

# Supporting vulnerable customers to return to the workplace following COVID-19



## Who is vulnerable?

As lockdown restrictions are lifted and people return to their usual daily activities, it is important to note there are people who are at greater risk of more serious illness with COVID-19, who may be reluctant to leave the safety of their home. Insurers will have customers on claim who are vulnerable and require additional support as they consider returning to activities and work.

The Australian Government has published 'Advice for people at risk of coronavirus (COVID-19)' on their website, and this is updated regularly<sup>1</sup>. Some circumstances that make people more vulnerable to COVID-19 include (but are not limited to):

- older people (risk increases with age)
- those who have had an organ transplant
- those who are immunosuppressed
- people with cancer and/or receiving chemotherapy or radiotherapy
- people with lung or respiratory conditions such as asthma, emphysema, or lung disease
- people managing chronic health conditions such as coronary heart disease, chronic renal failure, poorly controlled diabetes

Other factors that may affect risk include:

- pregnancy
- obesity
- smoking
- people with disability
- indigenous people (at greater risk when aged over 50 years)
- living with an at-risk family member

## Workplace considerations

When customers consider returning to work after a period of lockdown, it can be useful to consider whether they are feeling concerned about venturing into public areas (including the workplace), and if so, how they can be best supported.









Some tips to consider:

- Don't assume that a customer is not feeling vulnerable. People manage personal circumstances unknown to others; or their circumstances may have changed during the lockdown period.
- Reassure the customer. Feelings of anxiety and concern are common responses to the uncertainty of COVID-19.
- Recommend a conversation occurs between the customer and their line manager. This can help determine what support their employer is able to offer.
- Promote an inclusive response. If an employer has been able to support a customer during the lockdown period, it is reasonable to expect support could be extended.
- Check that the customer has a family member/friend/colleague they can turn to for support.
- Undertake a risk assessment with the employee to determine what support is required.
- Consider consulting the customer's medical practitioners for practical advice.

<sup>1</sup> Advice for people at risk of coronavirus COVID-19: [www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert/advice-for-people-at-risk-of-coronavirus-covid-19](https://www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert/advice-for-people-at-risk-of-coronavirus-covid-19)

## Risk assessment

The following risk assessment tool can be a helpful way to guide a conversation with a customer, to identify what support may enable them to return to work safely. The tool can also be provided to customers, to guide discussions with their employer.

Risk	Considerations
 <b>Nature of condition</b>	Gain an understanding of the customer's circumstances and how they are feeling vulnerable.
 <b>Type of work</b>	What is the nature of the customer's role? What tasks are of concern? Can alterations / adjustments be made to the way work is undertaken?
 <b>Working hours</b>	Is there flexibility to adjust the customer's working hours? Can hours be altered to avoid peak travel times or exposure to the public?
 <b>Transport</b>	Is there scope for the customer to work from home? Does the customer usually travel to work on public transport? Consider transport alternatives: Driving, carpooling, cycling, walking
 <b>Exposure to public</b>	Is the customer public facing in their role? Can exposure be managed? For example: <ul style="list-style-type: none"> <li>Video meetings in place of face-to-face</li> <li>Protective barriers in front of counters</li> <li>Contactless payments to avoid cash handling</li> </ul>
 <b>Workplace set-up</b>	Is social distancing possible in the customer's workplace? Consider proximity to other employees in the office. Is the customer able to avoid touching handles, elevator buttons etc? Consider sanitising of shared areas such as kitchen, bathrooms.
 <b>Workplace support</b>	Who can the employee reach out to for support? Clarify support team: Line manager; human resources; buddy; family members; medical practitioners.
 <b>Access to Personal Protective Equipment (PPE)</b>	What PPE does the employee require? What can be provided by the workplace? For example: <ul style="list-style-type: none"> <li>face mask</li> <li>gloves</li> <li>hand sanitiser</li> </ul>

Swiss Re is here to support the recovery and return to work of customers during this challenging time. We will continue to provide case conferencing support to your teams. If you have any queries regarding this resource or those services that Swiss Re can assist with, please do not hesitate to contact:

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## Additional resources

- Workplace rehabilitation providers can be engaged to design tailored return to work programs. This can include obtaining guidance from treating medical practitioners.
- Customers can be signposted to community and online resources for support. Some examples of useful resources available in the public domain include:

Beyond Blue  
(mental health resources):  
[www.beyondblue.org.au/](http://www.beyondblue.org.au/)

Black Dog Institute  
(mental health resources):  
[www.blackdoginstitute.org.au/resources-support/coronavirus-resources-for-anxiety-stress/](http://www.blackdoginstitute.org.au/resources-support/coronavirus-resources-for-anxiety-stress/)

Australian Department of Health  
COVID-19 information:  
[www.health.gov.au/](http://www.health.gov.au/)

New Zealand Ministry of Health  
COVID-19 information:  
[covid19.govt.nz/covid-19/](http://covid19.govt.nz/covid-19/)

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