



# Covernotes

## The right travel insurance is a focus for Business Travellers' needs

The Foreign & Commonwealth Office's unexpected reintroduction of advice to avoid all but essential international travel to Spain in July 2020<sup>1</sup> served as an early warning of the uncertainties that travellers face when arranging international travel in a time of Covid-19. Also, a forward-looking eye towards Brexit and the differing needs of countries the UK will be parting from needs to be borne in mind.

That being so, the launch of a new Group Travel Plan that we are now providing, could not be better timed for businesses needing to insure against potential losses. This can act as a basis to ensure the correct questions are asked and the right cover is available for the client.

The disruption to business travel

plans caused by the virus, its propensity to cause localised issues at any given time and at any location worldwide and the short-term travel changes to country restrictions such as those that were necessitated by the Covid-19 virus from any affected global localities, are all considerations that must now be thought about, which didn't exist previously.

Good travel cover must ensure it addresses the current risks posed to business travellers in all global locations, with a view to ensuring employers are able to deliver on their duty of care responsibilities to those employees who have to travel overseas on business. This could be for import or export negotiations, sales or client liaison, product sourcing, conferences or a myriad of other reasons.

When discussing travel cover, we will look at policies that equips you with the means to stay abreast of current situations in thousands of global locations. Smart technology underpins the delivery of best-in-class cover, pro-

viding the policyholder with push alerts that immediately notify of a changing risk or threat. If already in an affected area, the cover will start a process to move an individual to the nearest help centre, if required.

Cover should ensure any medical assistance needed is provided by highly trained operators, with local assistance centres; well-rehearsed in providing medical care or putting medical repatriations into effect, should the individual's healthcare be best addressed in this way.

A robust travel protection is built upon first-class intelligence underpinning the travel cover and looks at more than just health issues of the individual, for instance continually monitoring the world for signs of not just health outbreaks but also political unrest, terrorist incidents or threats, and wars and conflicts.

Some travel covers now offer additional insights towards safety which extends to providing access to training and briefings ahead of their travel, learning how best to mitigate personal safety, theft and health risks in particular countries, or understanding risks surrounding certain scenarios such as women-only or LGBTQ+ travel. Those wishing to have experts analyse their travel plans for anticipated risks in advance of departure can even access that assistance.

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<sup>1</sup><https://www.gov.uk/foreign-travel-advice/spain>

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On some policies, guidance and end-user benefits can be available at the touch of a smartphone button, whether relating to advice, proof of insurance for visa purposes or claims information and updates.

As travel insurance becomes more complex for the client, an extensive policy giving wide ranging coverage is becoming more essential for peace of mind, as well as health of body. A policy such as the Group Personal Accident and Travel, backed by AIG or Chubb delivers this sophisticated and relevant travel insurance protection for business travellers. Whether journeying overseas solo or in groups, the right travel protection is a much-needed safety-net for businesses relying

on overseas face-to-face connections, at a time of current health turmoil and ahead of potential further issues caused by our changing relationship with the EU. With terrorism currently overshadowed in the headlines but never off the radar completely, ensuring you have the correct cover offers the peace of mind all business travellers should be seeking, coupled with the duty of care due diligence that UK employers need and to exercise.

To discuss your business travel needs and associated cover, speak to us and we will ensure you have the cover you require at the time you will need it most.



## Why Health & Safety and Insurance Need to be Built into Home Worker Considerations

**Necessity has been the mother of invention with regard to homeworking in the UK, with employees having had to quickly pick up their laptops and work from wherever proved suitable within their homes due to UK lockdown. The swift reaction and adaptability of the workforce has been greatly praised but have some cracks been paved over? Will the full force of health and safety law potentially come to bear on some employers, who perhaps did not have the opportunity to ensure every responsibility was fulfilled?**

These questions are particularly pertinent ones, as more accidents occur in the home than anywhere else and there are 6,000 accidental at-home deaths each year, often due to falls at ground level<sup>1</sup>. But as importantly, the duty of care an employer must exercise over homeworkers is

no different from that which must be shown to on-site employees.

Homeworker's health and safety protection under the Health & Safety at Work Act 1974<sup>2</sup>, the Management of Health & Safety at Work Regulations 1999<sup>3</sup> and other legislation, such as the Reporting of Injuries, Diseases and Dangerous Occurrence Regulations 2013, known as RIDDOR<sup>4</sup>, is identical to that of on-site workers. RIDDOR requires the employer to submit details of what it classes as a 'reportable' incident, even if it is suffered by an employee at home, if it was directly related to the work undertaken there.

Reportable diseases possibly associated with working from home would include musculoskeletal ones, most likely caused by a poorly set up workstation. Such diseases can remain 'hidden' and many of those in the new working from home workforce could be working at desks and within spaces

that would not be deemed suitable within an office environment. Eye strain could also be being suffered by anyone working in a poorly lit space, or with no blinds or shields to prevent screen glare.

General 'movement' space, to support comfortable working is also required by the Display Screen Equipment (DSE) regulations<sup>5</sup>. As a DSE checklist, downloadable at the ROSPA website says workers must have room to "move", "stretch" and "fidget." Other considerations are unhealthy proximity to sources of noise, such as a printer, trip hazards, the mental health of remote and lone workers, the requirement to ensure staff take rest breaks and even, perhaps, first aid provision, depending on the type of work done<sup>6</sup>.

Not adhering to the HSE regulations could create legal issues for employers. They should carry out a risk assessment of a homeworker's

<sup>1</sup><https://www.rospa.com/Campaigns-Fundraising/Current/Coronavirus>

<sup>2</sup><https://www.hse.gov.uk/legislation/hswa.htm>

<sup>3</sup><https://www.legislation.gov.uk/uk/si/1999/3242/contents/made>

<sup>4</sup><https://www.hse.gov.uk/riddor/>

<sup>5</sup><https://www.hse.gov.uk/msd/dse/>

<sup>6</sup><https://www.hse.gov.uk/toolbox/workers/home.htm>





working conditions, just as they would do for office workers and then specify measures to remove or reduce risks. The employee should then inform the employer whether these measures have rectified a 'risk-related' situation.

Employers should similarly maintain their duty of care with regard to equipment maintenance and the provision of eyesight tests and ensure effective communication with those working from home. They need to be careful to offer home workers the same career opportunities as others, not breaching the Equality Act 2010 and make sure employees understand their data protection and information management responsibilities, whilst working from home.

Falling down in any of these areas could lead to legal action by an employee or the Health & Safety Executive (HSE) - typically costly, if the employer does not have legal expenses protection to cover any legal fees incurred. Given the various ways in which breaches could potentially occur, directors, officers and senior managers could be advised to cover

their own personal assets by having their company pay for Directors & Officers (D&O) or Management Liability insurance. If they were deemed personally liable for a breach of their duty of care, this insurance could provide access to expert legal advice; should any regulatory investigation be launched or a legal claim brought.

Other insurance cover that should embrace homeworkers is Statutory Employer Liability insurance and insurance for any equipment or materials that could be damaged or stolen. Tempting though it may be to think that your business is not 'out and about' as normal and so in need of no Public Liability insurance, do think twice. If meetings are being held at employees' homes, any damage to a third party's possessions or person, caused perhaps by a spilt cuppa or over-zealous guard dog, could see a claim for recompense.

There is a lot to think about with home working and home workers. Whatever those thoughts are, make sure they include your duty of care and the right insurance protections.

## Maximising Loss Recovery Potential is a Strong Business Proposition

**Commercial insurance claims have long had the potential to be protracted and complex, whatever their cause, but with large losses involving business interruption claims, the picture can be more complicated still.**

Businesses suffering a fire, flood or other disaster-related incident may not have the time, knowledge or expertise to negotiate their own claim. Emotions and stress levels can run high at such times and being able to focus on an unfamiliar aspect of business may be a hurdle too far.

Yet accessing the expertise by appointing your own specialist claims management company after a claim can be expensive. Despite having

expert help in the claim negotiations, the fees payable may be prohibitive and reduce the financial benefit of any larger claims settlement.

The answer to the dilemma of how to afford expert help in such business interruption and larger loss scenarios, can be found in Loss Recovery insurance.

Following a claim, which can run to millions of pounds, the policyholder is provided with the prompt and extensive services of an expert Chartered Loss Adjuster, working on their behalf and not the insurer, to negotiate and settle all aspects of the claim. They can also give practical advice on things the business can do to minimise the loss, organise quotes to start remedial work, or replace damaged goods.

The Loss Adjuster assists with the processing and resolution of the claim, seeking settlement as swiftly as possible and striving for the best available offer from the insurer. The burden of dealing with the claim is removed from the business owner, allowing them to look after their usual day to day business needs, whilst the expert deals directly with the insurer on their behalf; so minimising disruption to the business by making the process more efficient.

We have access to the specialist Loss Recovery insurance provided by Lorega, who are independent of insurers and provide specialist claims assistance to aid your business's loss recovery.

Once cover is in place, the service is available on a round-the-clock basis, in locations UK-wide with no upper limit

to the value of the claim that can be processed. The premiums attached to such cover are typically more affordable and well worth considering, especially if a longer-term business interruption could jeopardise your client or supplier relationships.

The added-value that this service can provide and the ease with which the expert help can be secured following notification of a claim, can make it preferable to have such a service in place before disaster strikes, rather than trying to find professional help after the damage has been done and when there are so many other arrangements to make.

Putting this type of cover in place can be a sound business strategy. Have a conversation with us to discuss this cover in more detail.

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### Covid-19 and Hospitality: Could Technology be a Foe as well as a Friend?

Track and Trace data collection as a norm, deep cleansing schedules embedded within room changeover routines, tables spread far apart and no service from the bar. These are all the norm for a 'new' hospitality sector now bereft of its ketchup bottles, menus and table talkers and having to rapidly turn to technological sources to pave a new way forward.

The UK hospitality sector is said to have shrunk by 87% in Q2 2020 according to UK hospitality trade association and research firm, the CGA<sup>1</sup>. Some big names have already disappeared. Many more could follow under the new regime. As the British Institute of Innkeeping<sup>2</sup> stresses – pubs promote the very opposite to social distancing.

Reopening, for many, relied on having Apps, online systems and other technological features that could make health situations less of a concern. Self-check-in systems have been introduced by some, others have had to go cashless, relying solely on pre-payments and bank transfers. Some have invested in thermal imaging technology. Others could consider the lead set by a café in Surrey and have robots serve tables, not as a quirky gimmick but as a solution to health and safety compliance and making customers feel comfortable.

With technology at the heart of many of the new methodologies deployed to provide hospitality services, there is another potential cloud on the horizon for businesses currently focused on making up for lost time and seeking to

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<sup>1</sup><https://www.bloomberg.com/news/articles/2020-07-27/u-k-hospitality-industry-sales-slump-87-as-coronavirus-lockdown-bites>  
<sup>2</sup><https://www.morningadvertiser.co.uk/Article/2020/05/14/What-impact-could-scaled-down-Covid-19-social-distancing-have-on-pubs>





maintain health and safety compliance, in accordance with the guidelines. The more they utilise Apps and software, the more digital bank transfers they handle and the more that storage of customer data occurs, the more they open themselves up to new or larger cyber risks.

Cyber-crime continues to grow as a risk and with Covid-19 being so prominent in business owners thoughts to getting their business viable again, there is opportunity for cyber-criminals to exploit weaknesses. The cyber-criminal is looking to find entry routes into systems that they know will then offer them opportunities to attack bigger fish within our connected world. The cyber-criminal wants your clients to be desperate to get their online shop, customer interface, or booking

system back up and running that they neglect this area, and not having cyber-cover in place means that they could end ending up paying a ransom just to re-start their business. Another complication your clients do not need at this time. Whatever the motivation, it can be one more unwanted headache for any business and having protection in place can help keep the correct focus for a business.

The added worry is that, where there is cyber-crime, there is data involved and unprotected data, held in a non-compliant way, can result in a hefty GDPR fine and the reputational damage that comes with having exposed customers' details.

Part of the hospitality sector's 'back to work' planning may include ensuring the right cyber security is in

place, supported by Cyber insurance, to cover the costs if something does go wrong. Whilst many operators are focusing on their duty of care to keep employees and customers safe and healthy, they should also perhaps take stock of any new technology or ways of doing things via technology, that could be leaving them exposed in other areas.

Having Cyber insurance in place is not just about covering costs incurred following an attack. It can also provide the access to expert support that many small and medium-sized businesses could not afford to buy. For those not now printing their party brochures and Autumn and Christmas table menus, perhaps it is time to use that spend to cover the cost of a Cyber insurance premium.

## All-at-sea and Theft-Hit Supply Chains Highlight Need for Marine Cargo Insurance

**The disturbance to international supply chains caused by Covid-19 is exacerbating what was an already disturbing pattern in relation to marine cargo thefts, according to international experts who warn of the exposures all shippers, exporters and importers face.**

The Transported Asset Protection Association (TAPA) says cargo thieves see such supply disruptions as "windows of opportunity". This is leading to increases in sailing cancellations, ships not calling at port, short-term shifts

in mode of transport and exposure of vessels to risks which are not fully known or assessed. TAPA predicts further increases in cargo theft across every mode of transportation<sup>1</sup>.

This follows statements from the International Union of Marine Insurance (IUMI) in September 2019, which reacted to a sizeable surge in cargo theft. The IUMI claimed it was having a "negative impact on supply chains and economies around the world" and the Transported Asset Protection Association pointed to a 5.1% increase in thefts from supply chains in the Europe,

Middle East and Africa (EMEA) region alone<sup>2</sup>. Such thefts have continued with Covid-19 PPE supplies being just some of the cargo targeted.

Whilst many British importers and exporters may not have been exposed to this issue, with 54% of British imports and 49% of its exports in 2018 coming from, or going to, the EU, the requirement to find new international markets after Brexit, could well change the picture. In 2018, China and the USA ranked second and third as UK import markets<sup>3</sup>, whilst their positions were swapped when it came to UK

<sup>1</sup><https://www.aviationbusinessnews.com/cargo/tapa-warns-of-spike-in-cargo-theft-as-coronavirus-lockdown-lifts/>

<sup>2</sup><https://theloadstar.com/shippers-and-insurers-renew-calls-for-transnational-coordination-to-tackle-cargo-theft/>

<sup>3</sup><https://www.mckinsey.com/featured-insights/europe/brexit-the-bigger-picture-rethinking-supply-chains-in-a-time-of-uncertainty>

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“ Other advantages of Marine Cargo insurance lie in the fact that it is depot-to-depot cover, protecting the cargo not just whilst at sea but also in HGVs and road-freight containers, and in the warehouses that are also increasingly becoming the prey of cargo thieves ”

export markets. Other countries that could leap up either table post-Brexit were Hong Kong, South Korea, Japan, India and Canada. Sea-freight would play a major role in any such change in Britain's import and export strategies.

The theft of marine cargo is highly organised and driven by growth in e-commerce, according to the IUMI. The organisations behind such crime are highly organised and professional, stealing cargo to order and using online platforms to plan their thefts. Infiltrating online freight-exchange platforms, by using the logos, names and employees' names of legitimate users, enables them to efficiently plan the theft of cargo orders.

Whilst the authorities call for task forces and due diligence on the part of shippers, any business relying on goods shipped to or from the UK is well-advised to put their own robust protection in place through Marine Cargo insurance. This will cover any losses, not just through theft, but also through losses of ships or part cargoes dumped to save a ship and to which all owners of goods on board the vessel has to contribute.

Other advantages of Marine Cargo insurance lie in the fact that it is depot-to-depot cover, protecting the cargo not just whilst at sea but also in HGVs and road-freight containers and in the warehouses that are also increasingly becoming the prey of cargo thieves. Many other risks are covered by a policy and the cover is transferable from buyer to seller, covering the entire goods transfer process, from departure, right through to final delivery and whoever is the 'owner' of the cargo at any given moment in time, according to the sales agreement.

Marine cargo theft is not just about the loss of goods. It is also about the protection of relationships and reputation. As British businesses start to look worldwide for import and export markets and as the disruption within supply chains continues, it makes sense to consider the purchase of Marine Cargo insurance.

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