

## Insurance Frequently Asked Questions

|                                    |                                                                                                                                                                                                                             |
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| <b>Who should read this?</b>       | Managers and employees who have insurance and risk management related questions regarding flexible working.                                                                                                                 |
| <b>Related articles in Toolkit</b> | <a href="#">Modern and Flexible Working A-Z</a><br>Managers Guide<br>Employee Guide<br>FAQs Flexible Workers<br><a href="#">DSE (Display Screen Equipment)</a><br>FAQs Tax<br><a href="#">Information Security guidance</a> |

### For insurance purposes, what is meant by “the office”?

*Any premises occupied and used by WCC to carry out its business.*

### What does WCC insure when I work away from the office?

- *Employers’ Liability*
- *Public Liability Officials’ Indemnity (insurance provides cover for errors made by WCC employees or Council Members, whilst acting within their duties on behalf of the Authority, which result in financial loss to a third party)*
- *Professional Indemnity*
- *ICT equipment owned by WCC*

*all to the same extent as when you are working in the office*

### What doesn’t WCC insure when I work away from the office?

- *Any ICT equipment not owned by WCC, unless specifically agreed with your cost centre manager and the Insurance Team*
- *Any other equipment, unless specifically agreed with your cost centre manager and the Insurance Team*
- *The first £1,500 of any claim for WCC owned equipment*
- *Property stolen from unattended motor vehicles (including vehicles left on your drive)*
- *Motor insurance in respect of your own vehicle*

### What about motor insurance when I work away from the office?

*You will need to arrange cover for personal business use if you use your own vehicle to drive to or from any location that is not your usual place of work. This will include meetings, seminars, training sessions etc. If you are in any doubt whether you require personal business use, you should contact your insurers for clarification.*

*You will be insured by the Council’s motor fleet insurance if you use a WCC owned vehicle with the permission of your manager or County Fleet and in accordance with the Council’s Driving at Work policy.*

### Do I need to let my home insurers know if I am working from home?

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*You should check your policy, or seek clarification from your insurers if you are unsure, but generally you will not need to make your insurers aware if you are using your home for occasional report writing and administration work.*

*Unless agreed beforehand, your insurers will not provide cover if you use your home for meetings or to see anyone in connection with your work.*

### **What should I do if there is an incident that may result in an insurance claim?**

*Any incidents should be reported to your manager as soon as is practicably possible, in the same way as any incidents that may arise whilst you are working in the office. Examples of incidents that may need reporting would be loss of or damage to WCC equipment, incidents involving injury to another person or loss of or damage to third party property. This is not an exhaustive list and, if you are in any doubt whether an incident should be reported, do so anyway.*

*To comply with the Council's Driving at Work policy, whether using a WCC vehicle or your own vehicle on WCC business, any motor accident should be reported immediately to your manager.*

### **Are there any policy conditions or warranties of which I need to be aware?**

*All insurance policies contain terms, conditions and warranties and the Council's insurance policies are no exception. It is not practicable or useful to list them all here, and they will generally be addressed within the various WCC internal procedures, e.g. Health & Safety and Driving at Work policies.*

*It is, however, important to make note of and ensure compliance with the following in particular.*

- *You, and the Council, have a duty to take reasonable care at all times. In basic terms, reasonable care means taking as much care to protect WCC equipment as you would if it was your own and was not insured.*
- *There is no cover for stolen property unless there is evidence of forcible or violent entry to or from the building, including your own home, from where it was taken.*
- *Any incident that may result in an insurance claim must be reported at the first practicable opportunity. This is particularly important where an individual has suffered an injury, as there are reporting conditions contained within the Council's insurance policies and also strict deadlines applied by recent Ministry of Justice legal reforms, which will have financial implications for the Council if not adhered to.*

## **Am I insured?**

### **What insurance does WCC have in place to cover me when working from home?**

*WCC's liability insurances apply while you are working from home in the same way as at work. This means that if you have an accident and suffer injury for which the*

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Council can be held legally liable, the Council will be covered by its Employers' Liability insurance.

The level of control the Council will have over the safety of the working environment will not be as high as when you are in your usual workplace. For example, it is unlikely the Council would be held responsible for you tripping over the cat at home in the same way it would if you tripped over a trailing wire in the office. This means that there may be circumstances where you would not have the same recourse to policies as you would at your usual place of work.

WCC is still responsible for providing you with a safe place of work. For designated home workers, who have a contractual arrangement to work at home, the manager is responsible for a full health and safety review. Flexible workers, who have an informal agreement with their manager to work from home on an ad hoc basis need to do a health and safety self assessment and discuss this with their manager. See separate FAQs on health and safety.

### **What insurance does WCC have in place to cover equipment when working from home and on the move?**

Computer and associated peripheral and communications equipment such as routers and printers is covered on WCC insurance but the excess is £1,500 per claim so claims are not pursued for individual items of equipment. The Cost Centre Manager must stand the cost of fixing or replacing any lost or damaged WCC equipment as this is cheaper for WCC as whole. Individuals are expected to take reasonable care of all WCC equipment. WCC's insurance will only cover WCC equipment.

Loss or damage to furniture or office equipment such as shredders provided for use at home would not be covered on WCC's insurance.

WCC's insurance does not cover computer equipment left unattended in motor vehicles at all. Vehicles left on your drive are considered unattended.

### **What happens if my car is involved in an accident and equipment is damaged or broken?**

Again the Cost Centre Manager should bear the loss for claims under £1,500. Where you are travelling for work purposes, your car insurance must cover you for personal business use.

### **Can I carry equipment such as my laptop on my bike or motorbike?**

Yes, as long as it's in a proper weatherproof pannier or padded backpack. Dangling kit in carrier bags over the handlebars would not count as 'reasonable care'!

## **Stolen Equipment**

### **What happens if equipment is stolen whilst on a non WCC site?**

Again, no claim would be made against insurance if the total cost was less than £1,500. The Cost Centre Manager would be expected to bear the loss.

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### What does 'reasonable care' mean?

*Reasonable care means taking as much care to protect equipment as you would if it was your own, and it was not insured. The other very important aspect to be aware of is the need to protect personal and restricted data from unauthorised access or loss. Please see ICT Security guidance and policy.*

### Can I leave equipment in my car?

*Equipment left in unattended motor vehicles is not covered by WCC's insurance at all. Equipment should **never** be left unattended in a car where it is visible, and it should **never** be left in a car overnight. It is best practice not to leave your laptop or other kit unattended in your car at all, even out of sight in the boot. However this may be unavoidable and it is important not to put yourself at risk by carrying around equipment which could make you a target. In this case you should ensure that the equipment is locked in the boot before making the journey rather than after parking. (There have been instances of thieves watching car parks for laptops / valuables being placed in the boot of a car and then targeting an identified vehicle when the owner has left the car park). Restricted data should never be left unattended.*

## Working from home

### What are the implications for my home insurance?

*Designated home workers with equipment provided by WCC should always inform their own home insurer. Flexible workers have no need to inform their home insurer unless they are seeing people in connection with their work at home.*

### Can I keep quantities of stock or spare parts at home in connection with my work?

*If this is a requirement, please contact the Insurance section for advice.*

### Can I organise meetings and see people at home in connection with my work?

*In general, this should be avoided, because of the lone working issues and also to protect staff from accusations of inappropriate behaviour. If there are strong business reasons why it is necessary then managers and staff should be aware that there are liability and risk management issues and this would need to be risk assessed very carefully beforehand. The employee must always tell their own home insurer if they are seeing anyone in connection with their work at home.*

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