

TOP TIPS TO HELP YOU MANAGE YOUR BUSINESS THROUGH THE COVID-19 PANDEMIC

Businesses currently find themselves in an unprecedented situation with the emergence of the COVID-19 / Coronavirus disease that has hit our country and the wider population hard.

Here is a simple checklist for businesses to consider, which concentrates on 3 key areas: **your staff**, **your property** and **your clients**. This is by no means a full list of all processes and procedures to follow, but may help prompt your business and give you some action points to follow:-

PROTECTING YOUR STAFF	DONE	IN PROGRESS	NOT STARTED
Have the staff of your business been kept in the loop with regards to any business continuity plans that are being actioned?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has a method of regular briefings to staff been established to keep them updated? Have you, as a business, shared your continuity plans with all staff?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has a contact point for any concerns, anxiety or issues been established for all staff members?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Where staff have been relocated, has the business given them all tools required to continue to work? Have staff been provided with guidelines for home working?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has a method of monitoring staff been set up with regular check-ins/reviews to ensure that all staff are fit, well and mentally healthy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are staff aware of what to do in the event that they are exposed or believe that they may be suffering signs and symptoms of COVID-19?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you prepared for employee absence, reduced capacity or modifications to staff working hours (flexible working) to suit their new working environment? What impact is this likely to have on the business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PROTECTING YOUR CLIENTS AND CUSTOMERS	DONE	IN PROGRESS	NOT STARTED
Have you informed all clients/customers of any changes to your trading setup?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you provided key information such as contact points or any changes to methods of communication?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you established a method to regularly update clients/customers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Could you gather regular feedback from clients to ensure that standards are maintained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Where your usual service is going to be disrupted, have you communicated with clients/customers to ensure that expectations are met?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

All advice within the above document is generic and some areas may not be applicable to you and your business. If you could like us to provide a bespoke checklist for your business, please do not hesitate to get in touch with us on 0208 309 5000.

PROTECTING YOUR PROPERTY	DONE	IN PROGRESS	NOT STARTED
Are your premises secure? Alarms operational and fully functional? Physical security such as door and window locks all in good working order? CCTV systems active?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you switched off or restricted all non-vital services such as water, gas, electricity (obviously bearing in mind that you may need to leave some services in place such as electricity for an alarm system)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are the premises in a good, clean and tidy condition? No waste materials on site? Chemicals and flammables stored correctly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If you are removing contents or computers from the premises, have you notified insurers of their new location? Please do not assume that you are automatically covered.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you removed any theft-attractive stock, items of high value or any money from the premises?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you removed a copy of any important business documentation such as risk assessments, working documents (business continuity plans, insurance documents) or HR records?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consider additional physical security such as sealing letterboxes, boarding up?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If you have a monitored alarm system, have you checked that the contacts/keyholders listed with the monitoring company are up to date?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

How are Flint dealing with the COVID-19 pandemic?

Whilst all businesses are different, we are all being impacted by the COVID-19 pandemic and Flint Insurance are also having to implement our own ideas and strategies to ensure that we are also protecting our staff, clients and property in similar ways to you. Here are some ideas that we have employed ourselves to ensure that we can continue to operate in business for the foreseeable future: -

- Create a taskforce of responsible employees to focus on the management and running of the business through this difficult time. This group can include staff of all levels and creates a diverse forum to discuss ideas, air thoughts or even to help share out the many tasks involved.
- Regular notifications to staff and clients. We have sent a series of mailshots to staff and clients, as the crisis has evolved to ensure that everyone is in the loop as far as we possibly can. Client mailshots are of course focussed on the insurance angle of the pandemic; what cover is in place, how insurers are reacting for example, whereas staff briefings have included details of changes to business practices, IT, homeworking and of course, health and wellbeing.
- Staff wellbeing is a huge part of a business emerging successfully from a crisis situation such as this. Here at Flint Insurance, we have now moved all staff into a position where they can safely work from home, provided IT support and equipment where needed and also regular check-ins from senior members of staff.
- All staff are encouraged to talk, chat and do all the usual things that happen in office life. Staff are encouraged to work their regular hours, stop for coffee periodically and get some fresh air during breaks. Whatsapp groups have been set up for departments and we are ensuring that staff are invited into daily video conferences using Skype, Microsoft Teams or similar platforms so that everyone still feels like they are part of the team.

All advice within the above document is generic and some areas may not be applicable to you and your business. If you could like us to provide a bespoke checklist for your business, please do not hesitate to get in touch with us on 0208 309 5000.

Flint Insurance

- When the point arrives that our offices are fully unoccupied, we will ensure that security is at the forefront of our minds. Security devices such as alarm systems and CCTV have been checked and will be put into operation. Perimeter fencing has been checked and our main gates will be locked. All windows and door locks will be checked and secured to ensure that the office is left as protected as possible.
- Our insurers will be advised when we vacate. If government guidelines permit, senior staff members will perform regular drive-by inspections of the premises to ensure that all is well, especially if the period until we reoccupy is prolonged further.
- Our HR and Management Team will also make sure that vital documentation is either removed from our offices or made available remotely during this period. This will include copies of our Business Continuity Plan, contact/HR details for all staff members and also our insurance schedule – just in case!

All advice within the above document is generic and some areas may not be applicable to you and your business. If you could like us to provide a bespoke checklist for your business, please do not hesitate to get in touch with us on 0208 309 5000.