

Risk assessment

All employers must conduct a risk assessment. If you have fewer than five employees you don't have to write anything down.

Company name: **Utmost Life and Pensions**

Date of risk assessment: **15/09/20**

What are the hazards?	Who might be harmed and how?	What are you already doing?	Do you need to do anything else to control this risk?	Action by who?	Action by when?	Done
<p>Contracting and / or spreading the coronavirus (COVID-19)</p> <p>Employees contracting the virus through contact with other employees who have the virus</p>	<p>All personnel (including staff, visitors, cleaners,) may be harmed through contact with others who are carriers of the virus and are not aware</p> <p>Harm could also occur through personnel being exposed to the virus though touching surfaces on which the virus exists (and that may remain active for several hours)</p>	<p><u>Employees attendance in the office</u></p> <p>Utmost Employees have been made aware, any person showing symptoms of COVID 19 (in line with government guidelines) will be requested to leave site, and self-isolate for the required period. The employee will not be able to return to the office until they have a negative COVID test or have self-isolate for a period of 10 days from the first day of showing symptoms. Further details can be found on: https://www.gov.uk/government/publications/covid-19-stay-at-home-guidance/stay-at-home-guidance-for-households-with-possible-coronavirus-covid-19-infection</p> <p>A shielded person is someone who has received a letter from the NHS advising them to self-isolate for 12 week. In line with Government guidance from 1 August, the Government is no longer advising people to shield and people who were previously in this category (vulnerable and shielding) are able to go to work, as long as the workplace is COVID-secure. Further details can be found on</p>				

		<p>https://www.gov.uk/government/publications/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19/guidance-on-shielding-and-protecting-extremely-vulnerable-persons-from-covid-19</p> <p>Utmost Employees have been made aware to follow Government guidance regarding self- isolation.</p> <p>Utmost Employees have been made aware, any person who is in self-isolation will not be permitted to enter site.</p> <p>Utmost guidance is provided in the Weekly Briefing Note, which is also published on the Knowledge Hub.</p> <p>The Utmost Business Continuity team is working with managers and overseeing the return to the office, in line with Government guidance. This includes ensuring that the office remains COVID-secure, capping the number of individuals coming into the office to ensure social distancing rules can be adhered to and updating communications for all employees.</p>				
<p>Employees contracting or spreading the virus through touching surfaces in communal areas</p>	<p>All personnel (including staff, visitors, cleaners,) may be harmed through contact with others who are carriers of the virus and are not aware</p> <p>Harm could also occur through personnel being exposed to the virus through touching surfaces on which the virus exists (and that may remain active for several hours).</p>	<p>Hand Washing and Sanitising</p> <p>Utmost Employees have been advised to wash their hands thoroughly for 20 seconds using cold or hot water after any contact with someone who is unwell with symptoms as described above without touching their face in the meantime. Anti-bacterial soap is supplied for all employees and use of disposable paper towels to dry hands is encouraged as is using the hand dryers.</p> <p>Utmost Employees have been made aware,</p>				

once they enter the building or enter any of the floors, to use the hand sanitiser on their hand and to regularly wash their hands thoroughly with soap and hot (or cold) water throughout the day. Hand sanitiser dispensers have been installed in the office.

Utmost Employees are also reminded to catch coughs and sneezes in tissues – Follow Catch it, Bin it, Kill it and to avoid touching face, eyes, nose or mouth with unclean hands. Tissues have been made available throughout the workplace.

Cleaning

All/any equipment used by Utmost Employees is subject to cleaning, using substances and methods approved by the company.

Utmost will be frequently cleaning and providing appropriate cleaning products for the cleaning of surfaces that are touched regularly particularly in areas of high use such as door handles, light switches, printers and drinks machines throughout the day.

Utmost has made the cleaning staff aware that enhanced cleaning particularly in communal areas including – taps, washing facilities, toilet flush, seats, door handles and hand rails is required.

Utmost Employees have been made aware that they must also help by keeping surfaces clean and virus free by tidying up their rubbish and washing their hands frequently and to adhere to the strict hand washing protocol that has been established.

		<p><u>Equipment</u> Utmost Employees have been made aware masks are available and sanitisers/ wipes and gloves available</p> <p>Management are and will continue to monitor the office to ensure that the controls are being adhered to.</p> <p>Additional reminders are and will continue to be sent out in the the staff Weekly Briefing Note.</p> <p>Reminders are and will continue to be given in team meetings.</p> <p><u>Communal areas in office block</u> LSI have made changes to the communal areas in line with the approach taken by Utmost, and consistent with Government guidelines.</p>				
<p>Employees contracting or spreading the virus through close contact with other employees</p>	<p>All personnel (including staff, visitors, cleaners,) may be harmed through contact with others who are carriers of the virus and are not aware</p> <p>Harm could also occur through personnel being exposed to the virus though touching surfaces on which the virus exists (and that may remain active for several hours).</p>	<p><u>Social Distancing</u> Utmost Employees have been advised to be aware to avoid large and small gatherings in any area of the building.</p> <p>Utmost Employees have been advised to sit at least 2 metres apart when in the office and to ensure social distancing of at least 2 metres throughout their time in the office. This reduces to 1m+ if they sit at a desk with a screen. Posters and markings are in place in appropriate positions to remind staff to keep their social distance at all times.</p> <p>There is a one way system in place in the office to promote social distancing and this is signposted with posters and floor markings.</p> <p>There are perspex screens in place between some desks in the office to further</p>				

		<p>ensure adherence to social distancing guidelines and to assist in increasing the Covid-secure capacity of the office building.</p> <p>To ensure social distancing is adhered to, only two people at a time will be allowed in the employee toilets.</p> <p>Additionally to ensure social distancing is adhered to, only one person at a time will be allowed in the lifts.</p> <p>Utmost Employees have been made aware that non-essential work that requires close contact (within 2 metres) between workers will not be carried out</p> <p>Utmost Employees have been made aware that the café and canteen area is take away only and taking card payments only.</p> <p>Meeting rooms will have occupancy of employees to ensure social distancing. Additional attendees for meetings will need to dial into meetings, even if they are in the office.</p> <p>Equipment Utmost Employees have been made aware masks are available and sanitisers/ wipes and gloves are available</p>				
<p>Employees contracting or spreading the virus through travel to and from work, as well as other travel for work</p>	<p>All personnel (including staff, visitors, cleaners,) may be harmed through contact with others who are carriers of the virus and are not aware</p> <p>Harm could also occur through personnel being exposed to the virus through touching surfaces on which the virus exists (and that may remain active for several hours)</p>	<p>Travel Utmost Employees should adhere to government guidance when using public transport (i.e. wearing a mask).</p> <p>Utmost Employees should limit car usage to one person per vehicle unless in the same bubble to further reduce potential spread of any airborne particles. Car parking facilities are available to staff who drive to work.</p>				

<p>Employees contracting or spreading the virus through working at workstations</p>	<p>All personnel (including staff, visitors, cleaners,) may be harmed through contact with others who are carriers of the virus and are not aware</p> <p>Harm could also occur through personnel being exposed to the virus though touching surfaces on which the virus exists (and that may remain active for several hours).</p>	<p><u>Office workspace</u> To help prevent the spread of the virus, Utmost Employees will not be permitted to hot desk and will only be allowed to use the desk that they are allocated when in the office.</p> <p><u>Cleaning</u> All/any equipment used by Utmost Employees is subject to cleaning, using substances and methods approved by the company.</p> <p>Utmost will be conducting frequent cleaning and providing appropriate cleaning products for the cleaning of surfaces that are touched regularly such as desks throughout the day.</p> <p>Utmost Employees have been made aware that they must also help by keeping surfaces clean and virus free by tidying up their rubbish and washing their hands frequently and to adhere to the strict hand washing protocol that has been established.</p>				
<p>Employees experiencing health and wellbeing issues which adversely impact staff morale</p>		<p>Utmost Employees have been provided with guidance about their own health and wellbeing, and have regular check-in calls with their managers and teams.</p> <p>Utmost Employees experiencing health and wellbeing issues have come into the office, whilst adhering to social distancing rules, to assist with issues they are experiencing at home.</p> <p>The Employee Assistant Programme is available to all Utmost Employees.</p> <p>The Utmost Executive remain focused on</p>				

		ensuring that employee health and wellbeing is addressed.				

You should review your risk assessment if you think it might no longer be valid (eg following an accident in the workplace or if there are any significant changes to hazards, such as new work equipment or work activities)

For information specific to your industry please go to <http://www.hse.gov.uk>.

For further information and to view our example risk assessments go to <http://www.hse.gov.uk/risk/casestudies/>

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