

# COVID-19: CLAIMS INVESTIGATOR SITE VISITS

*Customer guidance*



**Customer and employee safety is our highest priority. This guidance outlines the additional control measures we're implementing for investigations and site visits.**

## TYPE OF INVESTIGATION

### Remote investigations

Where our claims investigators can support you and obtain sufficient information, investigations will be conducted remotely through video or telephone conference calls. To aid these discussions, you'll be invited to provide information and documentation, including photos/videos, before or during the discussion.

Where a remote investigation is completed, a follow-up site visit may be required when circumstances permit.

### Site investigations

If a site visit is deemed necessary, this will only be carried out in agreement with you. Specific topics such as social distancing, nature of the visit, agenda and timings etc. will be outlined by email ahead of the visit and our claims investigator will avoid setting up visits that coincide with start/finish times and/or shift changes.

We'll also request that you inform us of any COVID-19 related precautions you've implemented and which will apply during the visit.

## KEEPING OUR CLAIMS INVESTIGATORS SAFE TO PROTECT YOU

We're taking a number of measures to ensure our claims investigators stay safe and mitigate the risk of spreading COVID-19.

### Risk assessment

We've completed a risk assessment with the overriding requirement to implement and enforce COVID-19 workplace restrictions in line with government regulation and guidance produced by organisations such as the Health and Safety Executive (HSE). We can provide a copy of this risk assessment upon request.

Where these control measures, current regulations and guidance can't be met, a site visit will not be completed or may be terminated. An investigation will then be completed remotely and a follow-up site visit may take place if necessary when circumstances permit.



The risk assessment is reviewed regularly and whenever there is a significant change in activities or regulations and advice. The factors considered include:

- remote or onsite investigation
- travel to site, parking arrangements and site access
- personal protective equipment (PPE) issue and use
- availability of welfare facilities including hand washing and toilet facilities
- social distancing
- onsite timings and meeting agenda
- travel/movement around customer premises
- first aid
- cleaning/sanitisation of vehicles and equipment.
- training and competence.

On arrival at your site, our claims investigator will complete a dynamic risk assessment before proceeding with the investigation. If this identifies issues not considered as part of the general pre-visit risk assessment process or not in line with current regulation and guidance, the visit will be deferred until rectification measures are put in place.

### Regular briefings

Claims investigators attend weekly briefings and calls to ensure they're fully aware of what's expected of them and that they comply with relevant regulations, guidance and risk assessments. The government and company advice is aimed at protecting you, our claims investigators, their families and the wider population.

Risk assessments and associated control measures are formally re-communicated, verbally and in written form, each time they're reviewed.

### Hand washing

Our claims investigators have alcohol-based hand sanitiser. However, regular hand washing is still required and so questions around welfare provision will be asked at the time any appointment is made.

If you're unable to reassure our claims investigator that suitable hand washing facilities are available at your site, whilst complying with social distancing requirements, the visit will not take place.



### Social distancing

Visits will only take place where a distancing rule of **at least 2 metres** can be observed.

### Personal Protective Equipment (PPE)

Suitable PPE including gloves, eye protection, overalls and face coverings are provided to all claims investigators, with specific guidance on usage, maintenance, storage and arrangements for disposal.

Social distancing is considered the key control measure.

### Travel

Claims investigators may visit several customer sites each day and the potential for transfer between locations is recognised. The control measures put in place include:

- claims investigators are not permitted to carry any passengers in their vehicle when using it for work
- if a company vehicle is required for personal use (outside of work), passengers can be carried but limited to members of the claims investigator's own household
- specific guidance provided regarding vehicle and equipment cleaning, particularly of regular touch points, using anti-viral cleaning materials and using appropriate personal protective equipment
- public transport will be avoided; however where this isn't possible, you will be advised

- when refuelling vehicles and/or completing routine checks (oil, water, tyres etc.), claims investigators are required to use disposable gloves. When paying, social distancing rules must be adhered to, with the use of contactless payment advised in all circumstances.

### Equipment

Anti-viral wipes have been provided to all claims investigators with the expectation that all equipment used at home office locations and taken out on site visits is regularly cleaned.

### Falling ill at work

While at work, if a claims investigator develops symptoms associated with COVID-19, they're advised to:

- return home immediately
- catch any coughs or sneezes in a tissue or in the crook of their elbow
- follow government advice on self-isolation for them and their household
- not return to work until their period of self-isolation is complete and they feel well.

### First aid

Should your first aider need to treat our claims investigator for any reason, please follow safe procedures and sensible precautions including for example, wearing nitrile gloves, apron, eye protection and an FFP3 mask.

