

## Helping Hand

*How to support your remote employees and avoid claims against your agency*

By Kristina Miller

The COVID-19 pandemic brought a host of issues for everyone, both personally and professionally. For employers, keeping a business operational presented all kinds of challenges. Agencies have had to adapt to government orders and maintain the health and safety of employees. Some restrictions have been lifted, but the business world still hasn't returned to the way it was before the pandemic.



Agency owners recognized the importance of implementing policies and procedures for employees and customers to keep their agencies running smoothly with minimal interruption. With some employees still working from home, employees should have reliable, high-speed internet service; a laptop; an agency cell phone or telephone access through the agency computer.

Access to agency systems, including email, software, and communication platforms, is now essential for teleworkers. Here are a few tips to support remote employees while also avoiding errors & omissions claims against your agency:

- 1) Provide financial support. Consider paying for some or all of the costs of an employee's telework expenses, including internet charges, agency cell phone charges and home office equipment.
- 2) Encourage employees to maintain a regular work routine. Employees should work consistent hours and take breaks, including lunch. Continuously working on a computer can cause eye strain and headaches, and it's important to take a mental break and return re-energized.
- 3) Schedule regular group and individual meetings. It is important for managers to be open to discussing concerns with team members. Employees still have concerns about returning to the office, compulsory vaccinations and if employers will protect employees. Apprehension regarding returning to work and employment issues should be handled delicately and professionally.
- 4) Follow standard operating procedures. Employees must follow the protocols that were in place prior to the pandemic. For example, if employees now use a cell phone, they must have a voicemail message warning callers that requests for coverage via voicemail will not be placed or bound.

Also, employees should never use text messaging to communicate with customers regarding coverage requests. Because of the pandemic, most discussions regarding appropriate coverage or requests for coverage are being done by phone or email, which means it's more important today for employees to document coverage requests and correspondence.

Additionally, employees must use their agency email for communication with all customers, not their personal email. The employee's signature should contain their current contact information,

including any agency cell phone number. If they are unavailable, an out-of-office message should provide the contact information of a colleague in the event there is an emergency or a customer needs immediate assistance.

COVID-19 has presented challenges to running an insurance agency. However, agency owners who have stepped up to meet the challenges must remain vigilant and prevent claims.

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