

# P&C RISK REVIEW

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## Providing Safety for the Lone Worker

*The following material is provided for informational purposes only. Before taking any action that could have legal or other important consequences, speak with a qualified professional who can provide guidance that considers your own unique circumstances.*

Many design firms have one or more “lone workers.” These include design professionals who work solo at remote locations such as a home or satellite office, mobile workers who are often on the road, or those workers who regularly work on jobsites as a project representative. (Many sole proprietors are, of course, lone workers.) Thanks to the Internet and advancing cell-phone technology, the trend toward employing lone workers full or part time will only increase.

While the use of lone workers can have many advantages such as expanding your geographic territory or reducing overhead office expenses, it produces challenges as well. It is more difficult to manage employees spread out one by one over various locations. This difficulty includes ensuring that lone workers have a safe working environment and practice company health and safety guidelines and procedures.

### Health and Safety Issues for Lone Workers

There are many health and safety issues related specifically to the lone worker. First and foremost, because the employee works alone the company lacks the eyes and ears that typically oversee employees in the workplace. If a lone worker suffers an accident or health emergency, there may not be anyone present to provide first aid or other assistance.

Further, the lone worker’s work environment may not include the safety and health systems that the central office employees enjoy. The work area, whether an employee’s home or the jobsite, is often out of the employer’s control. Everything from dangerous construction site conditions to the lack of ergonomic office equipment can increase the chances of injury or illness for the lone worker. Also, lone workers may miss out on the safety training that company office workers enjoy.

### Job Risk Assessment

Your first step in increasing safety for lone workers is to provide job assessments. Identify those employees who work alone on a regular or periodic basis. Sit down with them and assess their work environment. Safety improvement happens more readily when you involve the employee in the assessment process rather than dictating safety procedures from above.

Where possible, visit the work site. Analyze the job location, the type of work performed, the equipment used and the training provided. Focus on the higher-risk conditions and activities. Consider the following questions:

- Does the physical workplace present safety hazards?
- Do assigned job tasks require employees to put themselves at risk or cause high stress?
- Is equipment and machinery in good working condition?
- Are work stations ergonomically designed?
- Are there electrical or fire hazards?

- Are there exposures to hazardous materials?
- Is the employee in a high-crime area?
- Does the lone worker suffer from medical conditions or have known handicaps?
- Is there available help if the employee has an emergency?

Encourage lone workers to identify other potential health and safety issues unique to their situations.

### **Reducing the Risks**

Following the risk assessment, work with the lone worker to implement appropriate health and safety procedures. If construction site issues are involved, address them with the project owner and contractor. Remember: the contractor is solely responsible for jobsite safety. Your role is to identify potential hazards to your worker and others and bring them to the attention of the contractor. Do not assume responsibility for jobsite safety via your words or actions.

For work-at-home and satellite offices, focus on ergonomics. Your risk assessment may identify the need for new equipment and furniture. In most cases, the company is responsible for work-at-home office upgrades unless the worker is an independent contractor rather than an employee. Also check out electrical wiring at an employee's home office. Many homes are not wired for full-time office activities and extension cords and octopus outlets may present tripping or fire hazards.

Communication with the lone worker is vital to safety. Make sure the employee has telephone access to company headquarters at all times. In high-risk environments, consider arming employees with electronic devices that send distress signals directly to safety personnel. Make it mandatory that the lone worker check in with the main office on a regular schedule, e.g., once daily.

Sometimes, work procedures need to be revised for health and safety reasons. For example, if a lone worker must occasionally perform a potentially dangerous task, arrange to have another employee present at the time.

Safety training should be provided to all lone workers. Have the safety trainer visit the work space and customize training to the employee's unique situation. Equip lone workers with full first-aid kits and include first-aid instruction. Make sure smoke detectors and fire extinguishers are operational. Demand that all accidents, injuries and illnesses be reported promptly to the company.

Unfortunately, with lone workers it's often out of sight, out of mind. Management must make that extra effort to ensure that lone workers receive the same attention, training and support as office workers and, in some instances, extra support when it comes to health and safety issues.

Finally, look beyond health and safety issues when analyzing risks of lone workers. Consider the security of company property and information at a home or remote office. Also ensure the lone worker is following your company's practice guidelines to avoid service errors and omissions and professional liability risks.

### **Can We Be of Assistance?**

*We may be able to help you by providing referrals to consultants, and by providing guidance relative to insurance issues, and even to certain preventives, from construction observation through the development and application of sound human resources management policies and procedures. Please call on us for assistance. We're a member of the Professional Liability Agents Network (PLAN). We're here to help.*