

Coronavirus: Best Practices for a Work From Home Policy

Topics: Small Business

Working remotely has become commonplace in today's work environment. With the ease of plugging in and connecting from just about anywhere, employees have the flexibility and convenience of working from their home, a coffee shop, the library, and so on. Whether you have a regular work from home schedule or are able to [work remotely during bad weather or illness](#), it is vital that your workers are set up for success.

“Moving work from an office environment to telecommuting is an important step in reducing the impact of a potential pandemic. However, it is an adjustment for those who have not telecommuted before and can be stressful. Planning and communication is vital,” explains Jeff Corder vice president of loss control at AmTrust.

Should employees work from home if the risk of coronavirus increases?

As the coronavirus continues to spread, [some U.S. employers are considering creating a work from home policy](#) in the event that businesses need to close. A few companies, like [Google and Microsoft](#), are even preparing for a possible outbreak by giving enhanced teleconferencing tools to their clients for free to help make it easier for people to work from home. It's a good idea to understand the benefits, best practices and potential safety risks involved with remote work.



Benefits of a Work From Home Policy

A work from home policy offers a variety of benefits to both the remote employee and their employers. According to [Forbes](#), remote work can lead to increased productivity, which ultimately helps a business's bottom line. Employees are more efficient as they are less distracted than in an office setting. Remote workers experience less stress as they don't have to deal with the hazards of commuting, and lower stress levels lead to higher morale. With remote workers, companies can incur less overhead and operating costs to keep their business running smoothly, and they also may see a reduction in severe [workers' compensation](#) claims.

Best Practices When Creating a Work from Home Program

Businesses looking to introduce a work from home program should create specific guidelines to ensure all employees understand what is required from them when they work remotely. The key elements of work from home policy, which should be shared with the entire staff, include:

- **Having the proper technology:** Computer, email, phone conferencing, access to internal networks are all tools that employees need, whether they work from home or a public location.
- **Using a secure connection:** Remote workers should have a secured Wi-Fi network and work with a trusted virtual private network (VPN). The [VPN serves as a buffer between the Wi-Fi](#)

[connection](#) and your mobile device or laptop. Any transmitted data is then encrypted to protect it from tampering and interception.

- **Implementing communications programs:** Stay in touch with employees who work from home via Teams, Skype, Slack and other messaging services. At times, remote workers can feel isolated from the rest of the team, so it is important to keep in contact with them via phone, email, messaging, or video conference.

- **Setting clear expectations in your work from home policy:** Create a [work from home policy](#) with your specific expectations of the program. The policy would include instructions for an employee's daily work schedule, your company's overtime policy, description of a dedicated workspace, instructions for reporting personal injury and damage to company equipment, and protection of proprietary company information.

- **Testing the work from home program:** If you are implementing a work from home policy, take the time to evaluate its effectiveness after at least six months. Adjust the program based on your findings.

- **Trusting your employees:** One of the most crucial elements of a work from home policy isn't included in the actual document. Employers need to have trust in their employees to get their jobs done when they are not working onsite.

Work from Home Safety Risks

[Small business insurance coverage](#), including general liability, property and workers' compensation, will protect workers while at the worksite, office or at home. [Workers' Compensation Insurance](#) generally covers if an employee is hurt during business hours while working from home. However, workers' comp rules will vary by state. Working from home can facilitate [unique workers' compensation risks](#), including:

- **Ergonomically unfriendly work areas:** Many work from home spaces are not ergonomically friendly. Matt Zender, AmTrust's senior vice president of workers' compensation strategy, shares the issues that might arise, "The challenges that we see are many, and they start with simple ergonomics. It's difficult for an employer to ensure that the ergonomics of the space that the employee is working from when they're working from home are going to help versus hurt."

- **Awkward workspaces:** Home workspaces might fill many purposes, but could also lead to

injury risks. Zender explains, “A worker may be sharing that space with their 12-year-old’s science project, or their partner’s other hobbies or work, especially if they’re only working from home a couple of days a week. This commingling can lead to some awkward workspaces that can lead to injuries over time.”

- **Cybersecurity risks:** Working from home can pose a cybersecurity risk. If an employee is not using a secured Wi-Fi or VPN, their computer could be open to a cyber-attack. Employees should also be aware of the physical security of their electronic devices. They should keep their laptops to themselves and securely store them when they are not in use.

Prevent Risks by Following Work from Home Safety Tips

A key best practice to ensure safety and reduce Workers’ Compensation claims is to establish protocols for working from home that will help to mitigate the possible risks. The policy should incorporate risk management guidelines that tie in with work from home policy requirements listed above, including:

- **Create a workspace:** Employees should find a [dedicated workspace](#) where they can focus on their work with minimal distractions. Corder goes even farther by saying, “To help mitigate problems, I recommend you have your employees who will be new telecommuters to test their at home technology now before it becomes a necessity. It is usually not just as simple as plugging in a computer.”

- **Inspect the work area:** A home workspace should be inspected to make sure it is free from any hazards, including fire and ventilation issues, slipping and falling dangers and other daily risk factors.

- **Teach injury prevention:** Make sure all employees understand how to prevent workplace injuries both in the workplace and at home.

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