



Work from Home Health and Safety Guidance

An overview of considerations to ensure the wellbeing of employees working from home now and post COVID-19

Work from home (WFH) arrangements have been a key measure implemented by many employers to reduce the risk of the COVID-19 spread. As the risk from the current outbreak is likely to remain until an effective vaccine is identified, the WFH option is likely to remain as a social distancing alternative whenever the pandemic threat increases. With WFH likely to be part of many companies' work practice in the future, both employers and employees need to be aware of the potential workplace health and safety and employee compensation implications. This document is intended to provide an **overview only** of considerations to assist in ensuring the health and wellbeing of employees within the Asian region, whilst WFH arrangements are implemented now and beyond the current pandemic crisis.

Overview of Employer Obligations

In many geographies, employers have a general duty of care to provide a safe place of work for their employees. This general duty may extend to anywhere that the work is being performed. Additionally, statutory obligations may require the employer to ensure the safety and health of employees, as far as is reasonably practicable, whilst at work. Also, under employee compensation regulations, the employer may be liable to pay compensation if any employee is

injured through an accident arising out of and in the course of employment.

In this context, employers need to remain diligent in ensuring the safety and wellbeing of their employees, whether they are working at the office or at home under temporary or permanent WFH arrangements.

WFH Health and Safety Considerations

In order to demonstrate due diligence in ensuring employee WFH health and safety (H&S), employers need to consider a broad spectrum of potential hazards and risk control measures. In addition, employees also need to continue to uphold their responsibilities in ensuring their own safety whilst at work. The following information provides an overview of relevant H&S considerations, in reference to the following criteria:

- WFH hazard identification & risk assessment
- Managing ergonomic risks
- Additional lone worker considerations
- Employee responsibilities
- WFH policy, procedures & training
- Insurance consideration

WFH Hazard Identification and Risk Assessment

When an employer considers implementing a WFH regime, a safety risk assessment of the home workspace conditions may need to be completed. This assessment can include a review of the following potential WHF hazards:

- Workstation ergonomics
- Slip, trip and fall hazards
- Temperature, ventilation & lighting
- Electrical safety hazards
- Fire safety, evacuation & first aid provisions
- Lone worker hazards
- Safety hazard, incident and emergency reporting procedures

Once an initial inspection is completed, all potential hazards need to be assessed in terms of their risk potential, giving consideration to existing control measures. Subsequently, the assessment should further consider any items having a high safety risk rating and adopt additional control measures where required.

Managing Home Workstation Ergonomic Risks

An important element of the above self-assessment is the review of the home workstation ergonomics. The objective of this review is to establish and maintain a home workstation configuration that ensures suitable comfort and facilitates work performance, without the risk of injury to the employee. Considerations may include:

- Chair design, height, support and adjustability
- Desk space, height, design, surface and leg room
- Monitor size, positioning, height and visibility
- Keyboard and mouse height, positioning and arm or wrist posture
- Workstation accessories
- Stretching and rest intervals

Please refer to the complimentary ergonomic videos in [this link](#) for further guidance on managing workstation ergonomic risks.

Additional Home Working Considerations

If an employee is required to work from home for extended periods, formal procedures may be required to address potential lone-working considerations, including:

- Opportunities to share or report stress or mental health concerns
- Connection issues with office related technologies
- Incident and emergency reporting procedures
- Building fire and evacuation measures
- Potential WFH-related violence issues
- Guidance on balancing parental and work-related responsibilities
- Advanced preparation and approval of planned work schedules

Employee Responsibilities

In most situations, employees also have a duty to take care of their own health and safety when WFH. This responsibility includes co-operating with employers and co-workers to meet the organisation's legal safety and health responsibilities. In this regard, employees are responsible for maintaining compliance with WFH procedures, including injury prevention and reporting requirements.

WFH Policy, Procedures and Training

At a minimum, WFH policies and procedures should address considerations identified in this document and provide additional guidance as required, to assist employees in ensuring their wellbeing whilst WFH. The implementation of WFH procedures should be supported through the provision of relevant training and awareness activities.

Insurance Considerations

Employers should consult their E.C. insurance provider or broker to ensure coverage is maintained when WFH arrangements are implemented.

Insurance related considerations may include:

- Clarification of wording or definitions, particularly in relation to defining what constitutes injuries '*arising out of*' or '*in the course of*' work or employment

- Impact of WFH arrangements on policy conditions or extensions, including to:
 - The type and nature of work being conducted (e.g. is manual work still covered)
 - Meal and lunch time extensions
 - To and from work extensions
 - Catering facility clauses
- Claims reporting obligations, including the need to prove injuries are work related
- Ensure policy definition of workplace includes employees' homes

For more information regarding our WFH solutions within Asia region, please contact:

Vincent Mossfield

Regional Director, Liability Risk Practice, Asia
vincent.mossfield@willistowerswatson.com
+853 2872 8930

Jevonf So

Director, Head of R&A Hong Kong
jevonf.so@willistowerswatson.com
+852 2195 5599

Client Work from Home Support Services

The Willis Towers Watson ergonomics practice and their extended global network have WFH consultancy services available to valued clients regardless of whether they are needed to address relatively short-term WFH concerns arising from the current COVID-19 situation or more longer-term WFH solution requirements.

May 2020

The information contained herein is not intended to constitute legal or other professional advice and should not be relied upon in lieu of consultation with your own legal and/or other professional advisors. Some of the information in this publication may be compiled by third party sources we consider to be reliable, however we do not guarantee and are not responsible for the accuracy of such information. We assume no duty in contract, tort, or otherwise in connection with this publication and expressly disclaim, to the fullest extent permitted by law, any liability in connection with this publication.

Willis Towers Watson offers insurance-related services through its appropriate licensed entities in each jurisdiction in which it operates.

About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has over 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimise benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas — the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.