Coronavirus and Workers’ Compensation
What you need to know

Employers are required to provide and maintain a safe and risk-free working environment for your employees, contractors and visitors.

You are required to identify hazards and associated risks in the workplace, then do what is reasonably practicable to eliminate or control those risks.

COVID-19, the official name for the respiratory illness also known as Coronavirus is one such potential hazard.

What are the implications for Workers’ Compensation cover?

If you have an employee who contracts COVID-19, it could potentially be compensable through Workers’ Compensation, provided a link can be established between the infection and their employment.

This link might be easier to identify in the very early stages of population infection where outbreaks are isolated and can be more confidently traced back to employment.

However, the link to employment is expected to quickly weaken as COVID-19 infection becomes more widespread within the community and the source of infection cannot be confidently established.

What responsible employers can do

Here’s a checklist of what you can do to minimise the risk to health and safety of everyone at your workplace.

- Keep up to date on the latest government information and advice on COVID-19.
- Review your business’ infection control procedures and processes.
- Provide employees with information on isolation and quarantine periods in line with business requirements.
- Encourage employees not to attend work if they feel unwell and promote flexible work practices if applicable within your organisation.
- Remind employees about practicing good hand hygiene and other actions to protect themselves against possible infection, such as:
  - Washing hands often using soap and water, carry hand sanitiser and use it as needed
  - Covering their mouth when coughing or sneezing, but not using their hands to do so
  - Seeing a health care professional immediately if they start to feel unwell
  - If unwell, avoiding contact with others (including shaking hands or other touching).
- Eliminating or minimising international work travel, in line with the travel advice on the Australian Government’s Smartraveller website. It may also be prudent to limit or ban domestic travel.
- Review your business continuity plans to manage staff absence.
- Review criteria for hosting client events.
- Review necessity for attending external conferences or events or hosting these events internally.
- Provide regular updates to workers about the situation and any changes to organisational policies or procedures.
For further information

The Willis Towers Watson Workplace Risk team can help you manage this risk within your organisation. Please get in touch with your broker or consultant for further information.

About Willis Towers Watson

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