

NEWS BRIEF

Provided by Mark Richard Insurance Brokers

27th March 2020

Coronavirus in the UK

How to look after your premises and people during the lockdown

This briefing note covers how to keep your premises safe during the lockdown and advice for your staff working from home/on extended leave.

Subsequent to the last 2 notes about insurer's responses to the cover for premises that are temporarily closed during the lockdown, Axa, Hiscox and others have confirmed that they too are being flexible and extending the period of unoccupancy before they need to be informed to 60 days.

PLEASE CONTACT US IF YOU WISH TO CHECK THE POSITION ON YOUR COVER AS THE TERMS DO VARY BETWEEN INSURERS.

Please visit the Government webpage for their latest advice and financial help:

<https://www.gov.uk/government/publications/guidance-to-employers-and-businesses-about-covid-19/covid-19-support-for-businesses>

FAQS - Frequently Asked Questions

My employees are working from home or on extended leave, how do I help them to keep safe and well.

- ✓ Please see attached briefing note on employee wellbeing during the lockdown.
- ✓ Many insurers will provide cover for any equipment such as computers, office furniture etc you have supplied them during this period free of charge. Contact us to find out your insurer's position on this.

I have seen the general advice from my insurer on keeping my property safe during the lockdown but can't comply because we are asking staff and contractors not to attend the premises.

- ✓ Many insurers have accepted this but check with us to be sure
- ✓ Measures you can take to secure your premises that do not require continued attendance at your premises should be done such as:
 - Secure all doors and windows and deploy shutters if you have them
 - ensure all alarms are set and operational
 - lock all car park gates if applicable
 - mains services to maintained to provide power for alarms and prevent freezing
 - water services for non essential systems to be drained
 - see next section about legionnaires disease precautions.



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How do I avoid the water system being contaminated with legionella (which causes Legionnaires Disease)?

- ✓ Take specialist advice from a water systems specialist. The following is an extract from a contractor in this field:
 - Do not drain the pipework, draining the system can promote the growth of biofilm and damage pipework (HSG274: Part 2; 2.52).
 - Do not turn off water heaters: whether smaller point of use heaters or larger hot water storage vessels, it is important that they are not turned off as this will inhibit the colonisation of legionella. Continue to ensure they are operating at a compliant temperature (>60oc flow and >50oc return temperature for calorifiers and >50oc for all other water heaters with stored water, >55oc in healthcare premises).
 - If there are cold water storage tanks these should ideally be drained and allowed to dry to prevent the formation of biofilm/stagnation and also to minimise the risk of a flood due to possible tank failure.
 - Put up clear and visible signage throughout the building to state that the water system has been decommissioned and is not safe to be used.

CONTACT US

Naturally, if you have any doubt then please do not hesitate to contact your Account Executive on the below details. As I'm sure you will appreciate you may not be able to reach us immediately, and your patience would be very much appreciated. That said, one of the best ways of contacting us will be to email your Account Executive. You can phone if you prefer but please be patient if you don't get through.

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Many thanks for your cooperation during this unprecedented times