

Protecting Your Business While Supporting a Remote Workforce



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We care about what you care about.



Employees Working Remotely

Nick Goodfellow

Property Insurance

- **Office closed, unoccupied, or vacant**
 - Building checks
 - Water needs
 - Security concerns
- **Equipment and files at employees' homes**
 - Keeping track of what equipment is where
 - Proper coverage on existing policy
- **New purchases to accommodate working from home**
 - Providing all equipment needed
 - Extra coverage for policy



Protecting Your Property



- **Water shut off**
 - Ensure sprinklers are still in working order
- **Heating**
 - Keep between 5 C – 15 C
- **Regular visits to premises**
 - Including keeping logs (1-7 days)
- **Outdoor cleanliness**
 - Garbage, landscaping
- **Access to parking lot**
- **Extra security measures**
 - CCTV, locks, lights, security company

Cyber Insurance - What is it?

- **Both physical and virtual information**
- **First party**
 - Business Interruption
 - Cyber Extortion
 - Notification costs
 - Social engineering
- **Third party**
 - Security and Privacy Liability
 - Multimedia and Intellectual Property



Cyber Risk – COVID-19

- Increased eavesdropping
- Information security protocols
 - Shredding
- Increased exposure to endpoints
- Increased phishing activities
- Continue to be PCI compliant
- New technology needs (i.e. Microsoft Teams, Slack etc.)



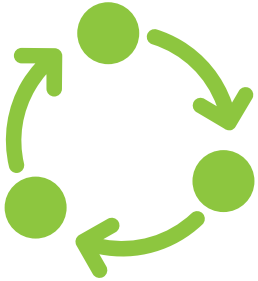
Things to Consider



Do you have:

- set guidelines for working hours?
- a plan to monitor when employees are online?
- policies regarding appropriate use of company property?
- a productivity expectation? Has it been communicated?
- access to all the technology you need, like video conferencing technology or a communication platform?
- an internal communication strategy and a plan to implement it?

Pivot of Operations



- **Adding a new distribution channel**
 - E-commerce, curbside pickup or delivery
- **Leaning of operations**
- **Cash flow**
 - Short, mid, long term
- **New industry or potential idea**
- **Increased cyber risk as workforce at home**
- **Physical risk to your vacant unit**

Health and Wellness Planning

Colin Bowman

Resetting Priorities and Motivations



Just like companies are resetting or adjusting their plans, employee health and wellness goals are shifting too.

Employees may be:

- In survival mode
- Facing extreme isolation
- Shifting their health and wellness attitudes
- Dealing with other factors

Wellness
Before
Productivity

**“Take care of your
employees, and
they’ll take care of
your business.”**

- Sir Richard Branson

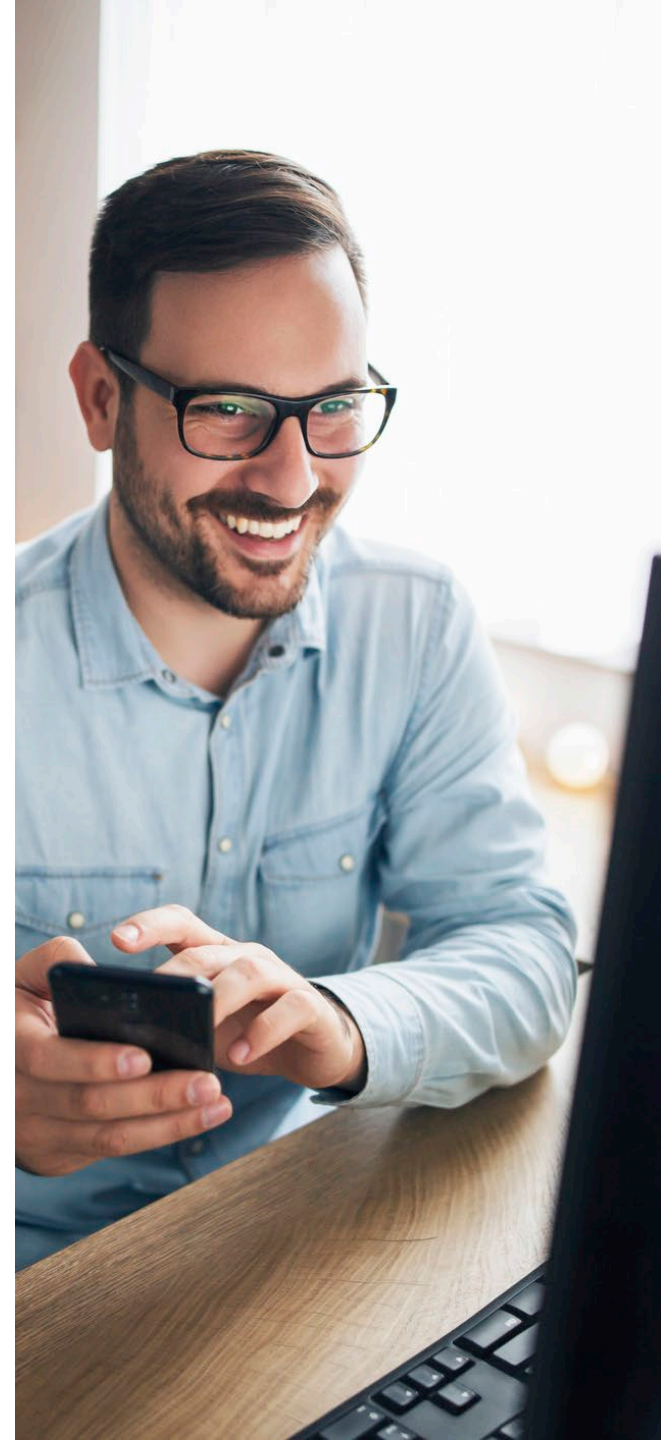
Taking a Mindful Approach

During times of uncertainty and shifting priorities, what *can* you control?

- **Actions**
- **Messaging**
- **Leading by example**

Focusing on these areas can build a culture of wellness and boost employee job satisfaction by an average of 23%.

Source: 2019 Sanofi Canada Healthcare Survey



Anatomy of a Wellness Program

- Senior leadership support
- Establish a wellness team
- Collect and assess data
- Create a plan
- Communicate, communicate, communicate
- Implement, measure, and refine

The 20/80 rule:

Focus on vital activities that take less time but achieve most value.

Communication Approach

What's changed

- **Delivery**
- **Tone**
- **Content**

What hasn't changed

- **Trusted sources**
- **Need for frequent, consistent communication**
- **Remembering diversity**

Content Ideas for a Diverse Workforce



- Self-monitoring and isolation
- Tips for working remotely
- Managing, recognizing stress and anxiety
- Managing media overload
- How to speak to children about COVID-19
- Taking care of finances and financial stress

People Leader Support

In times of crisis, people leaders may face:

- Heightened levels of anxiety
- Workload changes
- Survivor guilt

How you can support the supporters

- Employee assistance programs are not just for employees
- Senior leadership can play a role in lightening the load
- What if senior leadership and people leaders are one and the same?



Specific Wellness Challenges and Solutions

Physical Health



Challenges

- Musculoskeletal health issues
- Loss of preventative services:
 - Massage therapy, chiropractors, biometric testing
 - Exercise facilities - gyms, pools, exercise classes
 - Social aspect of preventative behaviours
- Reduced access to in-person primary care
- Other challenges?



Solutions

- Ergonomic assessments
- Virtual paramedical services
- Virtual health care
- Exercise streaming services
- Other solutions?

Mental Health



Challenges

- Isolation and loneliness
- Survivor guilt
- Anxiety - performance, uncertainty, illness-related fears
- Burnout
- Emotional, mental, and behavioural reactions



Solutions

- Employee assistance programs
- Virtual cognitive behavioural therapy
- Virtual paramedical services
- Government initiatives
- Peer support

Suggested Resources

Library of Resources

- Cowan Insurance Group COVID-19 [Resources page](#)
- [Thrive](#) – Self-assessment app
- [Mental Health Commission of Canada](#) – A trusted source of information
- [Stronger Minds](#) – Virtual cognitive behavioural therapy treatment
- [Wellness Together](#) – Mental health and substance abuse support (government service in co-ordination with health partners like Homewood Health)
- Royal College of Physicians and Surgeons - [Telemedicine and virtual care guidelines \(and other clinical resources for COVID-19\)](#)

Government virtual care guidelines are determined at provincial levels and provincial sites should be visited for the most up-to-date information.

Presenters

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Questions/Discussion



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