Unjustifiable Price Increases <small>Unjustifiable price increases for essential services and products in the early stages of the pandemic have led to threats of legal action against companies breaking consumer protection law. Find out more about your obligations and what action can be taken against those who break the law in our new article.</small>
Coronavirus and Emergency Volunteer Leave <small>The increased burden on the health and social care sectors during the pandemic has led to a response from thousands of people offering their services. If workers from your business want to volunteer, what do you need to know about administering this? Our article gives you the crucial details.</small>	First Aid provisions during the COVID-19 pandemic <small>For businesses that remain open during the coronavirus pandemic, one of the overlooked considerations is that of first aid provision. Do you still have all your first aiders? Who is checking that first aid box? What does the law expect of you? Find out the answers in our new article.</small>
Lone working and Coronavirus <small>During the lockdown, some businesses may keep somebody on site for maintenance purposes. Others may be employing delivery drivers in person roles. This increase in lone working carries health and safety obligations for the employer. What should you do to remain compliant?</small>	Coronavirus and shadow IT risks <small>With many employees working from home and using company equipment, the ability of the IT department to monitor its use has been significantly affected, with some employees downloading and using applications without permission. If you are concerned about the implications for your business, our new article gives you the details.</small>
Remote auditing in goods vehicle operator licensing <small>Many transport companies are finding it difficult, if not impossible, to comply with the regulatory requirements placed on their businesses, particularly regarding audits. The Traffic Commissioners recognise this and have issued guidance on how the pandemic affects audit compliance. Find out what you need to know in our new article.</small>	

AXA radar

DOWNLOAD THE ARTICLE

The Coronavirus Portal by radar

What's new this week

Click here to log in and register to read the full articles

Examination and testing of lifting pressure equipment <small>Companies who use heavy plant or other equipment that needs regular testing may find that this is proving difficult during the pandemic, with social distancing requirements and closure of workplaces. The HSE has issued guidance on safety compliance and the essentials are laid out in our new article.</small>	Coronavirus and the hospitality sector <small>Businesses in the hospitality sector are finding things particularly difficult at present, with significantly reduced footfall as a result of the lockdown and having to put staff on furlough to survive. If your business is in this position, what help is available for you? Our article looks at the options.</small>
Biocidal Products Regulation - Production of hand sanitiser <small>Hand sanitiser is normally subject to particular regulations regarding the safety of the product, but during the pandemic, the demand for sanitiser has been so great that those regulations have been relaxed to ensure production is not delayed. Find out what the regulations now require in our new article.</small>	Preventing increased Data Breach risk due to Homeworking <small>This is a time of unprecedented stress and anxiety that can lead to a lack of concentration and inevitable mistakes. When that involves the handling of personal data, the consequences can be imagined. Find out about the problem and what you can do to mitigate it in our new article.</small>
H&S considerations for returning to work after Coronavirus <small>An end could be in sight to the current shutdown of large sectors of the economy. Businesses presently closed may soon be able to reopen on a limited scale at first. This will involve careful planning regarding health and safety and managing risks to employees.</small>	Coronavirus and Employment Tribunal FAQs <small>Businesses in the middle of an Employment Tribunal claim at the start of lockdown have been left wondering what is happening with their cases. Moves to a remote system have been introduced but there are many details that need to be understood.</small>
Phishing attacks during Coronavirus <small>Many employees working from home on company equipment have little or no cyber security training and could prove easy targets for criminals preying on the anxiety many people are feeling. If you are concerned about your organisation's vulnerability to cyber attack, our article gives you key details about protective measures.</small>	Redundancy Payments <small>Legislation requires certain actions to be taken by employers when making employees redundant, this now has particular significance as businesses fight for survival during the pandemic. However, some businesses cannot meet the requirements of the law due to financial circumstances. What are their options?</small>



Coronavirus Update

Advice and resources for brokers

2.c Spotlight Articles

Competition and Markets Authority (CMA) Cancellations and Refunds

Covid-19 has had an enormous effect on the travel and event industries. Many flights and events have had to be cancelled, and consequently consumers are asking for refunds. If your client provides venues or related services, or is unable to provide pre-paid services, this article outlines how the CMA expects them to handle refunds.

DOWNLOAD THE ARTICLE

CMA Cancellations and Refunds

COVID-19 has had an enormous effect on the travel and event industries. Many flights and events have had to be cancelled, and consequently consumers are asking for refunds.

The Coronavirus (COVID-19) pandemic has had an enormous effect on all areas of business. There has been significant disruption to the travel and events industries, with many flights cancelled and events such as weddings unable to take place. Consumers have requested refunds where trips or events have been cancelled due to Coronavirus.

Businesses are attempting to mitigate the effect as far as possible to improve chances of survival, but the Competition and Markets Authority (CMA) has expressed concerns about refusal of refunds or unfair practices being adopted where consumers have been obliged to cancel due to Coronavirus. The CMA has recently announced that it will raise or recommend proceedings in court against companies that break consumer protection law.

The CMA exists to ensure that consumers get a good deal when buying products and services, and that businesses operate within the law. The CMA recently established a COVID-19 Taskforce, as it was anticipated that there would be many consumer protection issues during the pandemic. The majority of complaints received thus far by the Taskforce have related to refunds and cancellations, particularly about businesses making the refund process complex, charging high cancellation or administration fees and putting pressure on consumers to accept vouchers instead of cash refunds.

On 30th April 2020 the CMA issued a statement of its position on consumer protection law as it relates to refunds. In particular, the CMA indicated that it would expect customers to be offered full refunds where any of the following circumstances apply:

- A business has cancelled a contract without providing any of the promised goods or services
- No service is provided by a business; for example, where services cannot be provided due to Government health measures.
- A consumer cancels, or cannot receive services, due to Government health measures.

There are some limited exceptions to this position, such as where a consumer has already received some of the services in advance of cancellation, in which case they may not be entitled to a full refund. A business may be entitled to make a small deduction from a refund to cover the costs incurred under a contract prior to cancellation when it cannot recover those costs by other means. Such deductions are expected to be rare and of low value where they do occur.

Where contracts are for regular services with regular payments being made, consumers are entitled to be refunded for any services that are not provided due to Government public health measures or are entitled to withhold payment for any services that they cannot use. Businesses may be entitled to receive a small payment towards costs until the contract can be resumed, but this will only be allowed where it is expressly and clearly provided for in the contract.

The CMA has stated that this position applies even where a consumer has paid a non-refundable deposit towards services. Businesses should not charge any administration fee for processing refunds. The time taken to process refunds should be reasonable and made clear to consumers. The CMA accepts that it may take longer than usual to process refunds during the pandemic and has not given any further indication as to what length of time will be considered reasonable.

The CMA has indicated that it is permissible to offer alternatives to cash refunds, such as the issue of vouchers or credit for the amount of the booking or allowing the consumer to re-book for a later date. There should not however be any pressure on consumers to accept such alternatives, and they should not be misled into doing so. It must be made clear that a full cash refund is an equally available option. Any restrictions that apply to vouchers, credits and re-booking, such as a defined time period within which vouchers can be redeemed, must be fair and made clear to consumers.

Written by
Alastair Gray, Solicitor at radar

Disclaimer
This article has been prepared as an informational resource for broker clients and business partners. It is intended to provide general information only and does not constitute an offer of financial products or services. The information contained herein is not intended to be used as a basis for investment decisions. The information contained herein is not intended to be used as a basis for investment decisions. The information contained herein is not intended to be used as a basis for investment decisions.



First Aid Provisioning during Covid-19

While reducing staffing levels some businesses may have inadvertently furloughed first aiders. What do businesses need to do to ensure they still remain compliant with Health and Safety regulations?

DOWNLOAD THE ARTICLE

First Aid Provision during COVID-19

While reducing staffing levels, it is likely that businesses have inadvertently furloughed first aiders. What do businesses need to do to ensure they still remain compliant with Health and Safety regulations?

With businesses on reduced staffing levels, it is likely your first aid provision may have been affected. If you have furloughed staff, this may have inadvertently included first aiders. This can cause issues in the workplace, for example, if the first aider was responsible for checking the contents of the first aid box, that role will need to be passed to another staff member until staffing levels return to normal.

The first step is to review and update your first aid needs assessment. This will determine what you have in place now and what further measures need to be taken to ensure compliance. If you have fewer staff working because of furlough it may be that no further action is required, or you may need to consider suspending any high-risk activities you undertake.

There is another option that could be explored, if you do not have adequate first aid cover. Consider whether you can pool resources with a neighbouring business. They may have all their first aiders at work and have the spare capacity to assist you. If so, you will need to reflect this in your first aid needs assessment, highlighting the times and dates when they are available. Further, you will need to note what agreed system for contacting them will be introduced if you require their assistance, any qualifications they hold (FAW, EFAW) and any restrictions that may be imposed. It is important to make sure the first aiders have the necessary skills and experience that you require for your business. If such an arrangement is agreed, you should be open and honest with the types and frequency of accidents you have had in the past, as this will help the host business make an informed decision to ensure they have the capacity for their own company's first aid needs.

You may have first aiders that were due for their refresher course on or after 16th March 2020 to re-validate their certificate and found there were no courses being run because of coronavirus. The HSE has made an announcement that a three-month extension on existing certificates may apply to:

- Offshore Medic (OM)
- Offshore First Aid (OFA)
- First Aid at Work (FAW)
- Emergency First Aid at Work (EFAW)

The HSE may ask you to explain what you had done to try and requalify and the reasons you were unable to do so.

Another situation that may have affected you is if you had staff already undergoing first aid training which became disrupted because of the coronavirus leaving unfinished modules to complete. In this situation, the HSE has said training can restart later providing a full recap of the previous training before the interruption is done before moving onto unfinished modules and the awarding body is satisfied that you can show a full understanding of all aspects of the course content as well as the knowledge required and competencies at the end of the training.

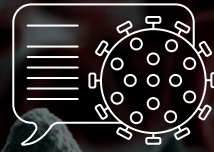
During this national emergency if there are any changes to your staffing levels, remember to review and update your first aid needs assessment. This also applies if your host business is providing first aid cover where they have a change in the number of staff on site, so it is essential to keep in regular contact with them.

More information regarding health and safety considerations during the coronavirus pandemic is available on radarstation/Coronavirus AXA Hub.

Written by
Steve Taylor, Health and Safety Advisor at radar

Disclaimer
This article has been prepared as an informational resource for broker clients and business partners. It is intended to provide general information only and does not constitute an offer of financial products or services. The information contained herein is not intended to be used as a basis for investment decisions. The information contained herein is not intended to be used as a basis for investment decisions. The information contained herein is not intended to be used as a basis for investment decisions.





Coronavirus Update

Advice and resources for brokers

Introduction to Emergency Volunteering Leave

The Coronavirus Act 2020 allows for 'Emergency Volunteering Leave' which entitles employees to volunteer as a form of Statutory unpaid leave if they wish to volunteer during the outbreak.

[DOWNLOAD THE ARTICLE](#)

Introduction to Emergency Volunteering Leave

The Coronavirus Act 2020 allows for 'Emergency Volunteering Leave' which entitles volunteers to a form of Statutory unpaid leave if they wish to volunteer during the outbreak.

Emergency Volunteering Leave is a new, temporary form of statutory unpaid leave for workers who wish to volunteer in the health and social care sectors during the outbreak of coronavirus.

There is no requirement for a worker to have any qualifying period of service with their employer to take Emergency Volunteering Leave. However, a number of categories of workers are exempted from the entitlement to take Emergency Volunteering Leave. Those exempted will be those who work in other critical roles.

Who qualifies for Emergency Volunteering Leave?

To qualify for Emergency Volunteering Leave, a worker must be issued with an Emergency Volunteering Certificate (EVL Certificate) by an appropriate authority. The EVL Certificate will confirm that they have been approved as an emergency volunteer, and that they will volunteer for a specified period. A worker is entitled to take a set block of two, three or four consecutive weeks of Emergency Volunteering Leave during a period of 16 weeks, referred to as a 'volunteering period'. Subsequent volunteering periods can be stipulated by relevant national authorities.

The worker must then provide written notice to their employer, along with the EVL Certificate. The written notice should be provided at least three working days before the first day of the period specified in the EVL Certificate.

What rights do employees have while on EVL?

The terms and conditions of employment, except those relating to remuneration, continue to apply during Emergency Volunteering Leave. There will also be protection applied to individuals' pension rights. Further, any worker who takes or seeks to take Emergency Volunteering Leave will be protected

from detriment and such workers will receive additional unfair dismissal protections under the amended Employment Rights Act 1996.

Part 3 of Schedule 7 of the Coronavirus Act 2020 inserts new sections into the Employment Rights Act 1996 and the effect of that is to make it unlawful to subject a worker to a detriment for exercising their right to Emergency Volunteering Leave.

It also makes it clear in Part 3 that it is automatically unfair to dismiss someone because they take, or propose to take, Emergency Volunteering Leave. There is no qualifying period of employment and the compensatory award is uncapped.

In summary, an employer cannot dismiss someone because they have taken, or have proposed to take, Emergency Volunteering Leave. If they do dismiss someone for this reason, it is automatically unfair and the employer does not need two years' continuity of service to qualify in making a claim at an Employment Tribunal.

Will Emergency Volunteers receive help from the government?

The Coronavirus Act 2020 provides that the Secretary of State must make arrangements for making payments to emergency volunteers by way of compensation for loss of earnings, as well as for travelling and subsistence. It is not yet known what these arrangements might be.

Further information surrounding Emergency Volunteering Leave is available on the [radiation website/Coronavirus AXA Hub](#).

Written by:
Nikola Oraka, Employment Solicitor at radar

Disclaimer

This article has been prepared as an informational guide only and does not constitute an offer of insurance or any other financial product. It is not intended to provide a basis for any investment decision. The information contained in this article is not intended to be relied upon as a basis for any investment decision. The information contained in this article is not intended to be relied upon as a basis for any investment decision. The information contained in this article is not intended to be relied upon as a basis for any investment decision.



Phishing Attacks during Coronavirus – raise awareness with homeworking employees

As with any significant change, the coronavirus pandemic and the rapid deployment from office to homeworking has created anxiety and significant risks to businesses. More than ever before, staff are falling prey to sophisticated cyber-attacks with resulting business costs and investigations due to data breaches.

[DOWNLOAD THE ARTICLE](#)

Phishing Attacks during Coronavirus

As with any significant change, the coronavirus pandemic and the rapid deployment from office to homeworking has created anxiety and significant risks to businesses. More than ever before, staff are falling prey to sophisticated cyber-attacks, which could destroy the business.

The move to homeworking has happened at breakneck speed for many, with little time for planning, and has caused a decrease in IT infrastructure security. Often staff are now using business devices to access the internet for information on COVID-19 and for hard to find products and in so doing, they risk inadvertently clicking on the wrong link and infecting the device and the organisation's infrastructure.

Recent research has shown that during the lockdown, 66% of employees working from home have no cyber security and have received no training in how to protect themselves and their employer from cyber attacks. In addition, some businesses found that security enabled equipment designed for the office is less efficient in a homeworking environment. However, instead of providing staff with security training and properly enabling equipment, they remove essential security features such as multi factor authentication because staff, many of whom have not previously worked from home, are struggling to cope and they believe that security is affecting productivity.

Unfortunately, these changes have not gone unnoticed by cyber criminals, who see this uncertainty and reduction in security as a golden opportunity and since the beginning of March 2020, phishing emails have in one security expert's words 'gone through the roof' due to COVID-19.

Phishing is a cyber attack in the form of an email. The criminal's goal is to trick the email recipient into believing that the link will take them to something they want or need or that it contains a request such as from a known individual in their company. The recipient is asked to click a link or download an attachment, which deploys a virus, trojan or worm.

Staff are falling prey to increasingly bespoke phishing emails that are hard to distinguish from a genuine email, particularly when sent to already anxious staff.

Businesses who handle people's financial information and especially SMEs have seen a dramatic growth in phishing emails, from fewer than 500 per month before the coronavirus to over 5,000 per month since the government lockdown. More worrying is that a higher than ever number are getting through security netting the criminals millions of pounds in April alone.

These are extremely dangerous developments at a time when IT security and staff security awareness in many businesses is at an all-time low and when businesses have effectively moved from one or two offices to a hundred or more. Added to which, the password for most domestic routers and internal Wi-Fi equipment is available on the internet and security is little better than that on a public network.

Well-known businesses have already suffering the loss of thousands of client or customer's personal data including their credit or debit card details and other financial information. These businesses now face ICO and other regulatory action and damages claims that will far outweigh their insurance cover. Businesses should give urgent consideration to protecting their IT infrastructure and devices during the pandemic and to having early discussions with their IT and data security partners.

Written by:
David Sinclair, Senior Solicitor at radar

Disclaimer

This article has been prepared as an informational guide only and does not constitute an offer of insurance or any other financial product. It is not intended to provide a basis for any investment decision. The information contained in this article is not intended to be relied upon as a basis for any investment decision. The information contained in this article is not intended to be relied upon as a basis for any investment decision. The information contained in this article is not intended to be relied upon as a basis for any investment decision.





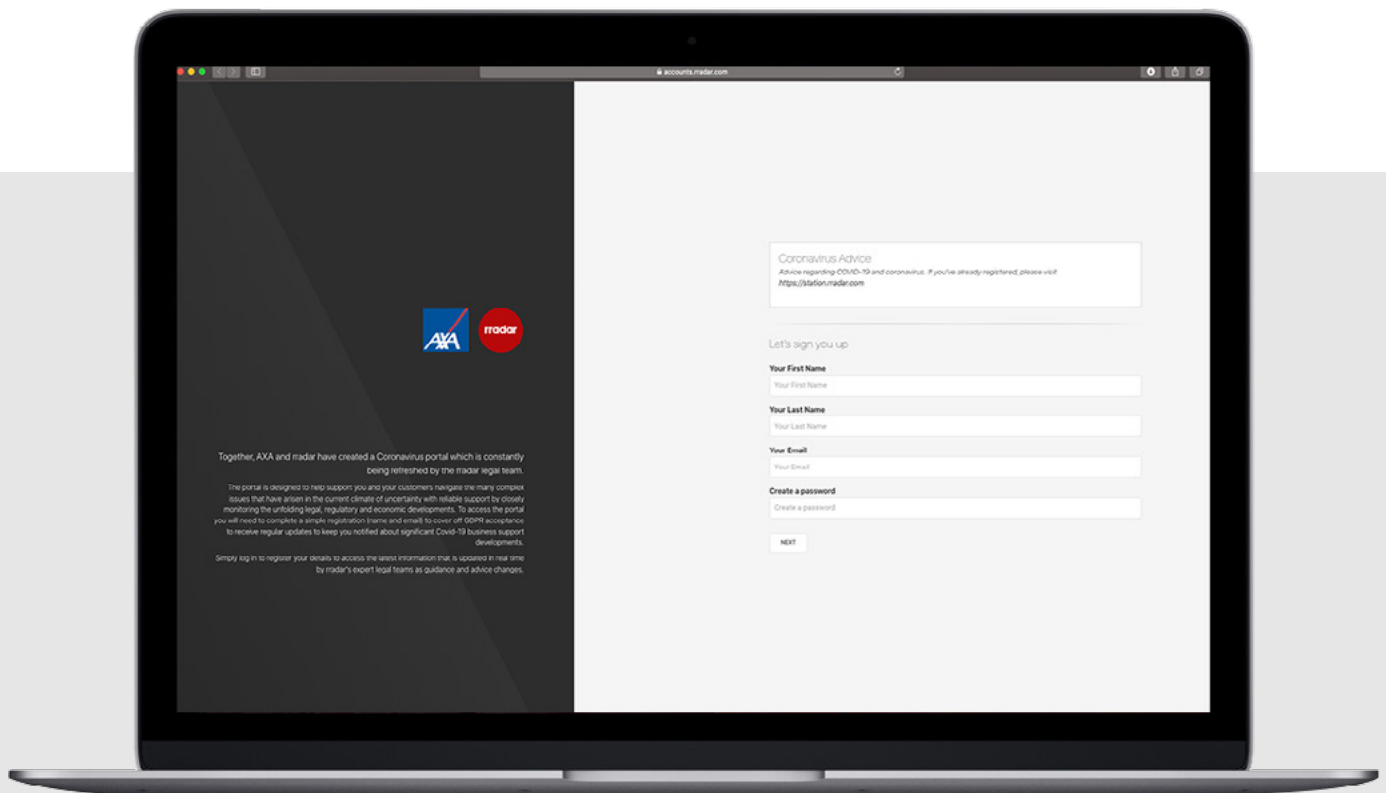
Coronavirus Update

Advice and resources for brokers

2.d Watch 'on demand' webinars

This week our bitesize 'on demand' webinars from radar include:

- Coronavirus – VAT Payment Deferral
- Health and Safety/RIDDOR reporting
- HSE and DFT transport updates and driver safety during the coronavirus outbreak
- What to do about debts owing to your business during the coronavirus outbreak
- Coronavirus and Contractual Considerations



Simply [login to the radar Covid-19 portal](#) to listen on demand



Coronavirus Update

Advice and resources for brokers

2.e Working Well toolkit – New team members

Welcoming new starters or integrating recently joined members of your team (maybe through recent acquisitions) always brings with it challenges and a time investment from you as a manager.

That's why this week's edition of the Working Well People Manager Toolkit focuses on supporting you with remote onboarding, and will help you get the newest members of your team working well and up to speed effectively.

This edition will provide you with some guidance and tools to help you with this process, particularly whilst tackling this management challenge remotely.

Edition 2 – Remote Onboarding

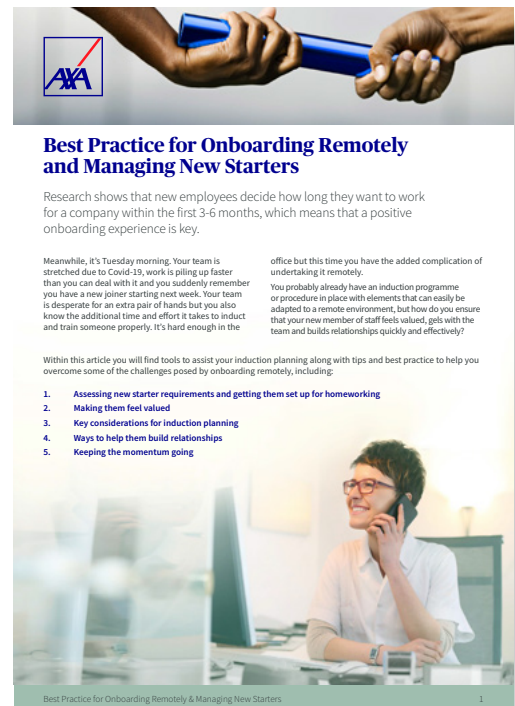
Research shows that new employees decide how long they want to work for a company within the first 3-6 months, which means that a positive onboarding experience is key. More than ever, we need to be focussing on nurturing our people's capabilities and employment experience to ensure that productivity and business performance is at its best.

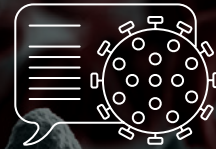
We understand that onboarding a new hire during lockdown poses some unique challenges, but this should not discourage you, with careful planning the process can be seamless for all and engaging for your new-starter and team.

This week's article covers:

- Best practice for onboarding remotely and managing new starters
- Assessing their requirements and getting them set up for homeworking
- Making them feel valued
- Key considerations for induction planning
- Ways to help them build relationships
- Keeping the momentum going

[DOWNLOAD THE PDF](#)






Coronavirus Update

Advice and resources for brokers











Top 10 tips for onboarding remotely

[DOWNLOAD THE PDF](#)

To discover more support for broker managers – please visit the [Working Well](#) section of the [Coronavirus Hub](#)



Top 10 Tips for Onboarding Remotely

1.  Chat through your new joiner's homeworking set-up to determine their requirements	2.  Arrange delivery of their IT equipment in advance of their start date, including set-up instructions and login details
3.  Make them feel valued and secure – keep in regular contact, send a welcome gift and let them know the plan for their first week	4.  Prepare a structured induction plan to help your new joiner become a productive contributor quickly
5.  Book induction meetings with other departments and key stakeholders	6.  Set up a virtual team meeting for their first day along with social events
7.  Help them to build their network – assign a buddy and a mentor and ask colleagues from other departments to set up video calls to give an overview of their roles	8.  Encourage social interactions – ask your team to set up a 15-minute virtual coffee and chat to recreate those 'water cooler' moments
9.  Agree a communication plan, schedule regular 1-2-1s and set clear expectations	10.  Strategise for the future, seek feedback and consider how your team can continue to use innovations and adapt to the ever-changing environment

Remote Onboarding Checklist 1





Coronavirus Update

Advice and resources for brokers

2.f Back to Business : Post-coronavirus start-up guidance

We've created some more back to business guides for sectors which are returning to work. We'll continuing adding new guides and you can find them all on our Coronavirus Hub.

[READ MORE](#)

**Coronavirus Response**

Post-coronavirus start-up guidance: Construction sites

This document has been prepared specifically to provide some additional guidance for reopening construction sites after the initial Covid-19 shutdown.

These guidelines do not override any existing policy conditions.

All applicable health & safety legislation and regulations remain fully in force, including but not limited to:

- Health & Safety at Work Act 1974.
- Management of Health & Safety at Work Regulations 1999.
- Workplace (Health, Safety & Welfare) Regulations 1992.
- Construction (Design & Management) Regulations 2015.
- Fire Safety Regulatory Reform Order.

The fact that a business is deemed essential, or is permitted to operate, does not mean its legal obligations are in any way relaxed or reduced. Indeed, in the present climate the duties owed to employees and others are enhanced.

All activities must only be undertaken in line with the current guidance issued by HM Government.

Please click on the headings below for links to further information:

Social Distancing in the Workplace Guidelines

HSE Coronavirus Information



HSE Advice on Social Distancing

Working safely during Coronavirus

HSE Working safely during Coronavirus



12th May 2020 1

**Coronavirus Response**

Post-coronavirus start-up guidance: Builders merchants

Builders merchants and materials supply may now be permitted to reopen following the enforced Covid-19 partial or full shutdown.

In many cases business owners and staff will be returning to work and their premises for the first time in weeks. Reopening the business for trading and activating building services, plant and equipment needs to be planned to resume activities in a controlled and safe manner. Each business will need to be individually risk assessed to establish specific needs and the guidance given below covers some of the main areas to consider.

These guidelines do not override any existing policy conditions.

All applicable health & safety legislation and regulations remain fully in force, including but not limited to:

- Health & Safety at Work Act 1974.
- Management of Health & Safety at Work Regulations 1999.
- Workplace (Health, Safety & Welfare) Regulations 1992.
- Fire Safety Regulatory Reform Order.

The fact that a business is deemed essential, or is permitted to operate, does not mean its legal obligations are in any way relaxed or reduced. Indeed, in the present climate the duties owed to employees and others are enhanced. All activities must only be undertaken in line with the current guidance issued by HM Government.

Risk management measures

Activities: First and foremost, customer and employee safety is paramount. It is important that a review of your working activities is undertaken before restarting any work, as this will form part of your Covid-19 Compliance risk assessment. You must carry out a suitable and sufficient risk assessment - this means looking at working areas and activities to enable your employees to successfully distance themselves from customers and colleagues and work safely. It may not be appropriate to carry out certain activities as you normally would, and/or you may need to consider supplying PPE equipment to certain employees. Please see the latest Government and HSE advice for updates on appropriate precautions.

Please remember that if some activities cannot be carried out safely, they should not be undertaken at all.

You must restrict your employees to ensure that they understand new restrictions, new rules, and altered arrangements for using welfare facilities, and you may need to operate out of hours and/or, introduce shift patterns, to manage safely the social distancing elements of the Covid-19 guidelines.

Please click on the headings below for links to further information:

Social Distancing in the Workplace Guidelines

HSE Coronavirus Information

HSE Advice on Social Distancing

Working safely during Coronavirus

HSE Working safely during Coronavirus



12th May 2020 1

Post-coronavirus start-up guidance Construction sites

[DOWNLOAD THE ARTICLE](#)

Post-coronavirus start-up guidance Builders merchants

[DOWNLOAD THE ARTICLE](#)

**Coronavirus Response**

Post-coronavirus start-up guidance: Garden centres

Some businesses may now be permitted to reopen following the enforced Covid-19 partial, or full, shutdown. In many cases business owners and staff will be returning to work and their premises for the first time in weeks.


Reopening the business for trading and activating building services, plant and machinery needs to be planned to resume activities in a controlled and safe manner. Each business will need to be individually risk assessed to establish specific needs, and the guidance given below covers some of the main areas to consider.

These guidelines do not override any existing policy conditions.



All applicable health & safety legislation and regulations remain fully in force, including but not limited to:

- Health & Safety at Work Act 1974.
- Management of Health & Safety at Work Regulations 1999.
- Workplace (Health, Safety & Welfare) Regulations 1992.
- Fire Safety Regulatory Reform Order.

The fact that a business is deemed essential, or is permitted to operate, does not mean its legal obligations are in any way relaxed or reduced. Indeed, in the present climate the duties owed to employees and others are enhanced. All activities must only be undertaken in line with the current guidance issued by HM Government.



12th May 2020 1

**Coronavirus Response**

Post-coronavirus start-up guidance: Manufacturing sector

Some businesses may now be permitted to reopen following the enforced Covid-19 partial, or full, shutdown. In many cases business owners and staff will be returning to work and their premises for the first time in weeks.


Reopening the business for trading and activating building services, plant and machinery needs to be planned to resume activities in a controlled and safe manner. Each business will need to be individually risk assessed to establish specific needs, and the guidance given below covers some of the main areas to consider.

These guidelines do not override any existing policy conditions.

All applicable health & safety legislation and regulations remain fully in force, including but not limited to:

- Health & Safety at Work Act 1974.
- Management of Health & Safety at Work Regulations 1999.
- Workplace (Health, Safety & Welfare) Regulations 1992.
- Fire Safety Regulatory Reform Order.

The fact that a business is deemed essential, or is permitted to operate, does not mean its legal obligations are in any way relaxed or reduced. Indeed, in the present climate the duties owed to employees and others are enhanced. All activities must only be undertaken in line with the current guidance issued by HM Government.



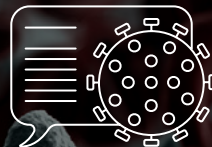
12th May 2020 1

Post-coronavirus start-up guidance Garden Centres

[DOWNLOAD THE ARTICLE](#)



Post-coronavirus start-up guidance Manufacturing

[DOWNLOAD THE ARTICLE](#)



Coronavirus Update

Advice and resources for brokers

**Coronavirus Response**

Post-coronavirus start-up guidance: Supply chain risk

This document has been prepared specifically to provide some additional guidance to businesses starting back on site after the initial Covid-19 shutdown.

These guidelines do not override any existing policy conditions.

All applicable health & safety legislation and regulations remain fully in force, including but not limited to:

- Health & Safety at Work Act 1974
- Management of Health & Safety at Work Regulations 1999
- Workplace (Health, Safety & Welfare) Regulations 1992
- Fire Safety Regulatory Reform Order
- The Road Traffic Act 1988
- The Road Vehicles (Construction & Use) Regulations 1999

The fact that a business is deemed essential, or is permitted to operate, does not mean its legal obligations are in any way relaxed or reduced. Indeed, in the present climate the duties owed to employees and others are enhanced.

All activities must only be undertaken in line with the current guidance issued by HM Government.

Please click on the headings below for links to further information:


Social Distancing in the Workplace Guidelines

[HSE Coronavirus information](#)

[HSE Advice on Social Distancing](#)

[Working safely during Coronavirus](#)



[HSE Working safely during Coronavirus](#)



17th May 2020 1

Post-coronavirus start-up guidance Supply chain mitigation

[DOWNLOAD THE ARTICLE](#)

**Coronavirus Response**

Post-coronavirus start-up guidance: Distribution and Logistics

Storage and distribution of goods throughout the UK is the lifeline of industry, including manufacturing and retail. Many storage and distribution logistics companies have been active during the shutdown, especially in some sectors such as food retail.

As businesses served by distribution and logistics companies may now be permitted to reopen following the enforced Covid-19 partial or full shutdowns, there will be an upturn in demand for goods.

In some cases, individual business owners and staff will be returning to work and their premises for the first time in weeks. Reopening the business for trading and activating building services, plant and machinery, or just increasing activity to meet increased demand needs to be planned, to ensure it is conducted in a controlled and safe manner.

Each business will need to be individually risk assessed to establish specific needs, and the guidance given below covers some of the main areas to consider.


These guidelines do not override any existing policy conditions.

The fact that a business is deemed essential or is permitted to operate does not mean its legal obligations are in any way relaxed or reduced. Indeed, in the present climate the duties owed to employees and others are enhanced. All activities must only be undertaken in line with the current guidance issued by HM Government.

All applicable health & safety legislation and regulations remain fully in force, including but not limited to:

- Health & Safety at Work Act 1974
- Management of Health & Safety at Work Regulations 1999
- Workplace (Health, Safety & Welfare) Regulations 1992
- Fire Safety Regulatory Reform Order

First and foremost, customer and employee safety are paramount.



17th May 2020 1

Post-coronavirus start-up guidance Distribution and Logistics

[DOWNLOAD THE ARTICLE](#)

**Coronavirus Response**

Post-coronavirus start-up guidance: Motor trade, covering workshops & recovery

Some motor trade premises have continued to trade during the lockdown at lower capacity, while others will have fully closed during the Covid-19 shutdowns. In some cases, business owners and staff will be returning to work and their premises for the first time in weeks. Reopening or increasing capacity in workshops and recovery services needs to be planned in a controlled and safe manner.


Each business will need to be individually risk assessed to establish specific needs, and the guidance given below covers some of the main areas to consider.

These guidelines do not override any existing policy conditions.

The fact that a business is deemed essential or is permitted to operate does not mean its legal obligations are in any way relaxed or reduced. Indeed, in the present climate the duties owed to employees and others are enhanced. All activities must only be undertaken in line with the current guidance issued by HM Government.

All applicable health & safety legislation and regulations remain fully in force, including but not limited to:



- Health & Safety at Work Act 1974
- Management of Health & Safety at Work Regulations 1999
- Workplace (Health, Safety & Welfare) Regulations 1992
- Fire Safety Regulatory Reform Order
- The Road Traffic Act 1988
- The Road Vehicles (Construction & Use) Regulations 1986



17th May 2020 1

Post-coronavirus start-up guidance Motor trade, covering workshops and recovery

[DOWNLOAD THE ARTICLE](#)

**Coronavirus Response**

Post-coronavirus start-up guidance: Property owners

Many companies will be returning to their business premises to resume operations for the first time in weeks since the Covid-19 restrictions came into force on 23rd March. Reopening a building that has been in full or partial shutdown can be challenging and needs to be planned, to resume activities and building services in a controlled and safe manner.

Property owners will be responsible for a varied range of building types from shopping centres, individual industrial units, industrial/business parks, office blocks, high street units etc. and the degree of direct control and responsibility you or your managing agent need to exercise will vary.

In addition to areas under your control, tenants will need to ensure they resume their operations safely. To assist, reference can also be made to our related documents on restarting operations, including specific guidance on ensuring sprinkler installations are operating as intended.

Due to the diversity of premises and business occupiers, each will need to be individually risk assessed to establish specific needs and the guidance given below covers some of the main areas to consider.


These guidelines do not override any existing policy conditions.

The fact that a business is deemed essential, or is permitted to operate, does not mean its legal obligations are in any way relaxed or reduced. Indeed, in the present climate the duties owed to employees and others are enhanced. All activities must only be undertaken in line with the current guidance issued by HM Government.

All applicable health & safety legislation and regulations remain fully in force, including but not limited to:

- Health & Safety at Work Act 1974
- Management of Health & Safety at Work Regulations 1999
- Workplace (Health, Safety & Welfare) Regulations 1992
- Fire Safety Regulatory Reform Order

First and foremost, customer and employee safety are paramount – this includes your managing agents and tenants.



17th May 2020 1

Post-coronavirus start-up guidance Property Owners

[DOWNLOAD THE ARTICLE](#)



Coronavirus Update

Advice and resources for brokers

3. Wellbeing & Resilience

In this update we share a practical guide to organising an online event from Ignition.

Remember you can download the full range of Wellbeing and Resilience resources by visiting the [Coronavirus Hub](#).

3.a How to organise an online event

If travel restrictions have forced your business to reconsider your events, this 'How to' guide takes a look at how you could take your engagement online.

The PDF is produced by Ignition (AXA's 100% owned digital, education and broker marketing consultancy subsidiary business) and outlines the steps involved in organising virtual events and the software that can be used.

[DOWNLOAD THE ARTICLE](#)

