

## FM Global COVID-19 Risk Assessment

FM Global has published its COVID-19 office risk assessment, demonstrating that its UK subsidiaries (FM Insurance Company Limited and FM Approvals Limited) comply with UK Government guidance on managing the risk of COVID-19.

The risk assessment detailed over the subsequent pages was facilitated by FM Global's Environmental, Health and Safety (EHS) department and reviewed by multiple cross-functional committees in consultation with the UK workforce.

Risk control measures identified are based on UK Government guidance relevant to the workplace, in addition to FM Global corporate standards. These measures include, but are not limited to:

- protecting vulnerable individuals who are at higher risk
- maintaining social distancing, wherever possible
- increasing the frequency of proper hand hygiene and surface cleaning, while also reducing the requirement for communal high-touch items
- ensuring adequate ventilation, including increasing fresh air supply and minimising air recirculation

While robust measures are in place and everything reasonably practicable has been done to mitigate the likelihood of COVID-19 transmission in the workplace, it is recognised that the risk of COVID-19 cannot completely be eliminated.

The risk rating matrix utilised for this assessment is detailed within Appendix 1.

## COVID-19 Risk Assessment

Hazard/task/area affected	Who might be harmed and how?	Risk Initial	Existing control measures and guidance to be taken to reduce risk	Risk Residual	What further action is necessary?	Further actions	
						Action by who and when?	Date action completed
<b>People who are at higher risk from COVID-19 infection in the workplace</b>	Individuals who have specific underlying health conditions and those in 'higher risk groups' including those aged over 70, those who are immunosuppressed and pregnant women that make them susceptible to severe illness from COVID-19.	3 (L) x 3 (S) = 9	To protect individuals at higher risk from COVID-19 infection, persons within this group have been asked to notify the Company via line managers and/or HR.  Extra consideration will be given to such individuals, including but not limited to supporting them in taking additional precautions as advised by their clinician. Each case will be assessed on an individual basis.	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
<b>Individuals infected with COVID-19 and others who need to self-isolate</b>	Individuals who have COVID-19, as well as those who are advised to self-isolate as part of the government's NHS Test and Trace service risk infecting others within the workplace, including employees, contractors and visitors.	3 (L) x 3 (S) = 9	Daily Health Self-Assessment for all persons to evaluate themselves for COVID-19 risk prior to arriving at the office or undertaking in-person business meetings.  Individuals diagnosed with COVID-19 should follow the more stringent of UK Government or corporate guidance to self-isolate and must not enter the workplace or carry out in-person work during the isolation period.	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
<b>Unfamiliarity with company COVID-19 rules, procedures and precautionary measures</b>	All individuals, including employees, contractors and visitors, could create a greater risk exposure to COVID-19 if site rules and procedures are not known and adhered with.	3 (L) x 3 (S) = 9	Communication, as necessary, of preventative and precautionary measures for COVID-19.  Written instructions, signage and other recurring reminders provided to build and maintain awareness of site procedures upon arrival, incl. social distancing and good hand hygiene practices.  Ongoing monitoring of the effectiveness of risk control measures, setting the cadence for reminders and prompting amendments of the infection control strategy as appropriate.	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
<b>Arrival and departure from the office building</b>	Anyone arriving or departing from the workplace (i.e., employees, contractors, visitors, etc.) could transmit or be exposed to COVID-19.	3 (L) x 3 (S) = 9	Maintain social distancing (per the more stringent of UK Government and corporate guidance) between all persons from those they do not live with wherever possible. Protective screen installed at reception.  Handwashing facilities (soap, water and disposable hand towels) and hand sanitiser provided throughout the building. Hand washing encouraged upon arrival and departure.  Non-touch solutions for vehicle barrier entry button. Enhanced cleaning regime for frequently touched surfaces, including handles on the revolving door.	2 (L) x 3 (S) = 6	No further action at this stage.	-	-

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<b>Individuals moving around inside the office</b>	Anyone could be exposed to COVID-19 while moving around within the workplace (i.e., employees, contractors, visitors, etc.)	3 (L) x 3 (S) = 9	<p>Reduced need for door handle contact (incl. door hold open devices and alternatives to relying upon hand contact). Non-touch light switches. Enhanced cleaning regime for regular contact points, e.g., door handles, push plates, door release buttons, handrails, etc.).</p> <p>Increased frequency of handwashing and provision of hand sanitiser.</p> <p>Social distancing must be maintained when using lifts. Hand sanitiser provided within lift lobbies for use following moving between floors (e.g., following operation of the lifts and/or contact with stair handrails, etc.).</p>	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
<b>Individuals working at desks / workstations</b>	Employees and contractors could be exposed to COVID-19 while at their individual desk/workstations.	3 (L) x 3 (S) = 9	All workstations, including hot desks cleaned after use (incl. surfaces, keyboards and mice).	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
<b>Kitchenettes, common areas and other welfare facilities</b>	Anyone could be exposed to COVID-19 while using common areas and break out spaces (i.e., employees, contractors, visitors, etc.).	3 (L) x 3 (S) = 9	<p>Non-essential frequently touched items removed from common areas (incl. newspapers and magazines).</p> <p>Social distancing requirements to be followed at kitchenettes. Cleaning products (incl. hand sanitiser, anti-bacterial sprays, etc.) provided at kitchenettes for use by individuals.</p> <p>Shared eating and drinking utensils washed with detergent between uses in dishwashers on a hot wash (70°C minimum) and sanitise cycles used where available.</p> <p>Enhanced cleaning regimes including deep cleaning at the end of the day of kitchenette surfaces and equipment.</p> <p>Encouraging storage of personal items and clothing in personal storage spaces, e.g., desk storage and lockers.</p>	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
<b>Welfare areas incl. washrooms, toilets, showers &amp; changing facilities</b>	COVID-19 virus transmission occurring between any individuals using the washroom and toilet facilities, including employees, contractors and visitors.	3 (L) x 3 (S) = 9	<p>Hand washing (soap and water) and drying facilities (disposable hand towels) provided. Non-touch taps and soap dispensing. Hand sanitiser provided within washrooms. Social distancing to be obeyed.</p> <p>Signage to remind of the importance of good hand hygiene and discourage touching of face (incl. mouth, nose and eyes).</p> <p>Enhanced cleaning regimes including deep cleaning at the end of the day.</p>	2 (L) x 3 (S) = 6	No further action at this stage.	-	-

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Face-to-face meetings	COVID-19 virus transmission occurring between any individuals involved in face-to-face meetings, including employees, contractors and visitors.	3 (L) x 3 (S) = 9	Meeting room furniture reconfigured, maximum occupancy denoted, and clear signage provided to remind of social distancing requirements.  Hand sanitiser provided in meeting rooms.  Enhanced cleaning regimes including deep cleaning at the end of the day, including high-touch items (incl. whiteboard markers, TV remotes, HVAC controls, etc.).	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
Canteen (The Hub)	COVID-19 virus transmission occurring between any individuals using the canteen facilities, including employees, contractors and visitors.	3 (L) x 3 (S) = 9	Site-specific COVID-19 risk assessment completed by Genuine Dining for the canteen (back of house and front of house).  Protective screen provided at till area and only contactless payment accepted.  Enhanced daily cleaning regimes. Cleaning products (incl. hand sanitiser, anti-bacterial sprays, etc.) provided at kitchenette for use by individuals, including for the water station and microwave point.  Canteen furniture reconfigured to allow for social distancing.	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
Post, parcels and the Mail Room	COVID-19 virus transmission occurring between any individuals entering the Mail Room or handling post/parcels, including employees, contractors and visitors.	3 (L) x 3 (S) = 9	Prohibiting non-business deliveries (e.g., personal deliveries to workers). Authorised business delivery persons are permitted to drop off items outside to reduce person-to-person contact. Minimise the exchange of mail/courier documentation, e.g., by relying upon electronic documents where possible.  Greater frequency of handwashing for workers handling goods and merchandise. Provision of hand sanitiser within the Mail Room.  The use of mail trays for the internal distribution of mail to reduce person to person contact.  Provision of dedicated welfare arrangements for delivery drivers.	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
Heating, Ventilation & Air Conditioning (HVAC)	HVAC system adversely impacting COVID-19 virus transmission between any individuals within the building, including employees, contractors and visitors.	3 (L) x 3 (S) = 9	Good ventilation throughout, with fresh air intake increased and recirculation minimised. HVAC systems serviced and adjusted to ensure ventilation levels do not automatically reduce due to lower than normal occupancy levels. Air handling unit (AHU) filters replaced with a higher-grade filter material. Toilet extracts adjusted to maximum ventilation.	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
Tenant/landlord areas (London)	Anyone could be exposed to COVID-19 while transitioning through tenant/landlord areas (i.e., employees, visitors and contractors, etc.).	3 (L) x 3 (S) = 9	Collaboratively working with the landlord, managing agent and other tenants as necessary to ensure suitable and sufficient COVID-19 precautionary control measures across common areas, e.g., receptions, lobbies, lifts, staircases.	2 (L) x 3 (S) = 6	No further action at this stage.	-	-

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Visitors, including maintenance and service contractors	Visitors, including contractors entering the premises could transmit or contract COVID-19 at the workplace.	3 (L) x 3 (S) = 9	<p>Technology available to support virtual meetings.</p> <p>Site guidance on COVID-19 safety protocols communicated to visitors in advance (phone, email, etc.) and upon arrival. COVID-19 Visitor Form for visitors to evaluate themselves for COVID-19 risk prior to accessing the office.</p> <p>Maintaining a record of all visitors and providing non-touch alternatives to reception sign-in procedures for visitors.</p> <p>Routine maintenance works performed outside of operational hours where possible (e.g., emergency light testing and water hygiene testing), to reduce person-to-person contact.</p>	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
Responding to a case or outbreak of COVID-19 within the workplace	COVID-19 transmission occurring between employees, contractors and/or visitors following a case of COVID-19 inside the office.	3 (L) x 3 (S) = 9	<p>For contact tracing purposes, employees are encouraged to download the NHS COVID-19 app and also maintain a private list of employees with whom they have come into contact during the day.</p> <p>In the event of an individual developing suspected COVID-19 symptoms whilst attending the office, they should leave the premises as soon as safely possible (wearing a face covering if possible) and follow UK Government guidance.</p> <p>COVID-19 UK Case Response process, EMEA Case Reporting process, and corporate Contact Tracing Policy developed and communicated.</p> <p>Exposure areas are to be thoroughly cleaned per the more stringent of UK Government or corporate guidance.</p>	2 (L) x 3 (S) = 6	No further action at this stage.	-	-
First aid administration	COVID-19 transmission occurring between a first aider (employee) and other employees, contractors and/or visitors during the administration of first aid treatment.	3 (L) x 3 (S) = 9	<p>Training for first aiders covers general personal hygiene and infection control (blood-borne pathogen) precautionary guidance.</p> <p>First aiders, wherever possible, to support injured parties to self-administer basic first aid and maintain social distancing. Where breaching social distancing between the first aider and the recipient is unavoidable, surgical masks are to be worn by both parties, where possible. Additionally, the first aider is to wear nitrile gloves and a disposable apron.</p> <p>A face shield must be worn by the first aider if the person receiving treatment is coughing or unable to wear a mask, or if there is any anticipated risk of contamination with splashes, droplets of blood or body fluids.</p> <p>Only deliver CPR by chest compressions and use a defibrillator - do not do rescue breaths in accordance with Resuscitation Council UK guidelines. If a decision is made to perform mouth-to-mouth ventilation, use a resuscitation face shield.</p>	2 (L) x 3 (S) = 6	No further action at this stage.	-	-

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<b>Emergencies, accidents, security and other such unplanned incidents</b>	Anyone at the work premises (incl. employees, contractors and visitors) could be harmed by being unsure of exit measures in the event of an emergency (e.g., fire) due to COVID-19 related controls or through the provision or lack of emergency support.	1 (L) x 6 (S) = 6	<p>In an emergency, (e.g., a fire), those in the work premises do not have to adhere with social distancing guidance if it would be unsafe to do so. All emergency exit routes are open.</p> <p>First Aider and Fire Marshal staffing maintained throughout periods of reduced occupancy levels.</p> <p>Workers involved in the provision of assistance to others to pay particular attention to sanitation measures immediately before and after treating a casualty, including hand hygiene (e.g., First Aiders and Fire Marshals).</p> <p>Personal Emergency Evacuation Plans (PEEPs) reviewed prior to the return of any impacted individuals, incl. suitability assessment and availability of assistance.</p>	1 (L) x 3 (S) = 3	No further action at this stage.	-	-
<b>Stress, mental health and wellbeing adversely impacted, initiated or exacerbated by the COVID-19 pandemic and associated workplace changes</b>	Workers (employees and contractors) could be affected by factors such as isolation and health concerns, resulting in a broad range of symptoms such as anxiety, difficulty sleeping, chest pain, elevated blood pressure, headaches and other symptoms associated with stress and poor mental health.	3 (L) x 6 (S) = 18	<p>Management, HR, UK EHS Committee, Employee Group and other stakeholders promoting good mental health and overall wellbeing awareness to workers during the COVID-19 pandemic and advising of support available.</p> <p>Providing support for workers around mental health and wellbeing. This includes but is not limited to, employee assistance programme, health services, training, mindfulness sessions, fitness benefits and organised virtual group activities.</p> <p>Line managers keeping in touch with staff who are working from home, and checking on their working arrangements including their welfare, mental and physical health.</p>	3 (L) x 3 (S) = 9	No further action at this stage.	-	-
<b>Work-related travel and external in-person meetings</b>	COVID-19 virus transmission occurring between any individuals involved in face-to-face meetings, including employees and others.	3 (L) x 3 (S) = 9	<p>Follow the most protective of UK Government, travel provider, venue, FM Global and client precautionary measures for COVID-19.</p> <p>Carry out a daily health self-assessment to evaluate for COVID-19 symptoms prior to meeting others.</p> <p>Notify the Company via line managers and/or HR if you consider yourself as a vulnerable individual at higher risk from COVID-19.</p> <p>Maintain social distancing, wherever possible. Wear a face covering if required by the authority having jurisdiction or law.</p> <p>Practice good hand hygiene, including thoroughly washing hands regularly and/or using hand sanitiser.</p> <p>Use of the NHS COVID-19 app is encouraged.</p> <p>Consult travel partner regarding international requirements.</p>	2 (L) x 3 (S) = 6	No further action at this stage.	-	-

# Appendix 1 – Risk Rating Matrix

		RISK RATING				
		Remote	Possible	Likely	Imminent	
Increasing Severity ↑	10 = Grievous bodily injury, permanent disability(s) or fatality(s)	High	Important (10)	Significant (20)	Significant (30)	Major (40)
	6 = Injury or illness requiring off-site medical treatment and worker unable to perform normal job duties (lost time or job restrictions) for several days	Medium	Important (6)	Important (12)	Significant (18)	Significant (24)
	3 = Injury or illness requiring off-site medical treatment with worker able to perform most normal job duties or with minimal days away from work	Low	Minor (3)	Important (6)	Important (9)	Important (12)
	1 = Insignificant or minor injury or illness requiring only on-site first aid treatment	Insignificant	Negligible (1)	Negligible (2)	Minor (3)	Important (4)
			Remote	Possible	Likely	Imminent
			1 = Unlikely to occur, though possible	2 = May occur at some time, previous audit reports indicate non-compliance	3 = Expected to occur at some time	4 = Expected to occur regularly, possibly many times, consequence will be experienced unless action is taken
			Increasing Probability →			