

Theme 3: A transformed workforce

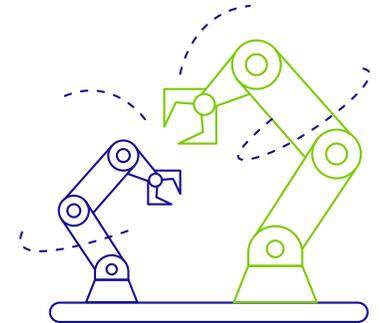
Supporting a transformed workforce

COVID-19 has transformed the workplace as we know it. Businesses, both multinational and domestic, have to shift to a fully or partially remote workforce to accommodate social distancing restrictions and other safety measures, introducing new types of risks.

As more and more employees work from home, a good working environment and habits are crucial to employees' physical and mental health. According to a survey by the Mental Health Association of Hong Kong, 87% of employees suffered from work stress during the pandemic, with close to half (42%) surveyed also reporting signs of anxiety disorder.¹ Although occupational injuries decreased during the first half of 2020 compared to the previous year, this might change as work from home perils, such as ergonomics injury, may take longer to manifest.² SMEs need to ensure compliance with the Occupational Safety and Health Ordinance with adequate protection for the health of the workforce and the business.

Reliance on home, mobile and public networks with lax wifi and server security, coupled with portable laptops, could also pose a security risk for businesses. SMEs need to ensure their employees are not complacent with data at home, by using a strong password with multi-factor authentication, and a Virtual Private Network (VPN) to create extra layers of cybersecurity for themselves and their company.³

Employees are the most valuable assets of a company, besides taking steps to ensure cyber security, businesses also need to consider appropriate protection for their staff to ensure a healthy and happy workforce.



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of employees suffer from work stress during the pandemic¹

¹ Mental Health Association of Hong Kong, Mental health survey, in South China Morning Post

² Legislative Council Panel on Manpower, Hong Kong's Occupational Safety Performance in the First Half of 2020

³ Andrew Taylor, Chubb's Cyber Product Head in Asia Pacific 3 Cyber Security Tips for Working from Home

Meet Jack from Lightning Design & Branding

HIS BUSINESS

Jack runs a 20-person creative design and branding agency. The pandemic has forced him and his team to work remotely, with flexible work arrangements. This new arrangement brings new risks to his employees and business.



WHAT HAPPENED

4 Workplace Scenarios

1. Home office security

Many on Jack's design team enjoyed working together from one of their colleagues' home to brainstorm ideas well into the night. One of those evenings resulted in his lead designer accidentally downloading malware, resulting in a leak of confidential client information.

Chubb's Coverage: Cyber to cover third party liability due to leakage of personal data and the incident investigation costs.

2. Ergonomics injury

Sarah doesn't have a proper workstation at home and has been working on the ironing board in her cramped apartment in Kowloon, leading to severe sciatica.

Chubb's Coverage: Work from home (WFH) insurance to cover WFH accidents that happen to employees and also mobile office risks.

3. Failure to promote

With limited visibility over his branding team's day-to-day tasks, Jack recently promoted David to a senior role outside of the promotion period based on his recent award-winning project.

This led Janet to file a discrimination lawsuit against the firm for failing to promote her because of her seniority in age and pregnancy, even though David and her co-lead that project.

Chubb's Coverage: Employment practice liability under Directors & Officers Liability.

4. Social media sharing

A junior creative staff Lucy, shared on her Facebook about an unnamed client's inappropriate business behaviours. The post gained in popularity while she was on leave, and the shared details led to broader suspicion that it was one of their top clients. The client filed a defamation lawsuit against the company due to reputation damage to their business.

Chubb's Coverage: General Liability; Umbrella & Excess Casualty to cover the liability risk arising from the misbehaviour of employees.

Please contact your insurance intermediary or Chubb for a tailored solution for your business.

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