MS Amlin

Coronavirus (COVID-19)
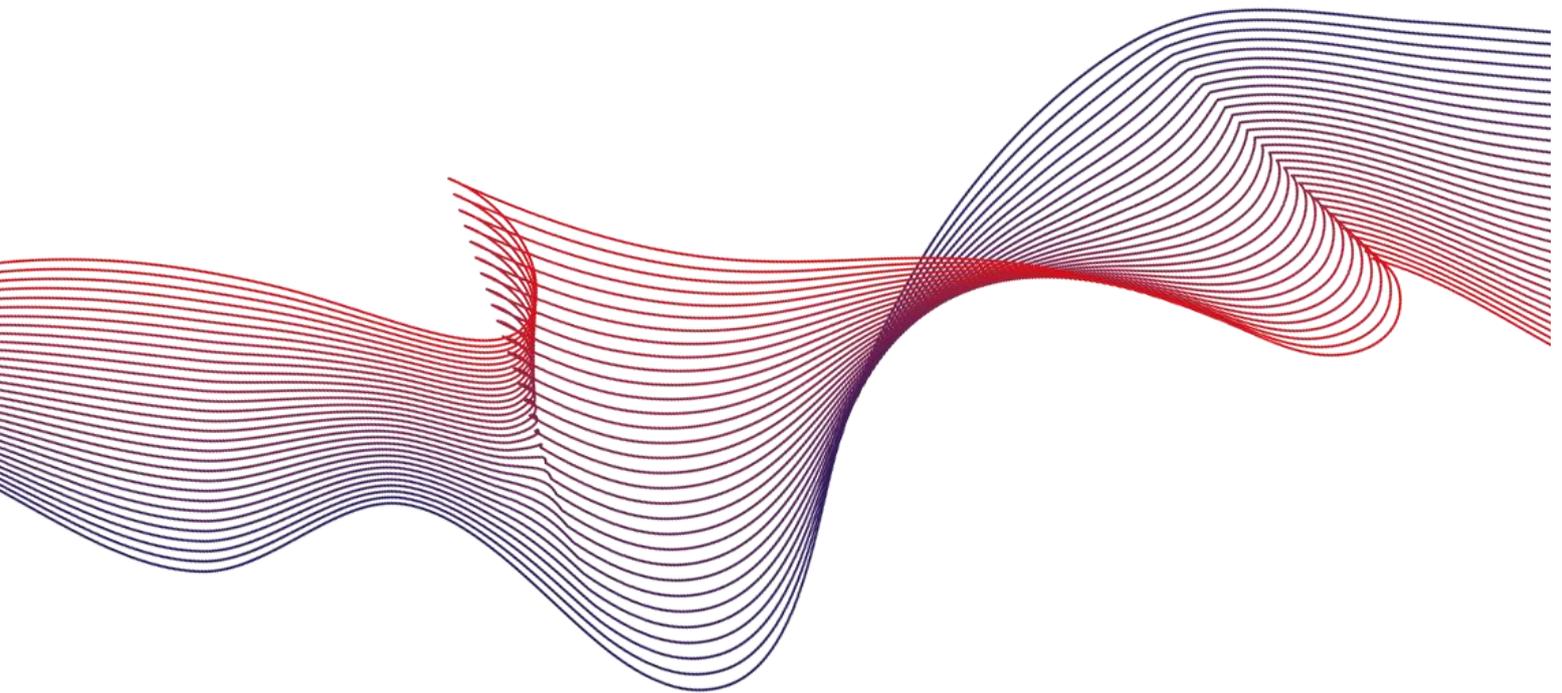# UK Policy & Procedures

Table of Contents

1. Policy

As the Coronavirus situation across the globe continues, at MS Amlin, we need to ensure the wellbeing of our employees, customers and suppliers. As such, we will continue to monitor and follow Government and Public Health England advice daily. This MS Amlin UK policy includes the measures we are actively taking to mitigate the spread of coronavirus. All employees attending any MS Amlin UK location is kindly requested to follow all these rules diligently to sustain a healthy and safe workplace in this unique environment. It's important that we all respond responsibly and transparently to these health precautions. We assure you that we will always treat your private health and personal data with high confidentiality and sensitivity.

This policy is susceptible to changes with the introduction of additional governmental guidelines. If so, we will update you as soon as possible via Communication updates, line manager briefings and the Intranet.

2. COVID-19 emergence[1]

This guidance has been developed on information provided by:

- Centres for Disease Control and Prevention
- Public Health England
- The WHO (World Health Organisation)
- GOV.UK
- The National Health Service (NHS)
- Health & Safety Executive

COVID-19 is a coronavirus. Coronaviruses are a large family of viruses that are common in people and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people such as with MERS-CoV, SARS-CoV, and now with this new virus (named SARS-CoV-2).

Early on, many of the patients at the epicenter of the outbreak in Wuhan, Hubei Province, China had some link to a large seafood and live animal market, suggesting animal-to-person spread. Later, a growing number of patients reportedly did not have exposure to animal markets, indicating person-to-person spread. Person-to-person spread was subsequently reported outside Hubei and in countries outside China, including the UK.

3. Symptoms of COVID-19

The most common symptoms of COVID-19 are recent onset of:

- **a new, continuous cough** – this means coughing a lot for more than an hour, or 3 or more coughing episodes in 24 hours (if you usually have a cough, it may be worse than usual)
- **a high temperature** – this means you feel hot to touch on your chest or back (you do not need to measure your temperature)
- **anosmia** (a loss or changed sense of normal smell or taste)

Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease and cancer are more likely to develop serious illness.

---

[1] https://www.cdc.gov/coronavirus/2019-ncov/cases-updates/summary.html#emergence

MS Amlin

4. How coronavirus is spread

The virus that causes COVID-19 disease is spread from people in fluid and in droplets scattered from the nose or mouth of an infected person when the person with COVID-19 coughs, sneezes or speaks. The fluid or droplets land on objects and surfaces around the infected person. Other people contaminate their hands by touching these objects or surfaces and then bring the virus into contact with their eyes, nose or mouth by touching them with their contaminated hands. COVID-19 can also spread if droplets from an infected person land directly on the mucous membranes of the eye, nose or mouth of a person close to them.

How long can the virus survive?

It is still not known how long the virus survives on surfaces in different conditions. The period of survival may vary under different conditions (e.g. type of surface, temperature or humidity of the environment). Studies indicate that it can persist on surfaces for hours and up to several days in the absence of effective cleaning. Thorough and regular cleaning of frequently touched surfaces is essential. If disinfection is required it must be performed in addition to cleaning, never as a substitute for cleaning

While people are most likely to pass on the infection when they have symptoms, current information suggests that some infected people spread the virus to others prior to developing or displaying symptoms themselves

5. Treatment for COVID-19[2]

- there is currently no specific treatment for COVID-19
- antibiotics do not help, as they do not work against viruses
- treatment aims to relieve the symptoms while your body fights the illness
- you'll need to stay in isolation away from other people until you've recovered

6. How to avoid catching and spreading COVID-19 (social distancing)[3]

Social distancing measures are steps you can take to reduce social interaction between people. This will help reduce the transmission of COVID-19. **Everyone in the UK should now be social distancing.**

DO:
- wash your hands with soap and water often – do this for at least 20 seconds
- always wash your hands when you get home or into work
- use hand sanitiser gel if soap and water are not available
- clean and disinfect frequently touched objects and surfaces in the home
- cover your mouth and nose with a tissue or your sleeve (not your hands) when you cough or sneeze
- put used tissues in the bin immediately and wash your hands afterwards
- avoid close contact with people who have symptoms of coronavirus
- only travel on public transport if you need to
- work from home if you can
- follow Government advice on social distancing
- use phone, online services, or apps to contact your GP surgery or other NHS services

DO NOT:
- touch your eyes, nose, and mouth with unwashed hands
- do not have visitors to your home, including friends and family

---

[2] https://www.nhs.uk/conditions/coronavirus-covid-19/

[3] https://www.nhs.uk/conditions/coronavirus-covid-19/

MS Amlin

7.   Advice for people at high risk

If you're at high risk of getting seriously ill from coronavirus, there are extra things you should do to avoid catching it.

These include:

- not leaving your home – you should not go out to do shopping, visit friends or family, or attend any gatherings
- avoiding close contact with other people in your home as much as possible

You may be at high risk from coronavirus if you:

- have had an organ transplant
- are having certain types of cancer treatment
- have blood or bone marrow cancer, such as leukaemia
- have a severe lung condition, such as cystic fibrosis or severe asthma
- have a condition that makes you much more likely to get infections
- are taking medicine that weakens your immune system
- are pregnant and have a serious heart condition

8.   Steps taken to reduce the risk of exposure to COVID-19 in the workplace

The key to a safe work environment requires strong communication and a shared collaborative approach between MS Amlin and the workforce. Therefore, the workplace controls identified and implemented will be communicated and explained to all relevant workers, visitors and contractors. We will monitor adherence to the measures to help prevent the spread of COVID-19. The details of this will be clearly displayed within the workplace.

We will reduce the risk of exposure to COVID-19 by:

- taking into account the most up-to-date Government and Public Health England (PHE) advice
- providing and displaying information on the signs and symptoms of COVID-19 around the workplace
- completing a risk assessment to identify the risk to health due to potential exposure to COVID-19
- implementing COVID-19 prevention and control measures to minimise risk to workers
- identifying and isolating workers, visitors and contractors who may have symptoms of COVID-19

9.   Pre-return to work and employee self-assessment criteria check

All employees, that require access to the office, should undertake a self-assessment check to confirm that the employee, to their best of their knowledge, has no symptoms of COVID-19 and can confirm that they are neither self-isolating nor awaiting the results of a COVID-19 test.

Employees must:

- undertake the criteria check before they return to work
- inform MS Amlin if there are any other circumstances relating to COVID-19, which may need to be disclosed to allow their safe return to work
- self-isolate at home and contact their GP promptly for further advice if they have any COVID-19 symptoms
- stay out of work until all symptoms have cleared following self-isolation
- read and abide fully with any Return to Work policy and processes on their return to the workplace
- complete any temperature testing as implemented by the employer/landlord and in line with Government advice

10. Risk assessment

As an employer, we have a legal responsibility to protect our workers and others from risk to their health and safety. This means we will do everything reasonably practicable to minimise them, recognising we cannot completely eliminate the risk of COVID-19. We have documented a risk assessment for the work environment and will communicate the findings with the workforce. We will review the risk assessment on an on-going basis in line with:

- changes in Government / Public Health England guidance
- consultation with employees
- significant changes in the work environment

11. Who should go to work?

We will make every reasonable effort to enable working from home as a first option. Where working from home is not possible, we will make every reasonable effort to comply with the social distancing guidelines set out by the Government (working safely during COVID-19 in offices and contact centres).

We will consider the roles that we deem are essential to be on-site or meet the exception criteria (Section 19) and we plan to maintain the minimum number of staff required to operate the office safely and effectively.

Employees who are required to continue to work from home will be provided with the equipment to work from home safely and effectively, while helping them stay connected to the rest of the workforce.

12. Protecting people who are higher risk[4]

Employees who are classed as clinically extremely vulnerable (who have received a letter telling them they are in this group, or will have been told by their GP) are strongly advised to stay at home at all times and avoid face-to-face contact. The Government is currently advising people to shield until the end of June and is regularly monitoring this position.

Employees who are classed as clinically vulnerable and who cannot work from home will be assessed to identify whether their role enables them to stay 2 metres away from others. In the unlikely event that this is not possible, we will implement control measures to reduce the risk to as low as reasonably practicable.

13. Travelling to work

If you cannot work from home, you should avoid using public transport where possible; therefore we encourage you to walk, cycle, or drive to work. If you do travel, think carefully about the times, routes and ways you travel. Plan to have as much space as possible to stay safe.

If you can, wear a face covering if you need to use public transport (wearing a face covering is optional and is not required by the law. If you choose to wear one, it is important to use face coverings properly and wash your hands before putting them on and after taking them off).

There are some circumstances when wearing a face covering may be marginally beneficial as a precautionary measure. The evidence suggests that wearing a face covering does not protect you, but it may protect others if you are infected but have not yet developed symptoms. This is most relevant for short periods indoors in crowded areas, for example, on public transport or in some shops.

---

[4] https://www.gov.uk/guidance/working-safely-during-coronavirus-covid-19/factories-plants-and-warehouses

14. Social distancing at work

Our objective is to maintain 2 metre social distancing wherever possible within the workplace. This applies to all parts of the business, therefore, we will:

Arriving to and leaving work

- maximise the use of alternative methods of travel, such as cycling and walking to work where possible
- providing additional parking where possible
- stagger arrival and departure times at work to minimise movement at peak times and to reduce crowding into (and out of) the workplace
- Review entry and exit arrangements with landlord(s) to minimise the use of touch-based security devices and to identify one-way flows and lift use. Some queuing systems may be in operation to control the flow of employees into the buildings.
- provide hand sanitiser at entry and exit points

Moving around the building

- discourage non-essential movement around the office or between floors and restricting access to other teams where possible
- implement a one-way system through open plan office areas where possible
- utilise signage and floor markings to aid employees to maintain safe movement/distance
- regulate the use of high traffic areas including corridors to maintain social distancing
- liaise with landlord(s) to ensure reduced occupancy of lifts is managed accordingly

Workplaces & workstations

- each floor has been configured to support social distancing in line with Government advice and using a restricted amount of desks setup on a back to back basis. A floorplan will be provided to show office layout
- the number of employees deployed to specific floors / offices will be monitored to confirm attendance and to ensure that we can maintain 2 metre distance during tasks
- dedicated workstations will be in use marked with red and green stickers and we will eliminate the use of flexi hot desks
- floor tape and signage will be in place to maintain social distancing in reception areas and outside offices where it is clear that the room dimensions do not allow for social distancing
- remove **all** items from the workstation at the end of every day so it can be cleaned.
- take your laptop and headset home every night.

Meetings

- use remote working tools (Cisco Webex, Microsoft Teams etc.) to avoid in-person meetings where ever possible
- invite the minimal number of essential participants to meetings, meeting rooms will have reduced capacity up to 50% to support social distancing
- hold meetings in well-ventilated areas with hand sanitiser provided and floor signage where practicable
- No meetings with external visitors will be permitted in the initial phase

Common areas

- work with landlords(s) to ensure control measures and precautions are implemented and followed by all tenants. This may also require queuing to access the building
- utilise areas that have been marked as available for use to support breaks
- introduce signage and social distancing markers in the toilet areas/print areas

MS Amlin

15. Managing customers, visitors and contractors

Visitors and contractors

In the initial reoccupation stage, no external visitors will be allowed to attend the office so we can protect our employees and contractors. Once restrictions have been eased and in line with Government advice, we will then review the MS Amlin policy for visitors and contractors as we move into the Amber phases.

Those requiring physical access to the premises will also be required to undertake a self assessment criteria check (Sect 28), before their intended visit.

We will:

- provide clear guidance on social distancing and hygiene requirements
- review entry & exit routes, assess work tasks and where identified, minimise contact with other people
- maintain a record of visitors

Where possible we will:

- encourage meetings via remote via means (telephone, email, Cisco Webex etc.)
- limit the number of visitors in reception to one person at any one time
- review visitor signing in arrangements (use of stationary, passes etc.)

16. Cleaning the workplace

We understand that it is vitally important to ensure that the site is not only compliant, clean and ready to restart; but maintained to prevent the potential transmission of COVID-19. Therefore, we will:

Keeping the workplace clean

- implement and monitor an enhanced cleaning regime
- ensure high-touch surfaces are cleaned on a more frequent basis (keyboards, phones, light switches, door handles etc.)
- signage will be displayed to remind employees to maintain their work areas
- dedicated cleaning stations will be provided on each floor / in each office area
- office workstations and the reception areas will be cleaned at more frequent intervals

Hygiene

- landlord(s) where applicable will ensure signs and posters are displayed at entry and exit points of communal areas to build awareness of good hand washing technique, cough/sneeze etiquette etc.
- office areas under our own responsibility will display signs and posters
- hand sanitiser will be provided at entry and exit points and in work areas / at workstations
- clear signage should be displayed indicating the principles of good handwashing in the toilet area
- where feasible and where not compromising fire safety and security, doors will be propped open to reduce contact touch points

17. Personal protective equipment

Current Government guidelines indicate there is very little evidence of widespread benefit from the use of face masks outside of the clinical or care settings, where they play a very important role. It is personal choice if you wish to provide and wear a face mask/covering in the office.

MS Amlin

18. Workforce management

Office Access Arrangements

The initial phase of this plan will be on a restricted access basis only. All employees should continue working at home and may only attend the office if they meet one or more of the criteria below, and obtain line manager pre- authorisation to attend the office:

1. the role necessitates being in the office some of the time due to tasks that cannot be effectively performed at home, or
2. inability to work from home due to inadequate equipment or setting, or
3. it would significantly improve an employee's health or wellbeing

The consolidated exceptions list from line managers will be reviewed by the entity COO's for final approval. This list will then be provided to roombookings@msamlin.com who will act as the central booking function if employees do wish to visit and validate pre approved names and confirm the booking. These details will also be used to track and trace details of who was in attendance.

Working groups

In order to minimise the number of contacts each worker has, we will, where possible:

- allow Pre-approved employees access to the building on the dates on which it is required
- no access will be allowed without a confirmed access booking request from roombookings@msamlin.com
- dedicated Desk/zones will be allocated for use. Please do not change desk locations or use desks marked "Not in Use"
- we will maintain the list of employees visiting the office to enable track and trace if required and also who actually attended the office.
- identify high traffic communal and office areas and work with the landlord(s) to reduce direct contact where possible if congestion occurs

Returning to work, communications and training

We will ensure all employees understand COVID-19 related safety procedures by:

- providing a briefing guide for all members of employees that do need to go back into the workplace.
- providing clear, consistent and regular communications through the use of this policy, team meetings, supervision, Corporate comms etc.
- engaging with workers to understand their concerns and explain changes to work arrangements
- erecting signage displaying clear messages, images and guidelines

19. Inbound and outbound goods

In order to maintain social distancing and avoid surface transmission when post / parcels enter or leave the premises we will:

- reconfigure the post room to ensure social distancing and barriers are provided
- minimise collection / delivery arrangements with the landlord where applicable
- plan delivery and collection frequencies/times to allow employees to prepare post etc.
- leave external post etc. at designated collection points
- where possible prepare courier orders and leave them ready for collection

MS amlin

20. First aid and Building evacuation

Emergency arrangements are being reviewed at each workplace to determine suitable safety arrangements. In an emergency, employees do not have to stay 2m apart if it would be unsafe. People involved in the provision of assistance to others should pay particular attention to sanitation measures immediately afterwards, including washing hands.

Please contact the Reception Team on 0207 746 1000   to identify your nearest First Aider /Fire Warden

Fire wardens and building evacuations

In the case of a full building evacuation, the standard building evacuation process will still apply.

Emergency evacuations will be coordinated with landlords and stakeholders to ensure that suitable arrangements are in place. Dispersal away from the site will be the preferred evacuation option so that social distancing can be maintained. Do not gather in groups.

Fire Wardens will be provided with relevant instruction and PPE.

First aiders

First aider information will be available at each workplace and they will be provided with the following:

- COVID-19 information and training
- First aid provisions including PPE e.g. face masks, gloves.

21. Mental health

Your mental health and wellbeing is a priority and we will support you by:

- making a broad range of mental health and wellbeing resources readily available through our intranet and Yammer channels.
- providing personal support through our trained Mental Health First Aiders and wide-ranging support through our Wellbeing Champions
- making available the Employee Assistance Programme for information, advice and confidential support from specialists. The service is free and completely impartial

22. What to do if someone develops symptoms of COVID-19 in the workplace? [5]

While a worker should not attend work if displaying any symptoms of COVID-19, the following steps outline how we will put in place a response plan in advance and also deal with a suspected case that may arise during the course of work:

- appoint and communicate a responsible person within the FM team to manage the situation by location.
- provide sufficient safety equipment (PPE) – Gloves, mask, tissues, disinfectant, clinical waste bag and water.
- identify a suitable isolation room at each location

If anyone does exhibit symptoms whilst in the office they should stay at their desk and call **0207 746 1000** and notify the reception team of suspected symptoms, they will then contact the site responsible person.

If anyone displays symptoms of COVID-19 during work, the responsible person will:

- put on PPE and go to the employee's member's desk in question with additional PPE but maintain social distance.

---

[5] https://www.gov.uk/government/collections/coronavirus-covid-19-list-of-guidance

- provide a mask to the employee's member, if available, or face covering for the person presenting with symptoms.
- isolate the worker and have a procedure in place to accompany the individual to a designated isolation area/room, keeping at least 2 metres away from the symptomatic person and also making sure that others maintain a distance of at least 2 metres from the symptomatic person at all times.
- facilitate them calling their doctor or 111. The worker should avoid touching people, surfaces and objects where possible.
- advise to the person presenting with symptoms to cover their mouth and nose with a disposable tissue or mask if available when they cough or sneeze and they put the tissue in the waste bag provided.
- arrange transport home or to hospital for medical assessment. Public transport of any kind should not be used.
- the worker should wear the mask whilst in all common areas with other people or while exiting the premises
- carry out a review of the incident which will form part of determining follow-up actions and recovery.
- arrange for appropriate cleaning of the isolation area and work areas involved.
- complete an incident report for MS Amlin H&S, email health&safety@msamlin.com and notify line manger and HR
- provide advice and assistance if contacted by the HSE

23. Stay at home if you have coronavirus symptoms[6]

Stay at home for 7 days if you have either:

- a high temperature
- a new, continuous cough
- anosmia (a loss or changed sense of normal smell or taste)

If you live with other people, they should stay at home for 14 days from the day the first person got symptoms.

This will help to protect others in your community while you are infectious. Do not go to a GP surgery, pharmacy or hospital.

You do not need to contact NHS 111 to tell them you're staying at home.

Use the NHS 111 service if you cannot get help online if:

- you feel you cannot cope with your symptoms at home
- your condition gets worse
- your symptoms do not get better after 7 days

24. How long to stay at home if you have symptoms[7]

If you have symptoms of coronavirus, you'll need to stay at home for 7 days.

After 7 days:

- if you do not have a high temperature, you do not need to stay at home
- if you still have a high temperature, stay at home until your temperature returns to normal
- You do not need to stay at home if you just have a cough after 7 days. A cough can last for several weeks after the infection has gone.

---

[6] https://www.gov.uk/guidance/coronavirus-covid-19-information-for-the-public#what-to-do-if-you-have-symptoms

[7] https://www.nhs.uk/conditions/coronavirus-covid-19/self-isolation-advice/

If you live with someone who has symptoms, you'll need to stay at home for 14 days from the day their symptoms started. This is because it can take 14 days for symptoms to appear. If more than 1 person at home has symptoms, stay at home for 14 days from the day the first person started having symptoms.

If you get symptoms, stay at home for 7 days from when your symptoms start, even if it means you're at home for longer than 14 days.

If you do not get symptoms, you can stop staying at home after 14 days.

If you live with someone who is 70 or over, has a long-term condition, is pregnant or has a weakened immune system, try to arrange for them to stay with friends or family for 14 days.

If you have to stay at home together, try to keep away from each other as much as possible.

DO:

- try to keep 2 metres (3 steps) away from each other
- avoid using shared spaces, such as kitchens or bathrooms, at the same time as each other
- open windows in shared spaces if you can
- clean a shared bathroom each time you use it, for example by wiping the surfaces you have touched
- use a dishwasher if you have one – if you do not have one, use washing-up liquid and warm water and dry everything thoroughly

DO NOT:

- do not share a bed, if possible
- do not share towels, including hand towels and tea towels

25. Sickness absence reporting

It is important that employees are encouraged to notify MS Amlin that they are required to self-isolate as soon as possible and provide an indication of the likely duration of the absence. Employees will be required to follow the usual sickness absence reporting process in Workday. We require employees to notify us if:

- they have coronavirus
- they have coronavirus symptoms, for example a high temperature, new continuous cough or anosmia
- someone in their household has coronavirus symptoms
- they have been told to self-isolate by a doctor or NHS 111 or track and trace.
- they have symptoms and have attended the office in past 14 days

Employees are able to 'self-certify' their absence for the first 7 days off work, however, those required to self-isolate for more than 7 days are required to submit an online self-isolation note which can be obtained from the NHS website.

26. Reporting of Injuries, Diseases and Dangerous Occurrences Regulation (RIDDOR reporting)

Instances of COVID-19 are reportable under RIDDOR if a work-related link is established (i.e. an individual contracted it as a result of their work). Such cases may not be easy to identify, and are anticipated to be rare, now that COVID-19 is prevalent in the general population. A RIDDOR report should be made only where there is reasonable evidence confirming that a work-related exposure was the likely cause of the disease.

27. COVID-19 self-declaration screening form

Due to the ongoing and rapidly changing situation with COVID-19, we require all employees that are considering returning to work or visitor's and contractors wishing to gain access to MS Amlin premises, to review and satisfy the declaration below first.

Employees

We have a duty of care to ourselves and each other. With that in mind, before you decide to visit an office, there are a few questions you must ask yourself. In order to proceed and book an office visit, you need to be 100% certain you can answer 'No' to each question.

These questions will also apply to contractors and visitors once approval has been given that they may access an office building in any later phases.

COVID-19 Questionnaire	Yes	No
Do you have currently have symptoms of a persistent dry cough?		
Do you currently have a fever or increased temperature?		
Do you currently have a loss or changed sense of normal smell or taste?		
Do you currently feel ill and weak by flu like symptoms?		
Have you been diagnosed with confirmed or suspected COVID-19 infection in the last 14 days?		
Are you, or have you been in close contact of a person who is a confirmed or suspected case of COVID-19 in the past 14 days (i.e. less than 2m for more than 15 minutes accumulative in 1 day)?		
Have you been advised by a doctor to self-isolate at this time?		
Have you returned to the UK in the last 14 days from another country?		
Have you any questions on the MS Amlin Risk Assessment which you must read before you visit an office? (If yes, please contact healthandsafety@msamlin.com before booking an office visit)		

If the answer is **'Yes'** to **any** of these questions, or you have any doubts – **you must not travel to** an office building.

28. Return to work plan

In order to prepare our Return to Work plan we are following HM Government advice in the form of:

- Government guidance –"Working safely during COVID-19 in offices and contact centres"
- Safe Six essentials via our FM provider, Cushman & Wakefield's and their Recovery Readiness checklist

Please contact your line manager if you have any questions or concerns on this policy or procedures.

29. COVID-19 Secure Poster

We will publicise that we have complied with the Governments "Staying COVID-19 secure in 2020" guidance at all our building entrances and on our H&S notice boards.

Staying COVID-19 Secure in 2020

We confirm we have complied with the government's guidance on managing the risk of COVID-19

FIVE STEPS TO SAFER WORKING TOGETHER

✓ We have carried out a **COVID-19 risk assessment** and shared the results with the people who work here

✓ We have **cleaning, handwashing and hygiene procedures** in line with guidance

✓ We have taken all reasonable steps to **help people work from home**

✓ We have taken all reasonable steps to **maintain a 2m distance** in the workplace

✓ Where people cannot be 2m apart, we have done everything practical to **manage transmission risk**

Employer _____ Date _____

Who to contact: _____ Your Health and Safety Representative _____
(or the Health and Safety Executive at www.hse.gov.uk or 0300 003 1647)

30. Annex 1. Risk Assessment

COMPANY:	MS Amlin	LOCATION:	All MS Amlin locations	ASSESSMENT DATE:	19.05.2020
				REVIEW DATE:	
OPERATION:	Coronavirus (COVID-19)	COMPLETED BY	Nicola Hawkridge Chung	REFERENCE No:	CVRA001
		APPROVED BY:	Ian Bradley		

HAZARD	RISK LEVEL	CONTROL MEASURES	NEW RISK LEVEL	NEW CONTROLS REQUIRED	TARGET DATE
Outbreak of Coronavirus COVID-19 Risk to: All persons	High	The coronavirus causes respiratory illness in humans, usually resulting in mild symptoms including runny nose, sore throat, cough, loss of taste/smell and fever. Some individuals experience more severe symptoms and it can lead to pneumonia, breathing difficulties and in rare cases death For further advice see Section 3.0 COVID-19 policy & procedures.	Medium	Review latest Government / Public Health Agency guidance and update as required Implement COVID-19 policy & procedures	On-going May 2020
Communications / Educate employees Risk of: Infection control Risk to: All persons	High	Educate employees via regular communications without causing panic. Develop and communicate a Coronavirus Covid-19 management plan, send emails or display posters, perform team briefs outlining the current situation and any updated Government advice. Promote good hand and respiratory hygiene, promoting infection control procedures.	Medium	Review latest Government/Public Health Agency guidance and update as required Posters should be displayed for "cough etiquette" hand/respiratory hygiene and signs/symptoms	On-going May 2020

	High			Medium	Communicate COVID-19 policy & procedures with employees. Induct employees on the precautions to take in the workplace on return. May 2020
Travel to and from site Risk of: Infection Risk to: All persons	High	Current guidelines require employees to work from home wherever possible Public transport should be avoided where possible. Work patterns staged to avoid peak travel periods. Social distancing should be maintained at all times. Face coverings recommended for use in areas where social distancing measures may not be possible. Utilise COVID-19 contact tracing applications / notifications (where possible).	Medium		Review latest Government / Public Health Agency guidance and update as required Travel advice from the transport provider	On-going
Pedestrian movement through landlord demised area to workplace Risk of: Infection	High	Align and approve landlord reoccupation strategy and social distancing. Ensure adequate lift access arrangements to enforce social distancing. Ensure landlord enhanced cleaning regimes are in place.	Medium		Confirm and communicate landlord social distancing and access/egress arrangement with employees. Comms guidance to be issued to employees to maintain social distancing standards and follow	May 2020 May 2020

Risk to: All persons		Ensure temperature monitoring arrangement is in place (where provided).		return to work plan. Monitor and maintain working practices and adherence to office reoccupation strategy. On-going	
Building compliance system faults Risk of: Inadequate maintenance of core services Risk to: All persons	Medium	All compliance systems have remained operational during offices being unoccupied. Planned preventive maintenance (PPM) has continued as per scheduled maintenance programs. Weekly meetings with Property Services to check operational performance of systems. Liaise with landlords to ensure that building compliance systems have been maintained and are operational. Ensure Aircon systems functionality and filtration is maintained.	Low	Pre occupation inspection to be undertaken upon notification of reoccupation. Min. 5 working days reoccupation notice to Property Services, to ensure office operations aligned with safe Six checklist and arrange enhanced cleaning with providers	On-going On-going
Employees occupation of workplace demised area Risk of: Infection control	High	Return to work plan Reduced office occupation Strategy, RED (25%) /AMBER (50%) /GREEN. Reduction of touch point locations e.g. door set to open where possible.	Medium	Review latest Government / Public Health Agency guidance and update as required Pre-approved access only allowed see section 19.0 of Policy and Process	On-going On-going

| Risk to:

All persons | | Office Desk set up in line with social distancing guidance.

Shielding measures e.g. sneeze guards applied at key customer contact areas.

Minimise face to face/internal meetings unless you can ensure social distance.

Utilise face coverings or masks in areas where social distancing may not be possible, (per local government guidance).

Communal eating areas and canteen access to be restricted. No fresh food provision to be available

Persons should cover their mouth and nose with a tissue (not your hands) when they cough or sneeze, the used tissue should then be placed in the bin immediately.

Persons should then wash their hands with soap and hot water for a minimum of 20 seconds.

In addition, persons should try to avoid close contact with other people i.e. no shaking of hands etc. maintaining a 2m distance from others.

Social distancing should be maintained at all times- Signage installed

Use of Sanitiser stations and sanitiser bottles around the workplace. | | Ensure there is a ready supply of hot water, soap and also paper towels / hand drying facilities

Provided hand sanitiser at all workstations and encourage regular use

Cushman & Wakefield Safe Six Checklist for reoccupying an office

On-going monitoring by management | On-going |
|---|---|---|---|---|---|

		One-way pedestrian pathways and social distancing signage implemented where feasible. Office Etiquette posters to remind employees of COVID-19 management arrangements/Hygiene. Self-isolation for symptomatic persons or if family members are symptomatic.			
Employees member with symptoms / close contact with persons with symptoms Risk of: Flu-like symptoms, Pneumonia, Breathing difficulties, Death Risk to: All persons	High	A employees member who is experiencing symptoms similar to those present with the coronavirus (cough, sore throat, fever, loss of taste/smell, breathing difficulties, chest pain), or who has had close contact with someone experiencing these symptoms, must not come to work. The employee's member should contact their GP / NHS helpline to notify them of their travel, current status and to receive further advice. The employee member should then contact MS Amlin and update them in relation to their condition and advice they have been given and also update Workday. If the employee's member is advised by medical professionals to self-quarantine, they must do so, and only return to work when the incubation period is over, and symptoms have gone. If an employees member becomes unwell with coronavirus related symptoms whilst in the office, they must contact 0207 746 1000 and wait for a responsible	Medium	Review latest Government / Public Health Agency guidance and update as required Current Government advice requires persons who have either developed symptoms or who have been in contact with a family member who has presented with symptoms of Coronavirus Covid-19 to self-isolate, along with all members of the household for 14 days Ensure employees are aware of signs and symptoms Establish COVID symptoms process and safe room to be used for a suspected case of COVID-19 in the workplace as per policy & procedures sect	On-going May 2020

	High	person to make their way to their location and follow the COVID in the workplace process.	Medium	23.0.

May 2020

Enhanced first training and PPE provided. |
| Persons returning from travel in a High-Risk area or abroad

Risk of:

Infection control

Risk to:

All persons, including work colleagues | High | No International travel or external visitors allowed access during initial and RED phase.

Employees must follow Government advice if they have returned from travel to any of the "high-risk" areas or abroad (as defined by Government).

This advice incudes the requirements for the individual to "self-quarantine" if they have returned from a high-risk area within the last 14 days, even if they do not have any of the symptoms.

The individual should liaise with their GP, call the Government helpline to notify them of their travel, current status and to receive further advice.

The Company will also advise the individual not to return to work until after the incubation period is over and any symptoms have gone. | Medium | Review latest Government / Public Health Agency guidance and update as required.

COVID-19 policy & procedures to be implemented and followed

See Sect 28. | On-going

May 2020 |
| Limit work trips / no travel to high risk areas

Risk of:

Increased exposure, | High | No International travel or external visitors allowed access during initial and RED phase.

The Government will provide advice in relation to areas where persons are advised not to travel at present. This advice is updated on a regular basis. | Low | Review latest Government / Public Health Agency guidance and update as required.

Visitors to the premises should be reviewed, with no | On-going |

| Infection control

Risk to:

Employees member travelling, all persons | **High** (red) | MS Amlin will monitor this advice and adhere to it as required.

Consideration will also be given to work trips, with all non-essential trips reviewed and decisions made as to whether the trip will be postponed on an individual basis, taking circumstances at the time into consideration i.e. purpose of trip, area of travel, methods of travel, infection control procedures etc

Employee's members are asked to inform their manager of any forthcoming travel plans, prior to travel, including personal travel. | (green) | authorisation provided to those persons from high-risk areas, or who should be self-isolating in accordance with Government guidance and MS Amlin self-declaration checklist | May 2020 |
|---|---|---|---|---|---|
| Higher risk groups

Risk of:

Infection control

Risk to:

Elderly,

Pregnant women, Pre-existing medical conditions | **High** | Consideration must be given to allowing high-risk individuals to work from home, particularly if there are coronavirus cases confirmed near the workplace.

MS Amlin will review the situation regarding localised cases on an on-going basis and ensure good communication with all high – risk individuals. | **Medium** | Review latest Government / Public Health Agency guidance and update as required

Persons within the high-risk categories, including those over the age of 70 have been advised to self-isolate for a period of 12 weeks, starting from 20th March 2020. | On-going

June 2020 |

| Cleaning regime adequacy

Risk of:

Infection due to inadequate cleaning

Risk to:

All persons | High | An enhanced cleaning regime is in place within the MS Amlin, with dedicated cleaning personnel in place to ensure the workplace, including welfare facilities is serviced and suitably cleaned on a regular basis.

Ensure suppliers obtain adequate PPE for activities on site.

Ensure competence of engaged cleaning providers in workplace.

Review and approve landlord enhanced cleaning arrangements.

Employees are also encouraged to self disinfect their workstations during the day, particularly after eating and returning from the toilet. | Medium | Review latest Government / Public Health Agency guidance and update as required. | On-going |
|---|---|---|---|---|---|
| | | | | Increasing the frequency of cleaning of frequently touched communal areas, including door handles, kitchens, toilets, bin lids, light switches, handrails, keyboards, phones and desks. | On-going |
| | | | | Disinfection stations should be provided within each work area with clear signage. | |
| | | | | A procedure for receiving and dispatching post / parcels should be implemented as per COVID-19 policy & procedures. | May 2020 |
| | | | | Implement escalation protocols upon confirmed case notification so cleaning and isolation can be quickly undertaken. | May 2020 |
| | | | | | May 2020 |

| Social distancing

Risk of:

Infection control

Risk to:

All persons | High | Persons must undertake advice from the Government with regards to social distancing when out of work.

In addition, persons will be advised whilst at work to:

Suspend meetings with external persons.

Operate a policy of staggered lunches and breaks to reduce footfall in these areas at any one time.

Encourage remaining a distance of 2 metres from work colleagues where possible.

Reduce the number of persons in any one area to ensure compliance with 2 metre gap recommended by the Public Health Agency.

Review work schedules, internal start and finish times, shift patterns, working from home etc.

Redesign processes to ensure social distancing is in place.

Conference calls to be used instead of face to face meetings.

Ensure sufficient rest breaks for employees.

Employee's welfare facilities and smoking areas to comply with social distancing requirements. | Medium | Review latest Government / Public Health Agency guidance and update as required.

Visitors to the premises should be reviewed, with no authorisation provided to those persons from high-risk areas, or who should be self-isolating in accordance with Government guidance.

On-going monitoring by management.

Employees to be regularly reminded of the importance of social distancing both in work and outside of it.

COVID-19 policy & procedures to be implemented and followed

See Sect 15. | On-going

May 2020 |

		Consideration to be given to a one-way system on pedestrian walkways. Floor marking to promote social distancing required where employees assemble i.e. canteen, welfare facilities.			
Mental Health Risk of: Mental health issues Risk to: All persons	High	Management will promote mental health & wellbeing awareness to employees during the Coronavirus outbreak and will offer whatever support they can to help.	Medium	Internal communication channels and cascading of messages through line managers will be carried out to reassure and support employees. COVID-19 policy & procedures to be implemented and followed See Sect 22. Regular communication of mental health information and open-door policy for those who need additional support to be adopted by management	On-going
Lack of employee awareness of office reoccupation process Risk of: Anxiety and confusion about	Medium	Local management briefings/Monitoring of employee's wellbeing. Regular organisational communications and newsletters are issued. Return to Work guidance document issued.	Low	Reoccupation Communication notification to be sent via local entity management and communications teams prior to pre approved employees returning to work as part of Return to Work plan	May 2020 May 2020

MS Amlin

returning to work Risk to: All persons	Yellow	HR / Employee assistance Programs for support services.	Green	COVID-19 policy & procedures communicated with employees	
Skin care Risk of: Skin conditions, infection control Risk to: All persons	Medium	A high level of personal hygiene and skin care must be observed by employees at all times. MS Amlin provides hand wash facilities / sanitiser. It is the responsibility of the employees to use skin care products in accordance with products safety instructions	Low	Consideration should be given to the provision of hand sanitisers in key areas i.e. adjacent to reception, entry/exit points, welfare facilities, etc On-going monitoring by management	May 2020
Building operations Risk of: Cross contamination from external parties Risk to: All persons	High	Liaise with landlords, contractors, suppliers and stakeholders to ensure that all general services are in place, operational or reinstated, with social distancing controls in place. No Fresh Food to be provided Review landlord Risk Assessments and Method Statements / Safe Operating Procedures to ensure COVID-19 controls measures are included.	Medium	Property Services, to ensure landlord office operations comply with Government guidance and that enhanced cleaning with providers is in place	On-going
3rd party site visits Risk of: Infection Control	High	The government guidance remains working from home where possible. If you need to undertake visit to 3rd party sites consult with your manager. Undertake pre-visit desktop assessment reducing the need for physical visits to the lowest number possible	Medium	On-going monitoring by management. PPE Provision to be reviewed in	On-going

MS Amlin

Risk to: All persons undertaking inspections	 	based upon priority rating. Agree protocols prior to visit in terms of how the visit will be conducted including clarifying PPE requirements. Use car and not public transport where possible. If using public transport, maintain social distance as well as wearing specified PPE i.e. face mask. Maintain and carry a PPE travel pack of face mask, gloves, hand sanitiser, paper towels, and bag for storage of contaminated items prior to disposal.	 	line with government guidance.
Emergency Arrangements Risk of: Infection Control Risk to: All persons	High	In the case of a full building evacuation, please follow the standard building evacuation process will still apply. Emergency evacuations will be coordinated with landlords and stakeholders. Dispersal will be preferred option so that social distancing can be maintained.	Medium	Property Services, to ensure landlord coordination and continual review. First aiders and Fire Wardens will be provided with relevant training and PPE. On-going

Key Links:

- Public Health Authority Guidance - https://www.gov.uk/government/collections/coronavirus-covid-19-list-of-guidance
- Hand Washing Guidance - https://www.nhs.uk/live-well/healthy-body/best-way-to-wash-your-hands/
- Communications - https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19
- Working in Offices - https://www.gov.uk/guidance/working-safely-during-coronavirus-covid-19/offices-and-contact-centres
- Social Distancing Guidance for Vulnerable People - https://www.gov.uk/government/publications/covid-19-guidance-on-social-distancing-and-for-vulnerable-people
- Face coverings use - https://www.gov.uk/guidance/coronavirus-covid-19-safer-travel-guidance-for-passengers
- Safer travel guidance for travellers - https://www.gov.uk/guidance/coronavirus-covid-19-safer-travel-guidance-for-passengers

Risk Matrix Summary Explained

The numbers in the table below are calculated thus: Severity x Likelihood = Risk.

Severity							Risk Level		
Likelihood	Minor (1)	Major (2)	Critical (3)	Fatal (4)	Multiple Fatalities (5)		Level Control Measures Suffice (Low)	Reduce The Risk As Soon As Possible (Medium)	Control Measure Should Be Applied (High)
Improbable (1)	1	2	3	4	5				
Remote (2)	2	4	6	8	10				
Possible (3)	3	6	9	12	15				
Probable (4)	4	8	12	16	20				
Frequent (5)	5	10	15	20	25				

Likelihood

1. Improbable -not likely to be true or to happen
2. Remote -having very little connection with or relationship to
3. Possible --occurring, appearing, or done infrequently and irregularly
4. Probable -likely to happen or be the case
5. Frequent -occurring or done many times at short intervals

Severity

1. Minor -Nips, cuts, skin rash, no lost time
2. Major -Requires Professional First Aid Advise (on site)
3. Critical -Requires Professional Medical Attention, take to Hospital
4. Fatal -Fatal
5. Multiple Fatalities - Multiple Fatalities

Disclaimer

The responsibility for Health & Safety (and for carrying out risk assessments) rests with the employer, and as such it is the employer's responsibility to ensure that risk assessments are suitable, sufficient, controls implemented and are regularly updated.

It is vitally important that you check through the content of this document and ensure that:

- All hazards encountered by the organisation have been covered;
- All existing control measures documented are in place and working effectively;
- All recommendations, precautions and further control measures are implemented
- The risk assessment is approved by a member of employees and reviewed on a periodic basis.

Please contact healthandsafety@msamlin.com if you have any questions or concerns on the COVID policy or Risk Assessment