



With a constantly changing global situation and the WHO now classifying Covid19 as a pandemic we know that Members will have concerns about how to protect their staff and businesses, below you will find information and links to help you navigate the situation. We will endeavour to update you regularly, but things do change quickly so please make sure you make use of the Government websites and links we have included. If you have any questions or concerns then we are here to help, call us on 01892541412 or email info@nationalcraftbutchers.co.uk

Corona Virus Top Tips

Employee Care

- Make sure employees are following current hygiene procedures and increasing their handwashing. Especially after handling money.
- Hand sanitiser can be useful for staff and customers but Covid19 is a virus so ensure your hand sanitiser is over 60% alcohol content to be effective. Also remind staff this is not instead of thorough handwashing but in addition to.
- If you have any staff members that have been told to self-isolate, then call Peninsula or us for advice. As of 11/03/2020 staff are now entitled to Statutory Sick pay from day 1 of self-isolation and the UK govt will fund this for 14 days if you have fewer than 250 employees. Employees can call 111 for a 'sick note' rather than got to their GP.
- Be aware if you instruct any staff member to stay at home because you believe they may be a risk then you will need to pay them in full.
- If you have staff off sick with symptoms, then your normal sick pay procedures apply.
- Call your insurance company to see if you are covered in the event you need to close your business.

Customer Care –

- If you already offer delivery service through your website then you may want to advertise this through social media, also think about increasing your offering for freezer packs.
- Make sure staff are aware of the current situation and the measures you have in place i.e. excellent hygiene systems, increased handwashing etc to put the customers mind at rest.
- There is no evidence that the virus is transmitted by food and no increased risk to customers.
- Make sure you offer contactless payments with your card machine.
- We advise that you refuse to let customers use their own containers where it is necessary for the container to cross the counter.

Further Information -

What are my duties as an employer?

Employers have a duty under health and safety legislation to take steps to ensure the health, safety and welfare of all their employees, so far as reasonably practicable, including those who are particularly at risk for any reason. Employees also have a duty to take reasonable care of their own health and safety and that of people they work with. They must cooperate with their employer to enable it to comply with its duties under health and safety legislation. Employees who refuse to cooperate, or who recklessly risk their own health or that of others in the workplace, could be disciplined where this is appropriate. However, at this stage, managing employees' fears around contracting the virus is more likely to be an issue for employers than that of the consideration of the measures required to protect staff.

There is no requirement at present to undertake a separate risk assessment in the workplace for the coronavirus and currently the control measures for prevention should be approached like every other viral disease in the workplace. For those that have been in contact with suspected cases (as opposed to confirmed cases), no restrictions or special control measures are required while laboratory test results for coronavirus are awaited. For those that have been in contact with confirmed cases of coronavirus, or for those who have returned from high risk countries, the advice on self-isolation for a period of 14 days applies.

Employers are advised to keep an eye on the current Government advice and to refer employees to it where they may be concerned about their individual risk. The advice is reviewed by the Government daily:

<https://www.gov.uk/guidance/wuhan-novel-coronavirus-information-for-the-public>

The Government has produced guidance for employers, which can be accessed here:

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

Full Members can call Peninsula 24/7 for advice on Employment and H&S, Basic and Individual Members please call us directly on 01892541412.

Should employees be required to wear face masks to protect themselves from infection?

Employees are not recommended to wear facemasks (also known as surgical masks or respirators) to protect against the virus. Facemasks are only recommended to be worn by symptomatic individuals (advised by a healthcare worker) to reduce the risk of transmitting the infection to other people.

Public Health bodies recommend that the best way to reduce any risk of infection is good hygiene and avoiding direct or close contact (closer than 2 metres) with any potentially infected person.

Facemasks must be worn correctly, changed frequently, removed properly and disposed of safely in order to be effective.

The advice from the World Health Organisation states that if you are healthy, you only need to wear a mask if you are taking care of a person with a suspected coronavirus infection.

What if I need to Close my Business?

Check your insurance policy: Standard policies may not include any protection if your business suffers due to an outbreak of disease, regardless of circumstance.

- First check your policy or confer with your broker to see if you have **Business Interruption cover in your commercial insurance policy**. Business Interruption insurance covers the income that you lose after a disaster, and often comes up when discussing terrorism cover (for example, after the London Bridge attack, local businesses that were forced to close for a period of time would have been able to claim for revenue lost under this clause).
- Once you have **confirmed that you have Business Interruption cover, you will need to check whether you have an extension for “notifiable diseases”**. If you have this in your policy wording, you will need to check if coronavirus is covered. The UK Government has now declared COVID-19 a notifiable disease.
- If it isn't, you may be able to ask for it to be added by your insurer, but they are within their rights to refuse, or to ask for an increased premium.

Business Interruption Loans have been announced in the Budget this week. The scheme, delivered by the British Business Bank, will support businesses to access bank lending and overdrafts. The government will provide lenders with a guarantee of 80% on each loan (subject to a per lender cap on claims) to give lenders further confidence in continuing to provide finance to SMEs. The government will not charge businesses or banks for this guarantee, and the scheme will support loans of up to £1.2m in value. The Treasury said this new guarantee will initially support up to £1bn of lending on top of current support offered through the British Business Bank.

Useful links –

<https://www.gov.uk/government/organisations/public-health-england>

<https://www.acas.org.uk/coronavirus>

<https://www.peninsulagrouplimited.com/blog/coronavirus-how-to-protect-your-workplace/>