

Covid-19 and personal protective equipment.

Coming out of lockdown

The back side of the epidemic curve can be predicted, and forecasts show that the slow decline of the curve will result in deaths from the virus for a number of months. We therefore need to be aware that the virus may be around for some time and do what we can to prevent its spread.

Spreading the virus

In order to be infected with Covid-19, an individual needs to be exposed to an infectious dose. The problem with Covid-19 is that only a small viral dose is needed. A person needs to be exposed to the virus for an adequate time for enough viral particles to be inhaled. This is what the concept of contact tracing is based on. Scientists suggest that 1000 particles will be enough to become infected with Covid-19. So, what does this mean in reality?

A cough releases around 3000 droplets that travel at 50 miles per hour. Lighter droplets can reach all corners of a moderate sized room in seconds. A sneeze releases 30,000 droplets that travel at 200 miles per hour, so they spread viral particles even quicker. In fact, a single cough or sneeze releases 200,000,000 viral particles. It's easy for an individual to inhale 1000 virus particles if an infected person coughs or sneezes in their direction.

A single breath releases 50 to 5000 droplets that travel at a slower speed and a breath will have lower levels of virus. To give an indication, a person with influenza will release up to 33 infectious viral particles per minute. Speaking will

increase the release of droplets by 10 fold. So, when the number of particles is lower, an infected person will need to be talking to an individual for a number of minutes to build the dose up to a 1000 particles.

In an infected person the viral load builds up until a point where symptoms can be detected. During this build up the infected person is shedding a large number of viral particles from 48 hours before the symptoms emerge. These individuals do not realise they are spreading the virus and at this stage, wearing a face covering could protect other people from being infected.

High risk environments

So, in enclosed environments with limited ventilation, like public transport, vehicles, offices etc. the risk of being infected is greater as the viral particles can be present in the air for longer. The number of people in an area and the airflow in the area therefore need to be considered. If employees are required to talk to people face to face for a few minutes, this will also raise the risk of infection. Any work activity where social distancing cannot be maintained will also be higher risk.

What should employers do?

Personal Protective Equipment (PPE) should be issued if it is required to undertake your work activity safely under normal circumstances. The focus on preventing the spread of Covid-19 should be on social distancing, maintaining

Covid-19 and personal protective equipment.

good personal hygiene and self isolation.
Remember, PPE is the last hierarchy of control.

There is no scientific evidence that wearing a face covering protects the wearer from contracting from the virus. However, as the above statistics on viral particle spread suggest, wearing a face covering will reduce the spread of virus from those people who are infected but not showing symptoms.

If your risk assessment indicates that there will be high risk of transmission of the virus due to your work activities, face coverings should be provided to staff free of charge. Employees working in high risk activities should be required to wear a face covering. A high risk of transmission will be linked to workplaces with limited ventilation and where people need to talk to each other face to face for more than a couple of minutes. Work activities where social distancing cannot be maintained should also be classed as higher risk. Vulnerable people coming back to your workplace should also be asked to wear PPE. Your Covid-19 risk assessment should note specifically which employee should be wearing PPE. Of course, in the first instance make all reasonable adjustments to maintain vulnerable persons in a work at home role, and highly vulnerable, shielded employees should not attend work and be encouraged to work from home.

For lower risk work environments, there is still a risk of an employee becoming infected in the community and spreading the virus at work before symptoms develop. With this in mind, we recommend that all employees returning to work should wear a face covering to prevent the spread of virus to their colleagues. Once the symptoms have developed, the individual should follow the track and trace procedure and self-isolate.

As the UK slowly emerges from lockdown, the government is requiring face coverings to be worn on public transport. The face covering could be a scarf or bandana but should not be a surgical mask as these should be made available for health care workers. Enquire as to how employees are travelling to work and ensure that they have appropriate face coverings available.

If you employ people with breathing difficulties, they are exempt from wearing a face covering on public transport but you should be considering whether it is safe for those individuals to be in work. Your risk assessment for Covid-19 should record the outcome of your considerations.

If your staff do wear a face covering, they should be instructed to wash their hands before and after putting on and removing the face covering. Other advice for staff who are wearing face coverings includes:

- > Avoid touching the face covering whilst it is used
- > Ensure that there are no gaps between the face covering and the face
- > Fit the face covering so that it reaches from the bridge of the nose down to below the chin
- > Change the face covering when it becomes damp or when it is touched
- > Change and wash the face covering every day or dispose of the face covering every day as appropriate in your normal waste receptacle
- > Bag the face covering until it can be washed or appropriately disposed of
- > Face coverings should not replace social distancing

When cleaning non healthcare settings, please ensure that:

- > Cleaners are provided with disposable aprons and washing up or disposable gloves
- > Double bag used PPE and store the waste securely for 72 hours before disposing in your usual waste stream
- > When cleaning heavily contaminated areas, staff should also use eye protection and a face covering as well as the apron and gloves
- > Hands should be washed for 20 seconds after removing PPE

Covid-19 and personal protective equipment.

Give regular instructions on PPE and hand sanitiser use for staff and ideally use videos to give instructions to staff. Make a record of those staff members who have received the instructions and keep records of those more vulnerable employees who have received PPE in respect of the Covid-19 risk. Employees should sign a declaration to state that they understand when and how to wear the PPE.

For claims management purposes, ensure that you can show how personal protective equipment is being used by staff and keep evidence that it has actually been used by staff. Provide instructions on how to use the personal protective equipment on a signed receipt basis.

Remember that face coverings are no substitute for social distancing or other best practice alternatives but as we return to work, they could be a useful tool in preventing the spread of the virus.

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

QBE European Operations

30 Fenchurch Street
London EC3M 3BD
tel +44 (0)20 7105 4000
QBEurope.com



QBE European Operations is a trading name of QBE UK Limited, QBE Underwriting Limited and QBE Europe SA/NV. QBE UK Limited and QBE Underwriting Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. QBE Europe SA/NV is authorised by the National Bank of Belgium under licence number 3093.