



Coronavirus Update

Advice and resources for brokers

Welcome to our Coronavirus Update

From all the news reports and bulletins, I think it's fair to assume that we are seeing the positive results of the Government's lock down strategy.

I know this will have proved to be a challenging period, not only for business, but also for all of our people too. Whilst staying at home, eating your weight in chocolate and bingeing on your favourite TV series may sound fantastic, I think we would all prefer to return to some kind of normality.

I take my hat off to everyone who respects the main rules of the lockdown, especially those who are living on their own – I know that social isolation is difficult and can be mentally stressful, particularly when there's no end in sight. But let's hope the worst is behind us and that we will soon be able to move about more freely and meet with family and friends "for real" rather than virtually via technology.

In this communication and on the hub, as well as beefing up our content on mental resilience and well-being, we have started to look forward and are now providing guidance for those companies and people beginning to emerge from lockdown. You will see more of this from AXA here, on the hub and on social media – as we release content we hope you and your clients find useful.

We are committed to publishing regular coronavirus updates and we urge you to share relevant content with your clients.

As always, best of health to you and your families.

Jon





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1. Underwriting

In this section we outline changes to liability declarations for furloughed workers and provide details of the Brightmile safe driving app, which we're offering to fleets providing essential services. We also answer the latest questions received into our Covid-19 mailbox.

1.a Changes to Liability declarations for furloughed workers

Important news affecting Wages and Turnover Rated Employers, Public and Products Liability Policies with AXA Insurance

Over recent weeks AXA Commercial Lines have introduced several changes to help our Property and Motor Fleet clients whose businesses have been impacted by Covid-19. We have also been considering how best we can similarly assist our EL & PL clients who have been affected by actions that limit their normal trading.

One specific area we have been looking at is dealing with "Furlough" payments to employees. Though these are still "Wage" payments from the employer, they can be recovered from the Government provided strict conditions are complied with around work undertaken. AXA therefore feel it would be unfair on our customers, and would undermine the principle of these payments, if we were to charge premiums based on these payments.

We are therefore, with immediate effect, introducing the following changes to Wages and Turnover Rated EL, PL and Products Liability policies (and relevant sections of Combined Policies).

Furlough Payments – EL and PL Policies - Wages Estimates and Declarations

For renewals of EL and PL policies / Combined policy sections that are based on an estimate of Wages, we will be asking our brokers and clients to supply us with estimated Wage-rolls that include a full breakdown of the expected or actual Furlough payments the customer is recovering from the Government. AXA will then base the deposit premium, and in due course any declaration adjustment, on the "Net Wages" after deducting any Furlough payments recovered.

This change will apply to all cases renewed whilst the Furlough scheme is still in operation and will also be retrospectively applied to Declaration Adjustments for existing policies currently in force, to ensure our customers do not pay premiums based on Furlough payments that have been funded by the Government.



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Declaration Adjustment Clauses & Maximum Declaration Adjustments

Most AXA Employers, Public and Products Liability policies that are based on Estimates of Wages or Turnover include a limit on the maximum return premium that can be allowed of 10%. Some older policies allow a maximum of up to 25%, whilst a few policies (mainly Motor Trade plus some lower premium combined cases) are not adjustable at all.

To ensure that all our customers can benefit from the above concessions

- With immediate effect all Wages and Turnover Based EL, PL and Products Policies will be issued on an adjustable basis allowing a refund of up to 25% on declaration (including Motor Trade).
- We will extend the same concession retrospectively to all current live Wages and Turnover Rated EL, PL and Products policies including treating as “Adjustable” any policies that are not currently subject to a Declaration Clause (including Motor Trade policies).

Please note – These changes apply at New Business, Renewal and for Declarations. We are sorry but we are unable to renegotiate estimates mid-term – if customers who pay by instalments are having difficulty with making current payments please see our advice on assistance with Payment Holidays.

If you have any questions, please contact your local AXA Branch – and more importantly please talk to your normal AXA Underwriters to make sure we can obtain the more detailed information that will be needed to allow your customers to benefit from this assistance.





1.b Brightmile app for essential services fleets

AXA and Brightmile offer safe driving app for fleets providing essential services

- AXA-insured fleets can access the Brightmile app for free for three months
- The app monitors vehicle speeds, journey durations and phone distractions
- Set up and managed remotely, the risk management solution is compatible with social distancing

The UK government ordered movement restrictions on 23rd March, but key workers can still commute and vehicles providing essential services are still allowed on the roads. These services include food delivery, medicine distribution, charity work, gas, electricity and water provision, and other crucial activities.

To support those services, AXA and Brightmile are launching a risk management proposition whereby AXA-insured fleets can access the Brightmile app for free for three months.

The smartphone solution can be deployed and managed totally remotely, without any physical contact, and focuses on certain key areas of risk exposure which persist despite the crisis. Even though road traffic has reduced, police forces have seen a number of drivers driving at very high speeds and dangerously.

What is more, the government has temporarily relaxed restrictions on delivery drivers' hours to help supermarkets restock their shelves with food, cleaning products and personal care items. This measure, taken with the understanding that driver welfare and safety must not be compromised, reinforces the need to prevent driver fatigue and complacency.

The Brightmile app keeps track of journey durations, vehicle speeds, phone interactions and other risk factors. With rewards for safe driving, it encourages drivers to improve their behind-the-wheel behaviour. On the company side, a web portal is available for fleet managers and business owners managing their company vehicles, where they can view fleet trends and insights, and encourage safer driving.

The Brightmile offer is at the centre of a wellbeing programme which AXA is rolling out to support fleet drivers' physical and mental health. That holistic programme comprises:

1. The app for drivers and web portal for fleet managers and business owners
2. Training on how to use telematics data
3. A presentation on fleet managers' corporate responsibility
4. An online resource library containing relevant handbooks and forms



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“The coronavirus lockdown hasn’t removed all road dangers. In these trying times, drivers who are delivering essential services need to keep safe. We want to show them we value their contribution to society and we want to help them stay safe. We hope this app and the associated services will make a difference to their wellbeing.”

Doug Jenkins, Motor Technical Risk Manager, AXA Insurance

Brightmile is a start-up that has been incubated by Kamet, AXA’s insurtech studio. The app it has developed can be downloaded onto a smartphone and doesn’t require any additional hardware, making it simpler and more cost-effective than traditional black box or on-board diagnostics (OBD) telematics.

“Since the Brightmile app is easy to install and operate, drivers can continue to observe social distancing and fleet managers can use the web portal as part of their remote working arrangements. The whole set up functions within today’s safety requirements and we trust it will be a helpful tool for key workers.”

Dominic Saunders, CEO, Brightmile

The Brightmile offer is available to new and existing fleet customers. Brokers with qualifying risks are invited to contact their usual AXA Commercial account manager to access the offer.





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](#).

There have been media reports that the FCA is making the ABI tell insurers to pay out for Covid-19 to business's closed due to the lockdown – is this true?

Though the vast majority of UK Commercial Property and Business Interruption policies do not offer cover for losses arising out Covid-19, the FCA, ABI (and the Government) have been involved in discussions to ensure that for those policies that do offer any form of cover, insurers are able to pay these as quickly as is possible and / or to offer interim payments if cover is in force but the amount payable cannot yet be determined. The discussions however do not extend to insurers being asked to meet any claims where cover was not in force.

If a policy provides cover for 'plague', does this include Coronavirus / Covid-19?

"Some wordings – notably the Business Combined – set out a list of specific diseases which can trigger cover. Coronavirus / Covid-19 is highly unlikely to be encompassed by any entry on the list. In particular, "plague" is a reference to a specific infectious disease caused by the bacterium *Yersinia pestis*; this term does not describe Coronavirus / Covid-19, which is a viral illness."

A groundworker client with an AXA Contractors policy has advised they are returning to work to do a contract for the local council. Their Health & Safety people have asked if our client would have any liability against them if one of their workers caught Covid-19 while working for them?

Where contractors are continuing to work on contracts, or entering into new contracts, their normal 'duty of care' exists to protect Employees and Third Parties against risks or injury or disease. To this end we would recommend employers follow the advice from the HSE and other Government sources on-line. If they have any specific concerns they can access, through our branches, AXA's Business Resilience Consultants who

are still offering risk management advice, support and surveys remotely via the phone and internet.

AXA Contractors policies would normally offer full Employers and Public Liability of the client in relation to Covid-19, with the possible exception of specific trades such as specialist cleaning where a Disease or Efficacy exclusion would have been brought to your attention. If any of your clients are undertaking any contracts that are very high risk (such as maintenance work within Covid-19 wards in hospitals or similar) we would recommend that you contact us in advance for advice.

If a property becomes vacant mid-term between tenants, is there an extension to the number of days a property is considered empty and is there any relaxation to the unoccupied conditions?

We have extended the normal notification period for empty premises to 60 days and offer full cover for this period for premises that are temporarily closed due to Furloughing of Staff or Working from home following Covid-19. If premises were already empty, or if the premises become permanently unoccupied, or are between tenancies, then the normal Unoccupancy conditions under the policy apply so we would recommend the customer contacts us as a matter of urgency.

Could I clarify that the unoccupancy extension of 60 days commenced from the 27th March 2020 when the government informed the nation of the restriction? If a property became empty before the lock down, would the extension apply?

The extension of the Unoccupancy clause applies to premises that are temporarily closed due to Furloughing of Staff or Working from home following Covid-19. If premises were already empty, or if the premises become permanently unoccupied the normal Unoccupancy conditions under the policy apply so we would recommend the customer contacts us as a matter of urgency.



2. Business Support

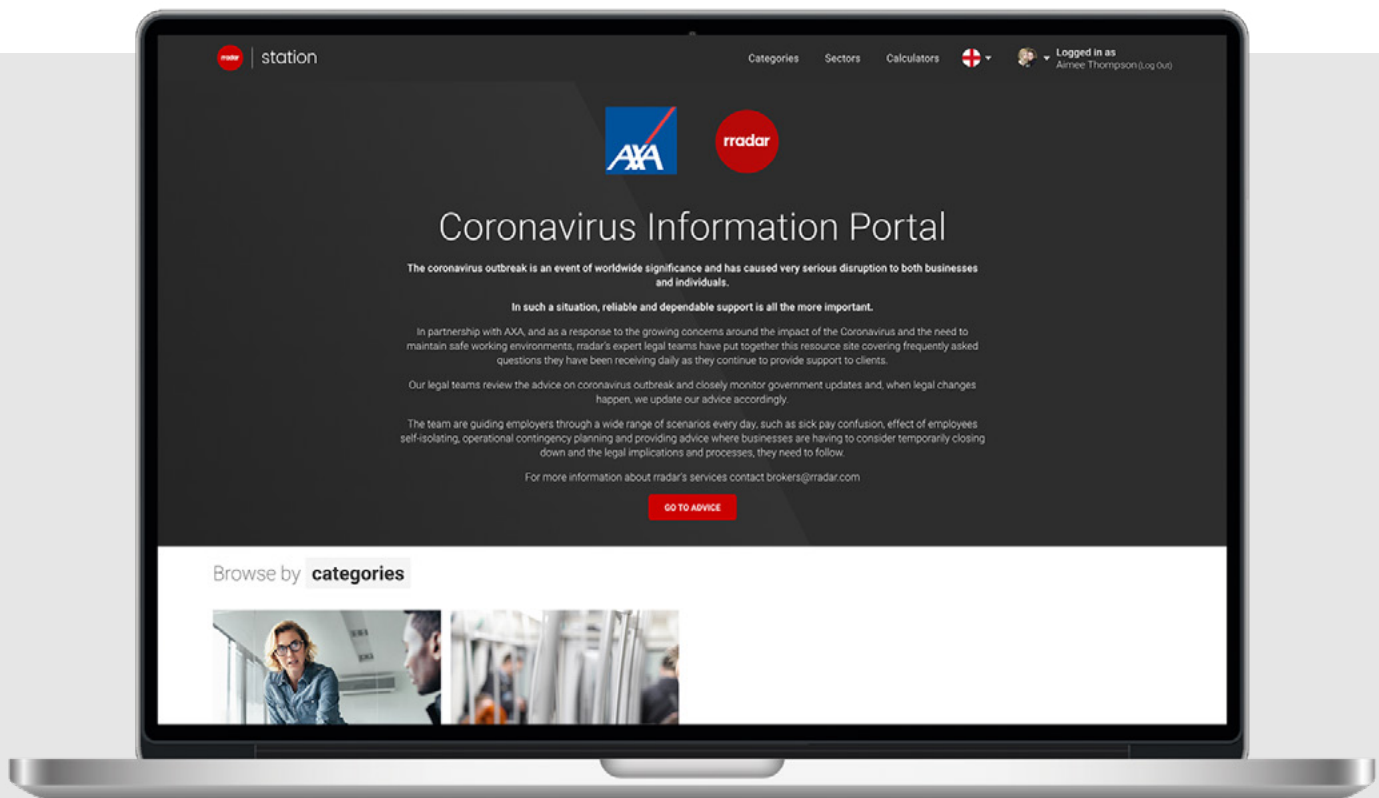
In association with radar we have four more PDF spotlight articles for use with your customers – recapping ICO data regulations, rights of employees to access PPE, accessing SME bounce back loans and also dealing with employment tribunals during furlough.

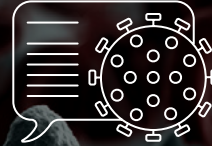
Via the radar portal broker teams can also access an expanding range of bite size ‘on demand’ webinars, discussing the effects of the outbreak on businesses and how this will can affect their legal obligations.

Don’t forget to visit the business support section of the [AXA Coronavirus Hub](#) to download the full range of ten radar spotlight articles for use with your customers.

2.a radar COVID-19 portal

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





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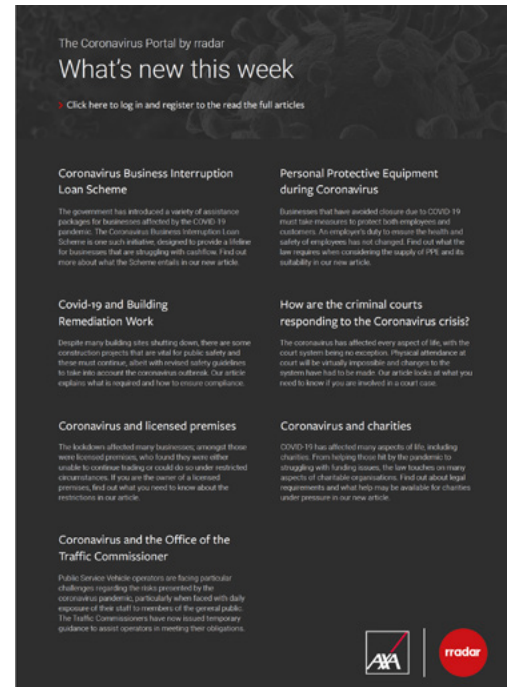
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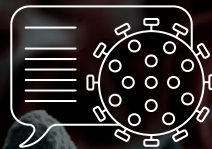
2.b What's new this week on the radar COVID-19 portal

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

This week the radar portal has refreshed guidance on Bounce Back Loans Scheme for small firms, ICO regulatory position during Coronavirus, Personal Protective Equipment, Coronavirus and Whistleblowing and much more.

Download document.





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2.c Spotlight Articles

Coronavirus Bounce Back Loans Scheme for Small Firms

The UK Governments have introduced a new relief scheme called the Bounce Back Loans Scheme to help businesses survive during this extraordinary time.

Download to read the full article.

Bounce Back Loans Scheme for Small Firms

The UK Governments have introduced a new relief scheme called the Bounce Back Loans Scheme in an effort to help businesses to survive during this extraordinary time.

The coronavirus (COVID-19) pandemic has placed huge pressure on businesses worldwide, with companies in certain sectors being forced to close and others facing a significant downturn in revenue. The UK Governments have introduced various relief schemes in an effort to help businesses survive through this extraordinary time. The most recent of these, announced by Chancellor of the Exchequer Rishi Sunak on 27th April 2020, is the offer of 100 % Government-backed loans for small firms.

The announcement was made in the House of Commons, which has reopened following the Easter recess. MPs have generally been advised to stay away in order to stop the spread of coronavirus, but a small number have been attending.

What is the scheme?

The scheme will be known as the Bounce Back Loans scheme. The Chancellor announced that small firms will be able to apply for loans of between £2,000 and £50,000 as of Monday 4th May 2020. The loan sums will be available within days of an application. Applications will be made online using a short and simple self-certification form. Firms will only require to prove that they were financially viable before the crisis.

The loans will be interest free for the first 12 months and no repayments will be due during that period. Lenders will take comfort from the 100 % Government-backed guarantee for the loans that has been announced, as well as the fact that the Government has agreed to pay fees and interest on loans taken out under the scheme for the first 12 months of any loan.

Who is eligible for the scheme?

To be eligible for the loan the business must be based in the UK and have been negatively affected by coronavirus. Further, the business must not have been an undertaking in difficulty on 31st December 2019.

Businesses that will not be eligible to apply include:

- banks,
- insurers and reinsurers but not insurance brokers,
- public sector bodies,
- further education establishments if they are grant-funded,
- state-funded primary and secondary schools.

A business cannot apply if they are already claiming under the Coronavirus Business Interruption Loan Scheme. If the business has already received a loan of up to £50,000 under the Coronavirus Business Interruption Loan Scheme and would like to transfer it into the Bounce Back Loans scheme, this can be arranged with the lender until 4th November 2020.

This latest scheme comes in addition to a range of measures already in place to support small business such as the Coronavirus Job Retention Scheme, the Coronavirus Business Interruption Loan Scheme, tax deferrals and £5 billion awarded in business grants.



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Disclaimer:

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Furlough Leave and Employment Tribunal Directions

For businesses dealing with an ongoing Employment Tribunal claim there may be implications of utilising the Coronavirus Job Retention Scheme.

Download to read the full article.

Furlough Leave and Employment Tribunals

For businesses dealing with an ongoing Employment Tribunal claim, there may be implications of utilising the Coronavirus Job Retention Scheme.

Businesses will no doubt have heard of or even utilized the Coronavirus Job Retention Scheme as a means of managing the concept of furlough leave to UK employment law. However there may be implications of utilising this scheme when the business is dealing with an ongoing Employment Tribunal claim. This article considers these implications and how to deal with this.

The President of the Employment Tribunals has issued various pieces of guidance as to the effect of Coronavirus on the business of the Employment Tribunal. Any 'in person' hearings in the Employment Tribunal before 26th June 2020 have been postponed and subsequently any case management directions and orders relating to those hearings have also been set aside. However, any Final Hearing from 26th June 2020 onwards remains listed so case management directions relating to that hearing must be complied with, as must any case management order that has been issued after 23rd March 2020.

Accordingly where there are case management orders to comply with, these may include:

- **Disclosure of documents**
You are obliged to disclose any documents in the possession of the business that relate to issues in the case. This may mean you need staff members to search for documents they hold, or to conduct keyword searches in their email inboxes or search for messages on their mobile devices.
- **Exchange of witness statements**
Any person giving evidence at the Final Hearing is required to prepare a written statement of their evidence. This will involve writing their statement and reviewing any relevant documents or liaising with the business' legal representatives in order to allow the preparation of their statement.

Further, key personnel may need to remain in contact with legal representatives to ensure that instructions are given, and the Employment Tribunal process continues to run smoothly.

Problems can arise where the employer seeks to utilize the Coronavirus Job Retention Scheme and place staff members on furlough leave.

When on furlough leave, it is a condition that the staff member does not work for the employer. If they are doing any work, then they cannot be on furlough leave and must be paid for the work done by their employer rather than by the government through the Coronavirus Job Retention Scheme.

If a business is asking a staff member to find documents for disclosure, search their email inboxes or mobile devices for relevant messages for disclosure, to write prepare or liaise with legal representatives on preparing a witness statement or even to liaise with legal representatives for general progress of their Tribunal case, then this is likely to be seen as something that is in the course of their employment and thus considered to be work. Accordingly by doing this they would potentially be in breach of the conditions for being on furlough leave.

It is important for businesses to carefully think about the effect of furlough leave on existing Employment Tribunal claims and how to manage this before utilising the Coronavirus Job Retention Scheme.

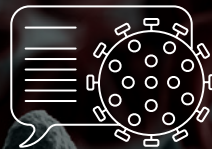


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ICO regulatory position during Coronavirus

The Information Commissioner's Office (ICO) Coronavirus guidance states that Data Protection rules remain but are pragmatically enforced.

Download to read the full article.

ICO Position

The Information Commissioner's Office (ICO) Coronavirus guidance states that Data Protection rules remain, but are pragmatically enforced.

Many organisations faced with data protection and freedom of information compliance are concerned that due to home-working, staff do not have access to the necessary infrastructure or information to enable them to comply with issues such as a Data Subject Access Request they receive.

The Information Commissioner's Office (ICO) Coronavirus guidance provides that complying with data protection laws should not divert vital financial and people resources away from the running of organisations and it recommends that organisations should adopt a proportionate approach to data protection practices during the pandemic.

Considering the challenges faced by businesses, the ICO states that it will take into account the staff and operating capacity shortages, demands on resources and the acute financial and cashflow pressures that affect businesses when exercising its regulatory powers. The ICO has also suspended all formal regulatory action in connection with its outstanding information request backlog.

The ICO states that it does not have the power to amend data protection laws which continue to apply to home-working as they do to business premises and organisations should continue to report personal data breaches within the 72-hour deadline. The ICO acknowledges however, that the current crisis may affect the ability of a business to do so and that it will be sympathetic to late reporting or delays in responding to a Data Subject Access Request.

Due to a depletion in its own resources during the pandemic, the ICO states that it expects to undertake fewer investigations but it will still take strong regulatory action against any organisation breaching data protection laws to take advantage of the current crisis.

It continues to be the case that organisations should have a robust data management and security system in place when staff are working from home and that it can quickly and robustly identify, investigate and report a data breach. However, the ICO's position in the current crisis is that data protection legislation should not prevent organisations from taking the steps they need to keep their staff and the public safe and supported.

Organisations should not therefore, be overly concerned if they receive - but are unable to deal with - issues such as a DSAR during the pandemic but they should inform the data subject that there will be a delay in responding to the request and the reason for the delay.



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COVID-19 and Whistleblowing

With the recent media attention around Personal Protective Equipment (PPE) and staff raising their concerns, what protection do they have under "whistleblowing" legislation?

Download to read the full article.

Covid-19 and Whistleblowing

With the recent media attention around Personal Protective Equipment (PPE) and staff raising their concerns, what protection do they have under "whistleblowing" legislation?

Over recent weeks, there has been a huge amount of media attention on the issue of Personal Protective Equipment (PPE) and staff raising concerns regarding shortages and unusability of PPE. Unsurprisingly, there has been a particular focus on staff working in the healthcare sector caring for and treating patients who have been diagnosed with or identified as potentially having COVID-19.

Under existing employment legislation, it is well established that an individual has the right not to be subjected to a detriment or dismissed on the ground that they have raised concerns that are in the public interest, that is having made a public interest disclosure, often referred to as a protected disclosure or more commonly "whistleblowing". The protection is set out in the Employment Rights Act 1996 and was incorporated into that legislation by the Public Interest Disclosure Act 1998. The protection is not limited to concerns regarding health and safety and applies to disclosures relating to a variety of issues.

The protection applies where an individual discloses information which, in their reasonable belief, tends to show one or more of the following:

- A criminal offence has been, is being, or is likely to be committed.
- That a person has failed, is failing or is likely to fail to comply with a legal obligation.
- That a miscarriage of justice has occurred, is occurring or is likely to occur.
- That the health and safety of any individual has been, is being, or is likely to be endangered.
- That the environment has been, is being or is likely to be damaged.
- That information tending to show any of the above has been, is being, or is likely to be concealed.

The purpose of the legislation was to protect individuals who raise concerns about certain types of wrongdoing, specifically issues that are in the public interest as opposed to concerns or complaints which relate to an individual's personal circumstances, which should be dealt with in line with grievance procedures.

There is a strict test which Employment Tribunals will consider in cases involving allegations of whistleblowing complaints and whether a specific disclosure qualifies as a public interest disclosure from a legal perspective has to be assessed on a case by case basis. Once the Employment Tribunal has considered whether a particular disclosure qualifies as a public interest disclosure, it will go on to consider whether the treatment about which the individual complains was as a result of that disclosure.

Put simply, the Employment Tribunal will consider whether the treatment of that individual was, in fact, motivated by the whistleblowing perhaps with an intent to punish an individual for raising concerns or to discourage others from doing the same, or another justifiable reason unrelated to the concerns raised. From a practical perspective, employers should not concern themselves with whether or not a particular disclosure is classed as a public interest disclosure - that is a matter for legal argument to be determined by an Employment Tribunal. Instead, employers should focus on responding to any concerns raised in an appropriate way.

Most organisations, especially those in the healthcare sector, will already have a whistleblowing policy and procedure which sets out the process to be followed and employers should refer to that policy when dealing with concerns raised. If an employer does not already have a whistleblowing policy in place, they should seek advice on how best to deal with any concerns raised.



Written by:
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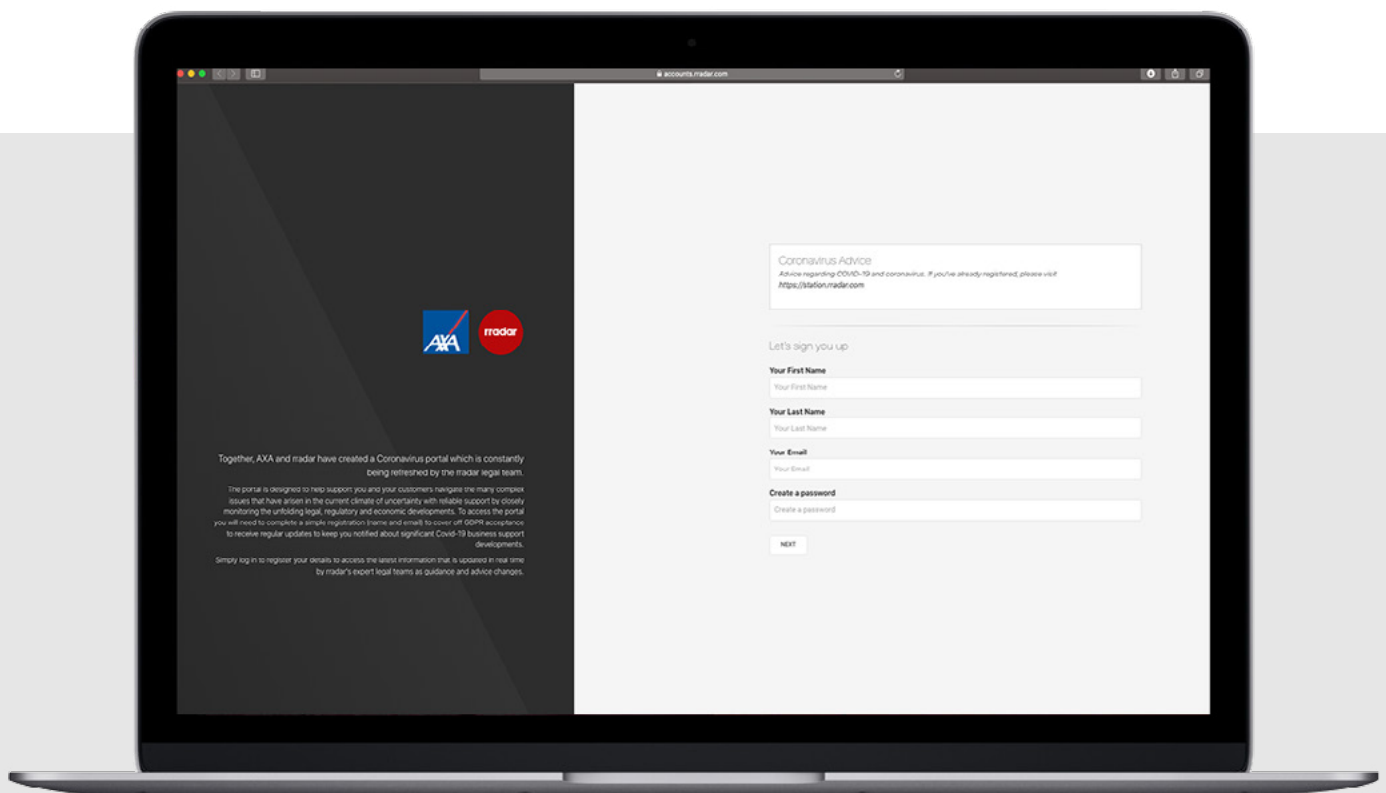
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2.d Watch 'on demand': Part 2. Workplace disruption caused by coronavirus, statutory sick pay and short-term working and lay-off clauses.

You can now access part two of the rradar employment-focussed series, that aims to answer many of the questions businesses are querying with straightforward explanations of the government guidelines, so that you can comply and adapt.

Webinar Part 2:
Workplace disruption caused by coronavirus, statutory sick pay and short-term working and lay-off clauses.



Simply [login to the rradar Coronavirus Portal](#) to listen



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2.e Working Well Toolkit

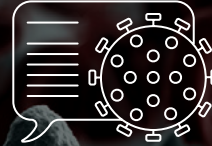
The past few weeks have thrown up numerous challenges for all our teams, but we recognise that for people managers balancing the needs of your new 'remote' team with those of the business is harder than ever before.

At AXA we want to do all we can to support you through this period, which is why we are working in partnership with HR Expert (and ex-broker), Gemma Martin to produce a 'Working Well' Manager Toolkit – support, guidance and tangible resources for broker managers and team leaders to help you overcome some of the people challenges you may be currently facing.

What is the toolkit and who is Gemma?



Simply [click to watch video](#)



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AXA's Working Well toolkit will provide you with:

- HR, Wellbeing, Sales and other relevant guidance and information to support you as a people manager
- Tools, useful templates, resources and access to free HR consultancy advice


Direct support to you as a manager, and materials you can share with employees and your own management team to keep them informed

Edition 1 – Setting Expectations

As we embrace new ways of working, the importance of clearly outlining expectations for your team when working remotely is more important than ever. This means more than just monitoring output and delivery, and our content provides guidance and support on the following:

- How to set clear expectations
- How to measure productivity
- Effective Communication
- Avoiding isolation whilst in isolation
- Resources for you to share with your employees on topics such as explaining Covid-19 to your children and tips to manage anxiety

Download to read the full article.



The importance of setting expectations for your team and direct reports when working remotely

Managing a team remotely? Working from home? Both are growing trends in the workplace worldwide, but not necessarily experiences you were hugely familiar with until a few weeks ago, when the Covid-19 pandemic shifted every business worldwide into a period of enforced change (and one that keeps on changing!). As an industry, as businesses and as managers, we've reacted quickly to shifting our operations to home, whilst continuing to service our clients and support our employees through this challenging time. To continue doing so we need a healthy, motivated and productive team. So, as we enter this new reality, we want to make sure that you have access to the practical tools and guidance for you as a manager and for your employees.

This article and set of resources aim to support people managers with:

1. How to set clear expectations
2. How to measure productivity
3. Effective Communication
4. Avoiding isolation whilst in isolation
5. Resources for you to share with your employees on topics such as explaining Covid-19 to your children and tips to help manage anxiety

We've seen an increasing trend in remote working over the past few years and for good reason – studies have shown that remote workers can be more engaged and productive as they are afforded more flexibility in maintaining a better work/life balance.

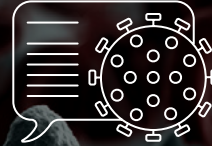
Within brokerages however, remote working has been more complex to implement due to the customer-facing nature of the business and therefore there has been slower, or zero take up. However, the events of the past couple of weeks have forced this change at an unprecedented pace, leaving people managers with a greater variety of responsibilities. Facilitating teamwork, productivity and meeting an increased volume of client demands within a remote and ever-changing environment can be difficult, but below are some tips to help you manage the challenges of managing employees from home.

1. Set clear expectations

Currently employees are operating within an environment of uncertainty therefore it is important to provide clarity and structure where you can.

Under normal circumstances, your employees should know what is expected of them in their role and these expectations should still apply when working remotely. However, this can be more complicated in a remote environment. If someone wants to take a lunch break, for example, they can clearly see that half the team are away from their desks so they know to wait. Or they may know they need to re-prioritise a task based on a conversation they





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2.f Back to Business

With the announcement that we're now past the peak of Coronavirus cases in the UK, there are indications that the current lockdown will gradually be relaxed.

We're producing a series of guides to help businesses returning to work. We've created the first three this week and will keep adding to these as new sectors of the economy start to open up again.

Post-coronavirus start-up guidance Subcontractors.
Download to read the full article.

AXA **Coronavirus Response**

Post-coronavirus start-up guidance: Construction sector - Subcontractors

This document provides some additional guidance to subcontractors starting back on site after the initial coronavirus shutdown.

These guidelines would not override any existing policy conditions.

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

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

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

Social Distancing Guidelines
HSE coronavirus information
HSE advice on Social Distancing for Construction
Covid-19 testing for Construction workers

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AXA **Coronavirus Response**

Post-coronavirus start-up guidance: Motor Fleet

This document has been prepared specifically to provide some additional guidance to those who manage, or are responsible for, a motor fleet within a business. It is aimed at businesses who have carried on through the current situation, have had a vehicle fleet used for different purposes, or have had to have vehicles laid up and are starting back after the initial coronavirus shutdown.

These guidelines would not override any existing policy conditions.

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

- The Road Traffic Act 1988
- The Road Vehicles (Construction & Use) Regulations 1986
- Health & Safety at Work Act 1974
- Management of Health & Safety at Work Regulations 1999

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

Drivers' hours relaxation

The full details of the relaxation are contained [here](#)

The main headlines to note are:

- The drivers' hours and working time rules are in place to protect road safety and the working conditions of drivers, and to reduce the risk of drivers being involved in fatigue-related accidents.
- As such, any relaxation of these rules should only be considered where **genuinely necessary**, and when other supply chain management interventions are **unable to alleviate issues**.
- The Department for Transport wishes to make clear that **driver safety must not be compromised**.
- Drivers should not be expected to drive whilst tired - **employers remain responsible** for the health and safety of their employees and other road users.
- Drivers in question must note on the back of their tachograph charts or printouts the reasons why they are exceeding the normally permitted limits. This is usual practice in emergencies and is, of course, essential for enforcement purposes.
- Operators should maintain records of when standard drivers' hours have been deviated from, along with a justification of why this was needed. The responsibilities of operators, transport managers and the wider supply chain may be examined after the current events. It is important that on subsequent inspections and checks it can be clear that a relaxation was used appropriately, was well implemented and in a way to reduce fatigue, for example in relation to shift patterns.
- If a journey doesn't fall under the emergency provisions the drivers' hours rules **must be complied with**.

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Post-coronavirus start-up guidance Motor Fleet.
Download to read the full article.

AXA **Coronavirus Response**

Post-coronavirus start-up guidance: Restarting your business after closure - Sprinkler installations

Some businesses may now be permitted to re-open following the enforced coronavirus partial or full shutdowns. In many cases, business owners and employees will be returning to work and their premises for the first time in weeks.

Reopening the business for trading and activating building services, plant and machinery needs to be planned, to resume activities in a controlled and safe manner.

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

These guidelines would not override any existing policy conditions.

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

<https://www.gov.uk/coronavirus>
Further guidance can also be found at:
<https://www.abi.org.uk/products-and-issues/topics-and-issues/coronavirus-qa>

Risk management measures

Where it is practical and permitted by Government advice in the current situation, the following best practice Risk Management measures should be taken where possible.

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Post-coronavirus start-up guidance Sprinkler installations.
Download to read the full article.



Coronavirus Update

Advice and resources for brokers

3. Wellbeing & Resilience

In this update we share useful working from home tips from across the AXA Commercial team and a practical guide to vlogging from Ignition.

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

3.a Wellbeing: Our team shares their working from home tips

We've called on the experiences of our employees across AXA Commercial to see what tips they could offer on working from home.

We've received over 100 suggestions, which we've shared across AXA Commercial and want to share with you too.

They're all included in this PDF document, grouped into 5 categories.

Download to read the full article.





Coronavirus Update

Advice and resources for brokers

3.b Resilience: How to Vlog – a guide from Ignition

Many broker leaders and business owners discount vlogging as something that only millennials do. If so, they are definitely missing out on this human and low-cost way to get key messages across to both internal teams and customers.

This 'how to vlog' PDF produced by Ignition (AXA's 100% owned digital, education and broker marketing consultancy subsidiary business) is designed to help first time vloggers with practical hints and tips to build your confidence to embrace all the benefits vlogging delivers.

Download to read the full article.

