

irwin siegel agency

RISK MANAGEMENT DIVISION

## TELECOMMUTING





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\*Information found in this Telecommuting resource is a generalized collection of information and is to be used as a guide to your company's Telecommuting program.



## WHAT IS TELECOMMUTING?

Telecommuting is when an employee(s) works from a remote location associated with the home office. The remote location can be a local coffee shop, a hotel room, and most commonly inside the employee's home. There are two types of Telecommuting employees: Part Time and Full Time. Part time telecommuting employees will spend anywhere between 2-4 days at the home office and then work the other days in the main office. Full time telecommuting employees will work from the home office all throughout the scheduled work week.

Telecommuting sounds like an ideal arrangement for many people, but in reality it is not something that all employees or employers will be up to doing.



## **Advantages of Telecommuting**

### **Employee(s) Advantages:**

1. Savings in time and commuting costs
2. Surveys show employees are happier when working from home
3. Higher productivity and less distractions
4. More flexibility with organization of daily tasks (better personal time management)

### **Company Advantages:**

1. Reduced absenteeism
2. Increased number of potential candidates for a job
3. Savings in energy, office space requirements, maintenance and housekeeping
4. An employer is able to find talent in a larger geographic area
5. Talent retention is greater when it comes to productive employees

## **Disadvantages of Telecommuting**

### **Employee(s) Disadvantages:**

1. Employees might feel isolated
2. May face typical house interruptions such as spouses, children, pets
3. Being less aware of company changes
4. Fear of being “under-managed” or “out of sight, out of mind”
5. Employees may feel they need to work more or atypical hours

### **Company Disadvantages:**

1. Lack of supervision could create wasted time and over-reported work hours
2. Cyber security is a major issue for companies that have sensitive data
3. Equipment expenses may rise for employers

# POTENTIAL ISSUES

There are potential Issues that can arise when employees use Telecommuting. These such issues include but are not limited to privacy concerns, ergonomics, work schedules, workers compensation & occupational health liabilities for companies, and enforcement of safety laws.

## Issues that Employers Should Consider when implementing a Telecommuting Program

### IT/Security

1. An employer must have a detailed and very clear expectation outline for the telecommuting employee and guidelines for any potential safety issues
2. The employer should have an acceptable policy with detailed expectations of the employee's computer use, company data, and online media.
3. The employer should provide the employee with company issued equipment instead of them using their personal equipment. The employee's home office needs to have the same level of security as the main office.
  - If the employer is providing the employees with laptops, unless this will interfere with the work that they need to do, the employer should also state in the policy that the use of that equipment in unsecured environments, such as wireless networks available at public locations like coffee shops is prohibited.
4. If the company has blocked sites at the office then the same sites must be blocked at the home office.
5. Will there be remote access to the company's main computer systems outside of the office or not? How and what type of software or equipment is necessary?
  - An IT employee should ensure the remote networks are properly secured and the machines are protected by firewalls, antivirus software, and failed log on lockout settings, etc.
6. Telecommuting employees should not be given administration privileges on their work computers to prevent non-work related programs from installed.
  - IT employees should remotely handle such updates or changes.
7. Prospective Telecommuting staff should sign off on the policy. The company should be updated annually or when implementing new technology or new ways of using the technology within the company.

## Health / Safety

1. Will the employer or the Health and Safety Committee have access to the house for safety inspections? Or, will alternative arrangements be made such as the worker using checklists or submitting photos of the work area?
2. What parts of the house will be considered the 'workplace'? Is the bathroom and/or kitchen included?
3. Telecommuting employees must immediately report any accident or injury to their supervisor (just as they would at the office).
4. The company should have mechanisms in place to educate the employees on ergonomics and safety checklists. Many injuries are preventable.
5. How will the company investigate accidents or injuries?
6. Periodical assessments of the employees' work space should be completed with accompanying documentation to ensure that they are continuing to meet the required safety requirements.
7. Employees should be required to sign these documents to indicate that they are liable to adhere to the expectation and safety instructions laid out by the company.
  - The agreement should state that the employees are covered under workers' compensation laws only if they are performing the designated job duties.





## **Financial**

1. Who will buy and maintain the equipment such as the desk, chair, computer (including software and updates), fax, general office supplies, etc.?
2. What expenses will be reimbursed such as Internet access, business telephone calls, office supplies, etc.?

## **Work Hours/Work Duties**

1. Duties, expectations, and deadlines should be clearly outlined and agreed upon by the employer and employee prior to start date.
2. What will the employees' work hours/ availability be?
3. How will overtime be approved?
4. The employees must understand to not "overwork". There are natural breaks in an office setting that might not occur while at the home office.

## **Communication**

1. When and how often will the employees check for messages?
2. Will the primary contact method be by telephone or e-mail?
3. What number will be used to reach the employees at home? Is there an alternative number?
4. Who will have access to the home office phone number?
5. How will the listing of work assignments, due dates, work expectations, etc. be laid out?
6. How will hours/ time be tracked? Will there be a time tracked program that they must log into while working to prevent false claims of overtime and hours worked?

# TELECOMMUTING POLICIES

These issues can be rectified through concrete and clear expectations in the company's detailed policies. The expectations of the company's employees participating in this program should be in writing. There is no guideline for a "one fits all" policy. The length of the policy will be determined by how many issues the company deems necessary to address. Here is a general list of the categories that could be included in a company's telecommuting policy:

Compensation and Work Hours

Eligibility

Equipment/Tools

Workspace

Office Supplies

Workers' Compensation

Liability

Dependent Care

Income Tax

Communication

Evaluation

*\*Your document should reflect your company's needs, policy, and regulations. Your company should always have a detailed acceptable use policy regarding the use of computers, company data, and online media, whether or not you have employees who work from home. If you do have remote workers, this becomes even more important.*



Along with the company's Telecommuting policy, it would be beneficial, however not mandatory, to have a Telecommuting Agreement between the employer and the employees. This agreement will define the responsibilities of both parties. The agreement is very similar to the Telecommuting policy. Here is a general list of categories that could be used for the Telecommuting Agreement:

Scope of Awareness

Term of Agreement

Termination of Agreement

Salary/ Job Responsibilities/ Benefits

Work Hours/ Overtime/ Vacation

Work Schedule

Equipment

Workspace

Office Supplies

Workers' Compensation

Liability for Injuries

Dependent Care

Income Tax

Evaluation

*\*Should you choose to use this agreement the document should reflect the company's needs, policies, and regulations. The employees will need to sign the document upon reviewing it.*



## POTENTIAL EMPLOYEE TRAITS

When implementing a Telecommuting program employers should look for the following traits in candidates:

- Are able to work productively on their own
- Are self-motivated and flexible
- Are knowledgeable about the job
- Have a low need for social interaction
- Are dependable and trustworthy
- Have above average performance records
- Are organized
- Have good communication skills

The employer should make it clear upon the employee accepting the position that the employee must be clear with household members, friends, and relatives that during the agreed upon work hours the employee is working and should not be disturbed with unnecessary distractions. In some cases companies have had the employee sign an agreement stating that they will not allow children, pets, and/or family members in their home office. This is not a mandated requirement but it is deemed a good idea that can reduce the risk of injury during work hours and assist in preventing unnecessary security risks.

## SETTING UP HOME OFFICE

Note: For office ergonomic tips please refer to our Risk Management Office Ergonomics flyer which can be found on our Risk Management website: [www.isa-risk.com](http://www.isa-risk.com).

Setting up a home office should be done with great consideration and with the involvement of the employer. An employees' home office should have the same health and safety regulations that are found at the work office. Whenever possible the home office should reflect a similar set up as the work office for ergonomics. The employee should make sure that the room chosen for the home office is in a place where he/she can easily concentrate (preferably not in a room with a TV). The room must be big enough to house all of the electronic equipment required to perform all of the employees' designated job duties of the position while being able to maneuver in a comfortable and safe manner. The lighting of the room must be beneficial for working conditions. The room should be arranged so that the lighting does not cause reflections or glares on or from the computer screen.

The room should have enough electrical outlets to safely power all the equipment while adhering to the safety regulations of the employee's company. The employee should have a separate phone line aside from the home landline and a secure internet connection to ensure privacy with an answering machine or voicemail.

To ensure all safety regulations are in compliance at the home office, the employee should reference a safety checklist provided by the employer. This safety checklist should include all regulations relevant to the employer's safety standards.

Upon completion of the room being set up it should be documented with photos and the safety checklist which should be housed at the work office. The photos and checklist should be completed at least bi-annually, or at the company's preference, to ensure safety practices are continually being adhered to.

## Telecommuting Safety Checklist Agreement Template

Employee \_\_\_\_\_

Department \_\_\_\_\_

Supervisor \_\_\_\_\_

The following checklist is to assess the overall safety of the telecommuter's work location. The employee should read and complete the safety checklist. Upon completion, the employee should sign and date the checklist and return it to their supervisor.

### General Safety

- ☐ Floors are clear and free of hazards
- ☐ File cabinets are not top heavy
- ☐ Temperature, ventilation, and lighting are adequate
- ☐ Home tested for Radon

### Ergonomics

- ☐ Desk, chair, computer, and other equipment arranged to eliminate strain on all parts of the body.

### Fire Safety

- ☐ Smoke detector is in working order and is covering the designated workspace
- ☐ Carbon Monoxide detector is in working order
- ☐ Workspace is kept clear of combustible materials
- ☐ Walkways and doorways are unobstructed
- ☐ Fire extinguisher available
- ☐ Secondary exit available

## Electrical Safety

- ☐ Plugs, outlets, and cords are in good working order. No exposed/damaged wiring
- ☐ Cords and cables are placed so not to become a tripping hazard
- ☐ Outlets are grounded with 3 prong plugs and not overloaded
- ☐ Surge protection in place for electrical equipment
- ☐ Proper ventilation for electrical equipment
- ☐ Emergency Preparedness
- ☐ Emergency phone numbers are posted
- ☐ First Aid kit easily accessible
- ☐ Evacuation plan put in place
- ☐ Office contact knows how to reach someone near you in the event of an emergency

## Security Measures

- ☐ Files and data are secure
- ☐ Materials and equipment are in a secure place and protected from damage or misuse
- ☐ Inventory of equipment used in the office

EMPLOYEE SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

## Notes

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



## About Irwin Siegel Agency

Irwin Siegel Agency (ISA) is a leading insurance and risk management organization service the Human Services field and Non-Profit sector, and insures service providers in 50 states and the District of Columbia. ISA continues to set the standards of quality, innovation and value when it comes to developing new programs that meet the dynamic nature of the Human Services and Non-Profit fields.

Our Risk Management Division continues to develop specialized resources to assist our customers in their endeavors to effectively manage risk and control losses. In conjunction with our business partners, we offer loss control training seminars and teleconferences that address important field-related issues. We have also accrued an inclusive video lending library containing information on field-related programs, including but not limited to; vehicle safety, workforce issues, stress management, medication administration, fire safety, self-determination, and working with challenging behaviors.

Not only does our Claims Department offer a caring and experienced staff, but also the claims offices with which we work are staffed with designated adjusters who have extensive training in the Human Services and Non-Profit fields and who are familiar with the unique coverages and nuances of our policies. To supplement our adjuster base, we have a network of distinguished legal professionals who bring years of successful experience to the table, particularly with regard to those legal matters indigenous to the Human Services and Non-Profit fields.

### **ARE YOU COVERED?**

Some insurance coverages available through ISA include:

- Directors & Officers Liability Insurance
- Employment Practices Liability Insurance
- Cyber Liability - Network Security, Privacy Liability & Identity Theft Coverage
- HIPAA/Meddefense® Plus
- Volunteer Accident Protection
- Professional Liability

*Availability may vary by state.*

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