

# Working safely with COVID-19.

## Introduction to the QBE Safe Working Toolkit for customers.

This risk management Toolkit has been developed to support customers, predominantly in the midmarket and SME space, in navigating their way through the COVID-19 crisis, and in particular around the provision and maintenance of a safe place of work for employees and members of the public interacting with our customers premises and activities.

It is hoped that the Toolkit will support customers with the prevention and control of infection arising out their work activities.

## Using the Toolkit

The Toolkit essentially comprises three parts:

- > **A management system self-assessment:** this allows customers to review and self-assess their management arrangements for potential COVID-19 infections. This generates a benchmark score and risk improvement plan, along with signposting to additional resources.

For QBE customers, please enter your details here to arrange for access to the self-assessment.  
[surveymonkey.co.uk/r/CVQYFQ8](https://surveymonkey.co.uk/r/CVQYFQ8)

- > **Risk essentials guidance:** these are a series of succinct summary guides covering the major areas of risk management associated with COVID-19 such as Self-isolation, Hygiene and Surface Contamination, Personal Protective Equipment and Wellbeing . There is also a brief guide to Risk Control Resilience.
- > **Toolkit self-serve templates:** There are range of generic templates for adaptation by customers for use in their businesses. This includes a Risk Assessment template, a Toolbox Talk template and an Employee Risk Management Checklist template. There are also a series of digital audit templates developed in conjunction with Safety Culture covering a number of the key management controls such as Inspections, Cleaning and Personal Hygiene.

## COVID-19

The virus is referred to as SARS-CoV-2, and the associated disease as COVID-19. SARS-CoV-2 is a coronavirus - a family of viruses that cause disease in animals and SARS-CoV-2 virus is only one of several which has so far made the transition to humans.

On 31 December 2019, the World Health Organization (WHO) were informed of a cluster of cases of pneumonia of unknown cause detected in Wuhan City, China and by 12 January 2020, SARS-CoV-2 had been identified as the cause of the outbreak.

## Risk Insight

By mid-March 2020, as a result of the levels at which the virus had spread around the world, the World Health Organisation declared the situation as a global pandemic.

According to current evidence, the virus is primarily transmitted between people through respiratory droplets and contact routes known as direct transmission.

Respiratory droplets carrying the virus can transmit infection over short distances through sneezing, coughing or speaking. The virus can also spread from contact with infected surfaces or objects.

Estimated timescales in which the virus can survive either within airborne droplets or on surfaces must be treated with caution and the length of time the virus survives on surfaces changes in accordance with the surface materials.

Potential symptoms have been reported to include:

- > Cough
- > High temperature
- > A loss or change to your sense of smell or taste

[nhs.uk/conditions/coronavirus-covid-19/symptoms/](https://nhs.uk/conditions/coronavirus-covid-19/symptoms/)

### Working safely during COVID-19

The UK Government have published substantial guidance regarding the management and control of infection, including substantial guidance for employers.

This guidance includes "5 Steps to Working Safely" [gov.uk/guidance/working-safely-during-coronavirus-covid-19/5-steps-to-working-safely](https://gov.uk/guidance/working-safely-during-coronavirus-covid-19/5-steps-to-working-safely)

This provides practical steps for businesses to take to manage the risk, based around five main steps, namely: risk assessment, handwashing & hygiene, helping to work from home, social distancing and managing transmission.

Guidance also includes a series of sector detailed guides aimed at helping employers, employees and the self-employed understand how to work safely during the coronavirus pandemic. [gov.uk/guidance/working-safely-during-coronavirus-covid-19](https://gov.uk/guidance/working-safely-during-coronavirus-covid-19)

We have developed a series of digital iAuditor templates in conjunction with Safety Culture which can be accessed here <https://bit.ly/2Z3FBjo>

For further information or assistance regarding this Toolkit, please contact the Risk Solutions team at QBE European Operations.

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](https://qbeurope.com)

