



Welcome to our Coronavirus Update

As we enter a new period of lockdown, I wish you and your families the best of health.

Over the last few weeks we have all had to reorganise our working habits and the novelty of working from home on a long-term basis is now hitting home. We are seeing brokers focusing more intently on working with their current customer base to make sure that retention remains high and we have to respond to that. New business in the current environment, where building new relationships is so difficult, is obviously proving challenging for brokers, especially as customers face increasing uncertainty and look to their brokers for help.

I would like to remind you of some of the things we have done at AXA as a direct response to coronavirus – hopefully these changes will help you and your customers.

- Commercial Combined, Package Contracts and Motor Trade Policies
 - » AXA have confirmed we will ensure policies extend to include cover for EL, PL and for up to £2,500 of business equipment for employees who are working from home.
 - » We have also confirmed that AXA will not invalidate Liability & Motor covers solely due to an inability to carry out statutory inspections or MOTs within timelines during the crisis – but please be aware that the statutory requirements still apply for Lifting Equipment Regulations (LOLER) and Pressure Systems Safety Regulations (PSSR) further details for which are available in this update.
- Real Estate, Motor Trade and Property Policies
 - » Full cover with additional conditions for up to 60 days for buildings and premises that are temporarily empty due to business furloughing staff or working from home.
- Motor Fleet
 - » The ability to reduce cover to ‘Laid Up Fire & Theft’ for vehicles that are SORN’d, with further assistance included in this edition.
- All Policies
 - » A confirmed process to consider payment holidays for customers who pay by instalments. We have already approved almost 150 payment holidays (almost 80% of applications have been successful).
 - » Risk Management support and advice from our Business Resilience team.
 - » Radar communications and webinars – there is loads of valuable information here, not just for brokers, but also for your customers.

Regards,

Jon





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1. Underwriting

In this update we outline additional changes we've implemented to make it easier for clients whose vehicles need to be 'Laid Up'. We also provide an update on the HSE's latest guidance on examination and testing of plant & equipment.

1.a Motor Fleet – suspending or reducing cover for Laid Up vehicles

Additional notification and refund option for Laid Up vehicles

(*Please note – To SORN a vehicle it must not be kept on any road or public place).

In our first Coronavirus Update we stated that we would reduce cover to a 'Laid Up' basis for SORN'd vehicles and that this should be administered, and any refunds processed, as part of the normal declaration process under the insured's policy (immediately for AXA Mini Fleet customers, but quarterly or at year end for Maxi Fleet customers).

Customer's requests for assistance have since become relatively polarised – with clients generally either not laying up any vehicles or SORN'ing a very large part of their fleet.

We have therefore decided to give customers the option to immediately notify us of 'Laid Up' and SORN'd vehicles. Subject to the cover required, and the underwriting criteria below, we can negotiate and pay an immediate partial refund on these vehicles for the remainder of the policy year. Please note that your customer would need to pay to reinstate cover to put that vehicle back on the road later in the year.

To take advantage of this method of administering Laid Up vehicle processing please contact our underwriters.





Cover Available for Laid Up Vehicles

In our previous communications we outlined that, upon request, we would offer “Laid Up Fire and Theft” cover for SORN’d vehicles, and negotiate a reduced premium, where:

- Vehicles are garaged or contained within a secure compound AND
- The client can supply additional details of the location and total values if the value of vehicles in any one location exceeds £1m (or agree to a maximum loss limit of £1m any one location)

This was a general commitment to our Motor Fleet customers, without any knowledge of the individual circumstances.

Our underwriters can now consider a more individual approach for clients who have difficulty in fully complying with these requirements, including:

- Extending the above commitment to include Accidental Damage (including Malicious Damage and Flood)
- Aggregate limits exceeding £1m, subject to more detail on the location, security and Flood hazard of the storage site (certain adverse features may require additional terms if higher limits are required)

- Considering some cover for vehicles where there is no secure building or compound (e.g. private car parks at business premises, or off road at employees’ homes), based on:
 - » vehicle numbers, value and type of vehicle any one site
 - » general site location and other security (lighting, cameras)
 - » general locales and the rules or instructions given to employees, if stored at employee homes

We can then decide whether we are comfortable giving full Fire, Theft and / or Accidental Damage cover based on the overall exposure to theft, removal of catalytic converters, arson or unauthorised use by employees.

To ensure we are treating all customers fairly, if there is any uncertainty or concern about our final stance on any particular risk, our branches can discuss the individual circumstances with our Technical Centre.





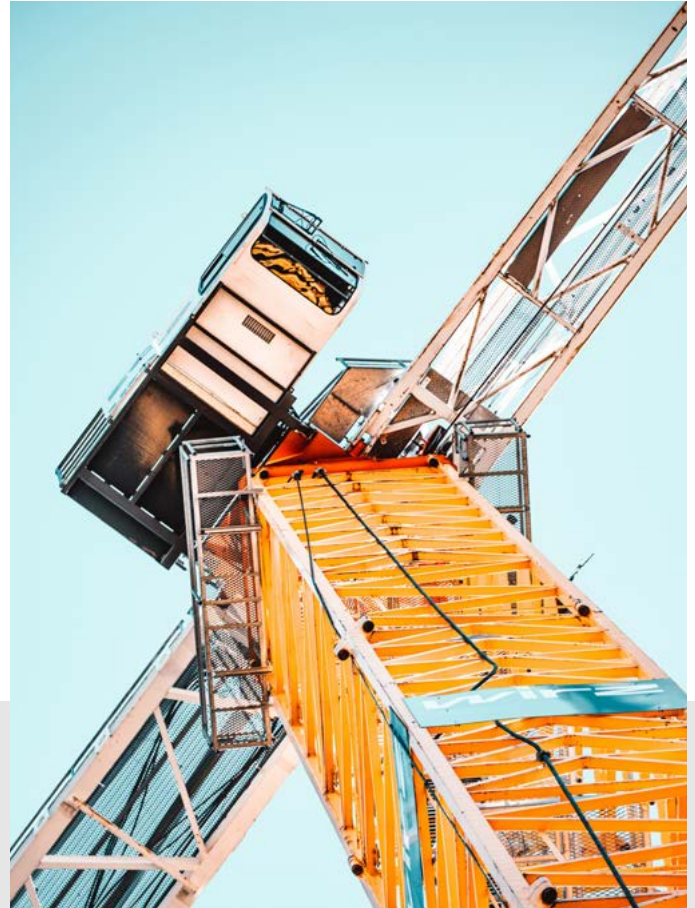
1.b Liability – examination and testing of plant and equipment

The law for Lifting Operations and Lifting Equipment Regulations (LOLER) and Pressure Systems Safety Regulations (PSSR) remain in place during the coronavirus outbreak.

HSE recognises the potential challenges arising from additional precautions to help reduce risk of transmission of coronavirus when carrying out legal requirements for thorough examination and testing (TE&T) of plant and equipment.

Advice has been issued to help dutyholders ensure that their work plant and equipment remain safe to use, and to help guide decision making to see if TE&T requirements can still be met.

The detailed guidance is available via <https://www.hse.gov.uk/news/work-equipment-coronavirus.htm#>





1.c Your questions answered

Here are the latest questions received into our covid19@axa-insurance.co.uk mailbox and our responses to them. You'll find more of your questions, and our answers to them, on the [Coronavirus Hub](#).

Cover for losses caused by the pandemic

Is loss of stock covered if it is disposed of due to the closure of the shop due to the lockdown?

Standard AXA wordings would not normally cover losses arising out of coronavirus, but we do have some policies with specialist extensions and wordings that offer non-standard cover. If you believe there is reason why a policy should respond please contact us, so we can give a definitive response based on the particular wording involved and the full circumstances of the loss.

We have a client with a commercial property policy for a charity shop with residential flats above. The charity shop has had to close, so how does the client stand with cover on the charity shop as no income is coming in?

Standard AXA wordings would not normally cover losses arising out of coronavirus, but we do have some policies with specialist extensions and wordings that offer non-standard cover. If you believe there is reason why a policy should respond please contact us, so we can give a definitive response based on the particular wording involved and the full circumstances of the loss.

With regards to the empty shop, if the tenant has temporarily closed due to coronavirus, we will extend the normal notification period for empty premises to 60 days and offer full cover for this period (as per the advice previously published). If on the other hand your tenant has given formal notice that they are closing permanently, you should contact us within 30 days of the premises becoming empty to agree on what precautions to take and what cover we can offer.

Is loss of rent covered due to coronavirus?

Standard AXA wordings would not normally cover losses arising out of coronavirus, but we do have some policies with specialist extensions and wordings that offer non-standard cover. If you believe there is reason why a policy should respond please contact us, so we can give a definitive response based on the particular wording involved and the full circumstances of the loss.

Why are Material Damage and Business Interruption losses for coronavirus not covered?

Standard AXA policies are designed to cover the perils specified in the policy wording and would not therefore normally cover losses arising out of coronavirus and furthermore are normally subject to exclusions for damage caused by Pollution or Contamination.

A small proportion of our policies do include some cover for business interruption, due to the presence of Notifiable Diseases at the premises, but almost all these policies are limited to specified diseases and these do not include Covid-19 (or SARS). If you believe that the wording of a particular policy does extend further than this guidance to include some cover with regard to Covid-19 losses, please contact our claims team or our Underwriting team who will be happy to discuss.

What is AXA doing regarding any clarification endorsements for new business and renewals, and specifically on the intent of Non-Damage Denial of Access (NDDOA) Wording?

Though standard AXA Material Damage and Business Interruption policies are designed to cover the perils specified in the policy wording and would not therefore normally cover losses arising out of coronavirus, we are in the process of applying an over-riding exclusion to all Material Damage and Business Interruption covers at new business with immediate effect, and for renewals from a date to be confirmed.



What will you do for those cases which are in an LTA/Rating Agreement?

Though the overall impact of this event is likely to be very significant for the insurance industry, where a “Rate Stability Clause” is currently in place on an AXA policy and the policy loss ratio qualifies, AXA will stand by the rate guarantees contained within the agreement. We will however be applying any standard wording changes that arise as a result of this event.

The situation with LTA's is different. Whilst Rate Stability clauses are a contractual commitment from both parties, LTA's are more of a commitment from the customer to offer to renew their insurances with insurer for a fixed period, in return for a discount provided there is no change in terms from the insurer.

We have empowered our underwriters to stand by the terms of these agreements for selected profitable customers, but for some trades and unprofitable customers we will be reserving the right to seek rate increases where appropriate and accept that this releases the client from any contractual obligation to renew with AXA.

Motor Fleet

Will AXA offer a limited mileage or cover policy for the period of the lockdown?

If clients wish there are already facilities to reduce cover (to Third-party only or Laid Up risks only) with suitable reductions in premium. Please approach our underwriters if your clients wish to take this action.

A limited mileage product is not possible for the mass of the commercial motor market. The only way of creating, pricing and delivering a product is through a telematics-based user-based product that can understand both previous and current usage patterns. Where clients are already using a telematics insurance product it may be possible to create a different approach, but this is almost universally young driver private car clients rather than commercial motor products.

If people are not using some or all their vehicles, we recommend that they follow DVLA guidance around SORN'ing their vehicles and contact us to discuss the possibility of limiting cover to Laid Up risks only.

Liability

Is AXA doing anything to pro-rata refunds for the EL & PL element of the policy for clients who are not trading due to the Government advice?

Insurance Contracts are normally entered into on an annual basis, that both the insurer and customer commit to. For many Liability insurances, the insurer and policyholder agree estimates of turnover and wages at inception or renewal basis and rating levels are based on the past experience of the policy and the level of these estimates.

Most policies then allow for Declarations to be submitted at the end of the period with the premium adjusted accordingly. On this basis we have decided it is more appropriate to deal with any reduction in wages or turnover through refunds, as part of the normal declaration process, rather than to try to renegotiate annual contract in middle of the term.

Where clients are paying by AXA instalments, we have put in place a process to consider whether payment holidays may be appropriate if customers foresee any problems with meeting current or future instalments. Please see the AXA Coronavirus Hub for more details.

In addition, some AXA polices have allowed a pro-rata refund to the client if the policy or section of cover is cancelled because:

- the assets that were insured are sold
- the client ceases trading (other than liquidation)

provided no claims or losses have been paid or notified in the current period of insurance.

AXA have decided that for the duration of the current situation we will extend this facility to all commercial policies whether or not they originally contained this clause. So, if your customer is a small business that has completely ceased trading, they may prefer to cancel their policy until such time as their business can resume.



2. Claims

In this section we provide a general service update, including how we're seeing more claims through eServe and how we're managing Business Interruption claims in Commercial Property. We also provide a personal perspective from Chris Walsh, our Head of Commercial Property & Casualty Claims.

2.a Service Update

As expected, and mentioned previously, we have seen a reduction in the number of new claims generally, and particularly telephone calls across all areas of Commercial claims. In Commercial Motor and Casualty this has allowed us to focus on older stock and post, whilst continuing to service our customer when they do need to contact us.

We remain committed to bringing post and eServe back within our 5-day SLA across all areas of Claims. We have seen an increase in eServe usage, which is great, and we will ensure all eServe responses continue to be actioned within 5 days as of next week.

However, we have seen a huge increase in coronavirus-related Business Interruption claims for our consideration in Commercial property, which have impacted our overall service levels. We are clearly committed to restoring those levels of service across Commercial Property but must balance this against the need to give urgent attention to the BI claims that we are receiving.

If you haven't heard from us, and need to chase anything urgent, then you can still call us on the usual phone numbers. We now have 95% of all our people working from home, which is no mean feat across 400 Commercial Claims handlers. The dedication and support of all our people to make this happen is acknowledged and appreciated. Across claims we are supporting each area to ensure that we are focusing on delivery of service for our customers, and your patience and support is also greatly appreciated.





2.b A personal view from Chris Walsh – Head of Commercial Property & Casualty Claims

“ It’s been interesting and challenging for us all trying to adapt to our new working “norm”. We’ve all had to make some level of changes. Personally, for me it’s been working flexibly throughout the day and weekends, balancing childcare requirements, including education which isn’t as easy as you’d think! I mean what’s a subordinating conjunction...

It can be difficult at times managing customers in the 24/7 working from home environment, especially in Commercial Property where we are experiencing high claims volumes due to coronavirus.

This has also brought emotional challenges for our people who are handling claims for customers who are potentially facing losing their business. **It’s provided some incredible evidence of our people’s resilience and determination in wanting to make this a success and continue to service our customers** despite the working from home challenges. AXA has offered great support for our people with increased emergency days but so far, we’ve seen few people need to take up this option.

Claims Inspectors who are used to home working are now not able to go out to investigate claims on our customers sites and have had to adapt their investigation methods to find new ways of resolving claims investigations at the desk, which can be challenging.

Likewise, in the operational environment we regularly hold workshops for training and best practice reviews which are essential to keep engagement levels high amongst our people. Whilst we’re using videocall technology, it doesn’t quite replicate that true feeling of a face-to-face session, which is key in a large operation.

That being said, the current situation will allow us to truly understand our agile working opportunities post coronavirus. We’ve previously had pockets of Claims working from home, but now we can see the art of the possible in the longer term – which will make us a more agile and adaptable workforce going forward. ”





3. Business Support

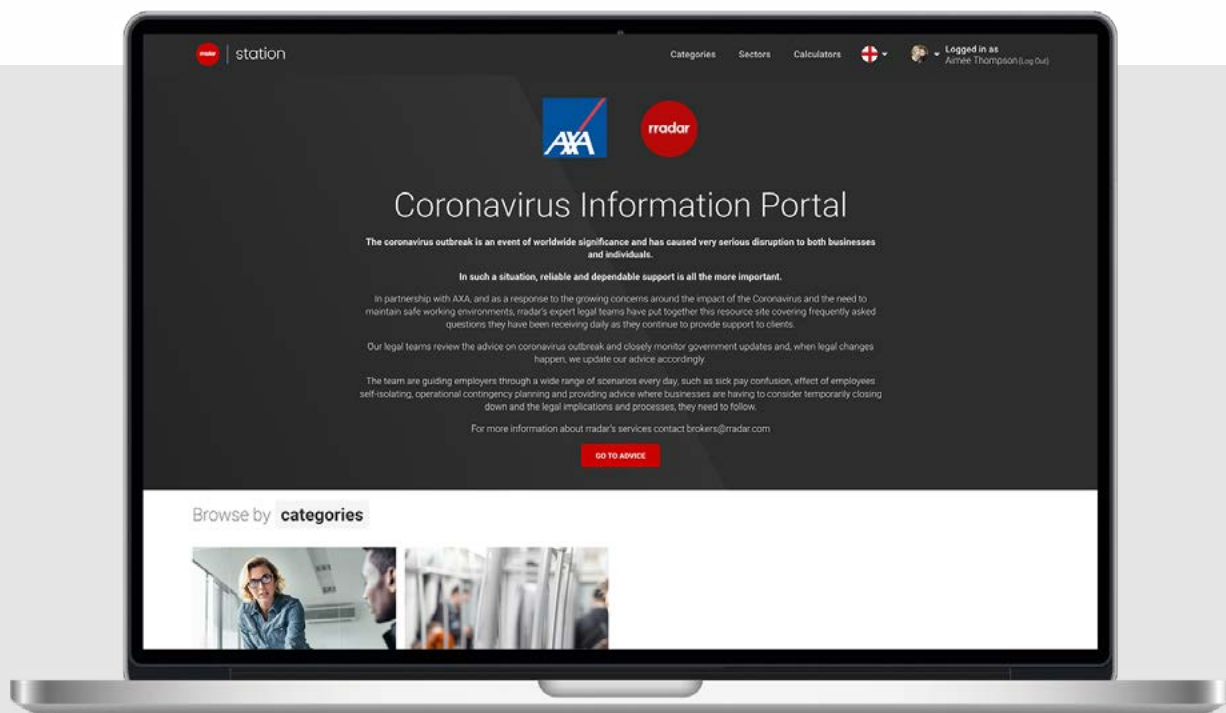
In this edition we have summarised ‘what’s new’ in the radar Coronavirus broker portal and shared two new radar PDF spotlight articles for use with your customers – on road transport & social distancing and on remotely managing underperforming employees during coronavirus. Within the portal you can also now access ‘on demand’ webinars. radar’s legal team now host a weekly webinar discussing the various effects of the coronavirus outbreak on businesses, and how this will affect their legal obligations. Simply register to listen to what’s keeping SMEs up at night and the practical solutions and support on offer.

Remember you can download the full range of radar spotlight articles by visiting the business support section of the [Coronavirus Hub](#).

3.a radar Coronavirus portal

The radar Coronavirus Portal is available at no cost to all broker employees, and provides a valuable source of content for you, your teams and your customers.

To access the radar portal, which brings you and your teams the very latest practical support and legal guidance, a simple registration is required (name, email, password) – [click here to register](#).





3.b What's new this week on the radar Coronavirus Portal

We recognise that keeping up to date on the changing legal, regulatory and economic developments is extremely important for both brokers and your customers. This week the radar Coronavirus Portal has refreshed guidance on what to do if you cannot meet payment obligations, gender pay gap reporting and so much more.

The Coronavirus Portal by radar

What's new this week

➤ [Click here to log in and register to read the full articles](#)

What to do if you cannot meet payment obligations

The effect of the Covid-19 pandemic on business activity is significant in the extreme and in some cases devastating. This means that many businesses will struggle to meet their payment obligations and that can cause major anxiety and distress. If you are in this unfortunate position, you will need all the help you can get, and our article provides helpful guidance for you in managing your payment obligations.

Coronavirus and the Operation of Heavy Goods Vehicles

Transport companies operate under regulations administered by the Traffic Commissioners. Failure to comply could result in the loss of their operator's licence. If you operate a transport company, you may be currently finding it difficult - or even impossible - to comply with all the requirements, so what can you do to ensure your business avoids regulatory issues? Our article tells you has changed and what your new obligations are.

What do I do about debts owed to me during Coronavirus?

Any interruption to cashflow can cause serious problems for businesses but when debtors are struggling, they push payment down their list of priorities. This is scant consolation for their creditors, facing reduced cashflow. If you are struggling with debt recovery during the pandemic, there are several things you need to know in order to take informed decisions in the best interests of your business. Our article outlines the essential issues.

Changes to the Working Time Regulations due to Coronavirus

With many employees working from home or furloughed, they may be unable or unwilling to take the amount of annual leave set out in the Working Time Regulations. A mass demand for annual leave when the crisis comes to an end could cause problems for businesses. To anticipate this, changes have been made to the Regulations and our article tells you how they will affect both you and your employees.

The Coronavirus Job Retention Scheme and types of workers

As the pandemic disrupted virtually every aspect of life in the UK, the government announced the Coronavirus Job Retention Scheme to support employers trying to retain their workforce when the only other option would have been mass redundancies. New guidance has now been published regarding the types of workers covered by the scheme and our article outlines the information you need to protect your workforce as much as you can.

Gender pay gap reporting requirements during Coronavirus

If you run a business with more than 250 employees, you may be aware of your obligations under the regulations on gender pay gap reporting. However, the effect of the coronavirus outbreak has thrown the reporting schedules into disarray and with this in mind, the government has suspended reporting for this year. Find out how this affects your business and what the reporting scheme involves in our new article.

Changes to building use

Following government advice, the vast majority of the UK workforce is currently working from home, but what are the health and safety implications of this for the few who remain in largely deserted premises? Our article sets out your health and safety obligations during the pandemic and shows you what you need to do in order to meet them.

[Download document.](#)

Existing AXA MLP customers

For customers already registered they can of course access the full rradar station resources <https://station.rradar.com>

If you wish to organise access for your AXA MLP customers please email [rradar at contactus@rradar.com](mailto:contactus@rradar.com)



3.c Spotlight Articles

Road Transport and social distancing in the workplace

The Government have repeatedly stated if it's essential to attend work then you must observe social distancing where possible and follow the Government guidance. How do you apply this to Road Transport?

Road Transport and Social Distancing

The Government have repeatedly stated if it is essential to attend work then you must observe social distancing where possible and follow the Government guidance. How do you apply this to Road Transport?

The purpose of the Government guidance is to stop or reduce the spread of highly contagious coronavirus (covid-19). If workers cannot work from home and are still required to attend their place of work, the employer still has a duty of care for the employees and anyone else who may be affected by the business.

What steps should you take?

The first step would be to review and update your risk assessment, with the hazard being biohazard coronavirus. The control measures will determine how you will reduce the spread and comply with the Government's guidance.

For some businesses it will be easy to work around such as a sole driver with minimal contact with other people. In this case the control measures could consist of:

- Providing hand sanitiser, disposable gloves, and anti-bacterial wipes for the driver.
- Requesting the drivers wash their hands for 20 seconds whenever possible instead of relying on hand sanitising.
- Keeping a minimum of two metres from other workers when loading, unloading, or requesting forms to be signed.
- Ensuring gloves are worn when refuelling or handling cash and then disposed of safely, and once removed hands are sanitised.

Other businesses may use different types of vehicles or have teams which travel and work together such as large item delivery vehicles which present further challenges. Again, this should be driven first by your risk assessment and then by the control measures you have implemented. In these circumstances it is clear it will be impossible to maintain the two metre rule so how can you reduce the risk of spreading the coronavirus?

Consider the following, could any of these be introduced into your operation if the people traveling together are not from the same household? If so, make a note and include them in your control measures:

- Keep the number of people in the vehicle to a minimum and keep the driver and passengers as far apart as practical.
- Can extra vehicles be provided to reduce the number of passengers in each?
- Can start and finish times be staggered to provide social distancing?
- Can two journeys be made instead of one if it is a short distance to reduce passenger numbers?
- Open the vehicles windows to allow thorough ventilation.
- Keep your head turned away from other people, this is to try and avoid breathing in air they have expelled. If working as a team, work side by side or facing away from each other if possible.
- Everyone should wash or sanitise their hands on a regular basis such as before entering the vehicle and once they have left.
- Using standard cleaning products and wearing gloves wash the vehicle on a regular basis, paying special attention to door and grab handles, seat belts, steering wheel, switches, and buttons.



Written by:
Steve Taylor, Health and Safety Advisor at rradar

Disclaimer:

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[Download](#) to read the full article.



How to remotely manage underperforming employees during coronavirus

An increase of home working may cause some businesses and managerial roles cause for concern when it comes to managing underperforming staff. How do you remotely manage this?

Underperforming Employees

How to remotely manage underperforming employees during the Coronavirus pandemic.

The coronavirus pandemic currently affecting the country has created a type of 'lockdown', after the Government announced that workers should only leave the house to travel to and from work where absolutely necessary. This means that businesses have needed to accommodate homeworking where possible, and there is now an unprecedented amount of people working from home.

An increase of home working may cause some businesses and managerial roles cause for concern where it comes to managing underperforming staff. Most employees will be hard working and conscientious, although you find yourself in the position where you suspect some employees are not pulling their weight or meeting targets or expectations.

How will you know if an employee is underperforming?

The first thing you will need to consider is how you can effectively assess an employee's performance. For example, have you spotted that the employee is taking liberties with social media or have you been unable to reach them when needed? You should ensure you have procedures in place for monitoring an employee's performance, before taking any potential action against them. This may include monitoring the following:

- how many emails the worker is sending
- the number of phone calls
- financial performance
- targets or output
- ability to meet deadlines

If you are not able to monitor an employee by any of the above examples, there is an alternate method you could use. This involves providing employees with a reward of further home working in future 'non-crisis' times if this period goes well. You may want to suggest that there may be a business case for remote working, but it must show that employees are productive during this period, so you place the responsibility back on the employees to improve.

If you suspect an employee is underperforming you need to ensure you can evidence this properly before proceeding further.

Once you have established a concern is legitimate and genuine, you can then consider what course of action you should take.

How should you address these concerns with the employee?

It is important to remember that these are difficult times for employees as well as businesses, and a decrease in productivity could be linked to mental health problems exacerbated by home working. The focus should be on assisting the employee, and a more positive approach will almost always give better results than a negative approach.

Your approach should include the following:

1. Start with a conversation to find out what may be causing the decreased productivity.
2. Ask the employee if they are finding things difficult.
3. Consider whether there could be any distractions at home, such as childcare.
4. Offer to help the employee and be supportive.
5. Be careful not to use a heavy-handed or distrustful approach as this could have a damaging impact on staff morale and engagement.
6. Place trust in the employees to manage their own workloads.

If you still have concerns with an employee after adopting a positive approach and there are further signs of decreased productivity and underperformance, then you could consider whether formal disciplinary action should be taken. In that instance, you should treat the situation like any other disciplinary proceeding by following the ACAS Code of Conduct and relevant guidelines.



Written by:
Heather Jefferson, Employment Solicitor at radar

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[Download](#) to read the full article.



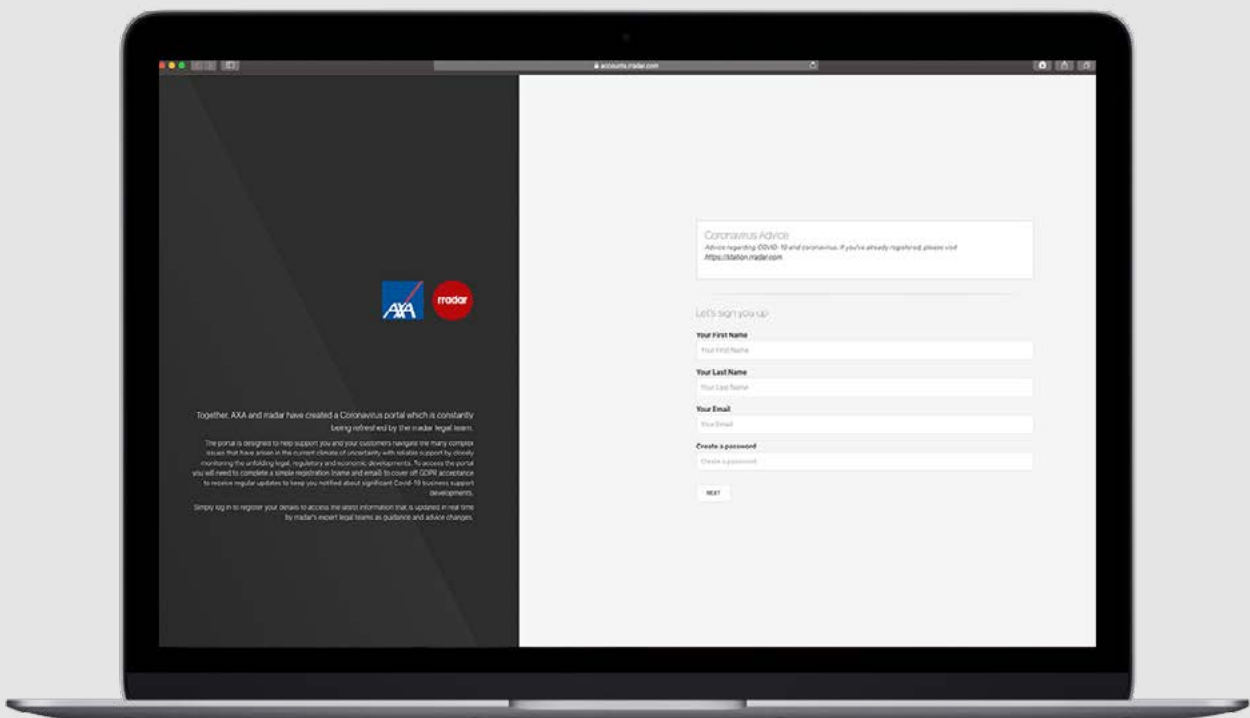
3.d Watch ‘on demand’: Part 1. The Job Retention Scheme and Furlough implications

This week we launch our new radar ‘on demand’ webinar series with part one of a two-part employment-focused series. This aims to answer many of the burning questions from employers and explain the government guidelines so that businesses can comply and adapt in these challenging times.

Webinar Part 1: The Job Retention Scheme and Furlough Implications (30mins)



To access simply **register with the radar Coronavirus Portal** to listen



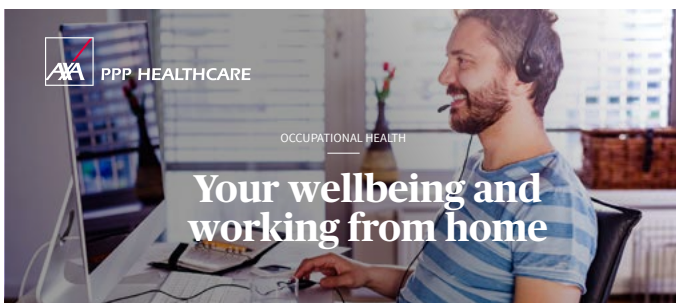


3.e Wellbeing and Resilience – Working from Home

Working from home offers many benefits. No commuting. Space to focus. More time with family. The opportunity to eat well and keep a healthy exercise regime. But there are challenges too. Uncomfortable working setups. Working longer hours than we should. Not taking enough breaks.

The following tips, courtesy of AXA PPP Healthcare, are to help look after your team wellbeing whilst working from home. This information is also relevant for your clients, so please feel free to share with them.

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



Working from home can offer many benefits. No commuting. Space to focus. More time with family. The opportunity to eat well and keep a healthy exercise regime. But there are challenges too. Uncomfortable working setups. Working longer hours than we should. Not taking enough breaks. These tips will help you look after your wellbeing while you work at home.

Stick to a routine
Get up. Get dressed. Stick to your normal meal times and daily schedule. Use your 'commute time' wisely, to prepare for or wind down from the working day.

Stay connected
Make sure your manager knows where you will be working from. Keep in touch with colleagues. Make use of video calling if you can. Seeing others' faces can help you feel connected.

Take regular movement breaks
Stand up and walk around during phone calls. Vary your tasks if you can. Break up screen time with regular one to two minute micro breaks – stretch, get a cup of water or make some tea, open the window for some fresh air. Here are some of the benefits of taking micro breaks:

- Avoids mental and physical fatigue
- Improves engagement
- Gives your brain a rest and
- Disrupts poor postures
- Improves concentration
- Increases circulation
- Allows time to process ideas
- Lowers risk of aches and pains.

Adjust your working posture
Here are some short term measures you can take to improve your comfort:

- Balance your head. Avoid looking down for too long.
- Sit on a chair with a backrest if possible. Avoid sofas and beds.
- Sit back in the chair for better back support. Put a cushion behind your back if you need to.
- Try to sit with your forearms parallel to your desk/table and your upper arms and shoulders relaxed.
- Use a cushion to raise your seat height if you need to.
- Ensure your feet are flat on floor. Use a footrest or box for better foot support.
- If you can, raise the top of your screen to eye level at an arm's distance away.
- Keep your keyboard and mouse close to you. You'll need separate ones if your laptop is raised.

continued overleaf

Your wellbeing and working from home
Download to read the full article.



Working from home takes a bit of getting used to. So don't worry if it doesn't go as well as expected to start with. Being remote may make you feel anxious and you may even find it unsettling. Equally you may feel excited and invigorated by the new experience. Change is not the same for all.

Here are ten tips for home working that will help you stay productive

- 1 Find somewhere comfortable to work.** The physical space you choose needs to enable you to work effectively and efficiently.
- 2 If you can, move location in the afternoon.** This may help keep things fresh and reduce feelings of isolation.
- 3 Choose your soundtrack.** Some people need silence to concentrate. Others like to have the radio on for company, or the TV in the background. Make sure your attention is not being taken away and you stay focussed.
- 4 Set some rules.** If you share your home with family or flatmates, explain to them that you can't be distracted during certain hours. Explain the rules carefully to children.
- 5 Keep moving.** You may not be commuting, but don't forget to keep moving around. If you're sitting at a computer, stand up to take calls. Set a timer and get up regularly for a walk around or a drink, and always take a break for lunch. Set an email auto-response during your break so your colleagues don't keep chasing you. Go for a walk if possible.
- 6 Don't feel guilty.** Working from home offers opportunities for flexibility that can be really positive. As long as you get your work done, you can build in time for yourself in other ways.

continued overleaf

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