

Covid-19 – roadmap step 4 Six UK Government guides simplified.

We have read and considered the six sector-specific guides provided by the UK Government as part of their Covid-19 roadmap step 4. This Risk Essential establishes the common themes between the respective guidance, simplifying them to save you time.

As the UK Government instigates step four of their Covid-19 roadmap - businesses have begun to return to a more normalised way of working, including the gradual return of employees to company premises.

Now more than ever - businesses must ensure they manage their Covid-19 exposure, reducing the likelihood of putting their people, and the public at risk of contracting the virus. With this in mind, and to help organisations navigate step four - the UK Government has issued six sector-specific 'working safely during coronavirus (Covid-19) guides'.

This Risk Essential is intended to support businesses with the interpretation of these guides, particularly from an insurance risk management perspective. The latest guidance on working safely for Scotland and Wales is found at [gov.scot](https://www.gov.scot) and [gov.wales](https://www.gov.wales) respectively. We have included links to the guides themselves at the end of this document. Listed below is our summary of the key points.

1. Re-opening

Summary:

- > All businesses can open.
- > People are no longer expected to work from home.
- > Employers can start to plan a return to the workplace (gradual return recommended).

2. Social distancing is optional

Summary:

- > Social distancing guidance no longer applies.
- > People should take sensible precautions.
- > Minimised person-person contact is recommended.

3. Assessment is crucial

Summary:

- > Assessment is essential to managing risk (this is true irrespective of Covid-19).
- > Covid-19 is particularly complex due to the fact it's biological - businesses should tailor their assessments accordingly.
- > Every workplace is different - each assessment should therefore be specific.
- > [Read UK Government guidance on Covid-19 risk assessments here.](#)

4. Reasonable precautions

Summary:

- > Businesses should consider all guidance when assessing their exposure:
 - Employee contact and visitors
 - Ventilation
 - Current variants
 - Transmissibility
 - Maturity of the vaccination programme
 - Test-and-trace
 - Isolation requirements

5. Persons at risk

Summary:

- > Identify and consider all persons at risk.
- > Understand your employees (are people vulnerable, pregnant).
- > Understand how a person's individual duties will affect their risk profile.

6. Consult with employees

Summary:

- > Consult with all employees regarding the risk control measures.
- > Share conclusions and subsequent plans (procure written confirmation).
- > Communicate plans throughout.

7. Effective monitoring

Summary:

- > Monitor the implementation of risk control standards.
- > Monitor the findings of your risk assessment process.
- > Maintain records of your monitoring.

8. Vaccine take-up

- > Continue to encourage your employees to take the vaccination.
- > Vaccine take-up will continually inform the risk assessment and risk control measures maintained in the workplace.
- > Ensure you communicate the importance of the vaccine in key languages used by your workforce.
- > Consider making arrangements with local health authorities to have the vaccine administered on-site.

The UK Government has chosen to relax restrictions, but this does not mean that the risk of Covid-19 has been eliminated. It is worth noting the guidelines provided by the UK Government do not supersede an employer's common law duty of care to their employees. As an employer, you are expected to provide a safe place of work, meeting general duties under the Health and Safety at Work Act 1974. Employers will therefore continue to be responsible for assessing their own workplace risks and taking steps to mitigate them.

Our best advice is to manage your legal risks by keeping as many of the current measures in place as is reasonably possible.

For many businesses, there will be little or no short-term change in the precautions they apply when implementing risk controls. Any relaxation in risk control standards they do implement will need to be justified on the basis of the risk assessment.

Our Covid-19 Risk Management toolkit is designed to support businesses through the pandemic. Most of this guidance provided in this toolkit, as well as the associated templates provided, are still relevant as businesses negotiate their way through the next phase of the pandemic. This includes details of essential documentation to be maintained in the event of a Covid-19 liability claim.

[You can view a copy of the toolkit here.](#)

Links to UK Government guidance

The new sector guidance is found at the following:

- > [Construction and other outdoor work](#)
- > [Events and attractions](#)
- > [Hotels and guest accommodation](#)
- > [Offices, factories and labs](#)
- > [Restaurants, pubs, bars, nightclubs and takeaway services](#)
- > [Shops, branches, and close contact services](#)

Alternate guidance is also provided for the following:

- > [Grassroots sport participants, providers and facility operators](#)
- > [Schools](#)
- > [Further education institutions](#)
- > [Childcare providers](#)

This document is provided by QBE “as is”, without warranty of any kind. The information contained within this document is not intended to: (i) identify and address all risks within your business; (ii) provide definitive medical, legal, regulatory, risk management, professional or other guidance; or (iii) replace, nor should it be relied upon as a substitute for, legal, medical, professional or other advice. QBE is not responsible, and accepts no liability, for any loss, damage, claim, cost, expense or other sum directly or indirectly resulting from your reliance on the information contained herein. The information contained within this document does not override any existing policy conditions.

This document is provided by QBE “as is”, without warranty of any kind. The information contained within this document is not intended to: (i) identify and address all risks within your business; (ii) provide definitive medical, legal, regulatory, risk management, professional or other guidance; or (iii) replace, nor should it be relied upon as a substitute for, legal, medical, professional or other advice. QBE is not responsible, and accepts no liability, for any loss, damage, claim, cost, expense or other sum directly or indirectly resulting from your reliance on the information contained herein. The information contained within this document does not override any existing policy conditions.

QBE European Operations

30 Fenchurch Street

London EC3M 3BD

tel +44 (0)20 7105 4000

QBEurope.com

QBE European Operations is a trading name of QBE UK Limited, QBE Underwriting Limited and QBE Europe SA/NV. QBE UK Limited and QBE Underwriting Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

QBE Europe SA/NV is authorised by the National Bank of Belgium under licence number 3093.

