



Commercial Insurance Profile

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Preparing for Winter Blackouts

Power cuts can strike at any time and often without warning. For instance, contractors doing work nearby could inadvertently damage power cables, leaving neighbouring businesses unable to function. However, this winter presents a very different challenge. Alongside the usual risks, the National Grid said households and businesses could experience a series of three-hour power cuts largely due to gas supply issues resulting from Russia's invasion of Ukraine. Unfortunately, such outages could have significant productivity and health and safety implications. As such, it's vital that organisations take measures to prepare for worst-case scenarios this winter. Consider the following measures:

- **Be prepared.** Consider investing in backup generators; they provide power separate from the main grid in the event of blackouts. Remember, test generators regularly to ensure they work as expected.
- **Review safety.** Conduct a thorough risk analysis to determine potential safety issues. For instance, if the fire alarm system requires electricity, plan an alternative method for raising the alarm during blackouts (eg a klaxon). Moreover, keep on top of housekeeping; remove obstructions from pathways and pedestrian routes to reduce the chance of slips and trips in low light.
- **Utilise mobile devices.** Wi-Fi may be unavailable during blackouts, so mobile phones may be employees' only connection to the outside world. As such, remind staff to keep phones fully charged. To conserve phone battery during power cuts, employees should turn off Wi-Fi and Bluetooth, reduce the screen's brightness and activate the handset's low-power mode. Additionally, encourage employees to keep laptops and tablets charged so they can continue to work offline as needed.
- **Be flexible.** If blackouts are pre-planned, consider temporarily changing regular business hours so operations can continue as normal. Alternatively, extend workload deadlines so employees aren't penalised for something not within their control.

Finally, consider outlining appropriate measures in a detailed emergency management policy and disseminating it companywide. For further workplace preparedness tips, contact us today.

Employee Morale and Business Interruptions

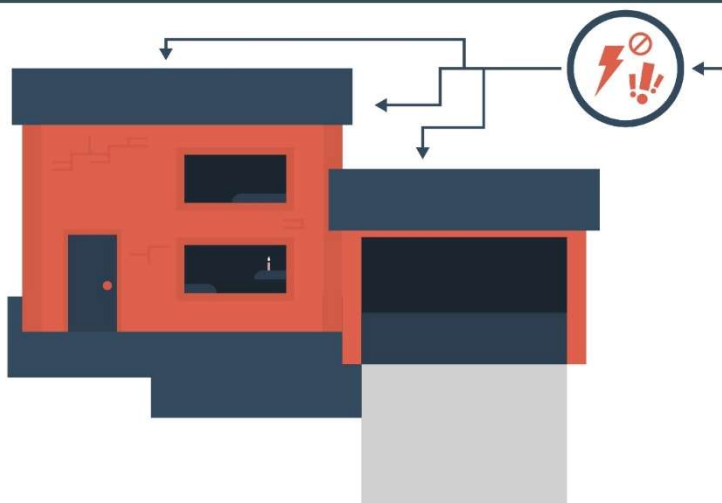
Running a business is hard work in any environment, but it's even more challenging in a tough economy. Making matters worse, the UK is in the midst of a labour crisis; job vacancies are plentiful, but there's a lack of talented candidates to fill positions. Consequently, organisations have another issue to add to their growing concerns: employee morale.

Maintaining employee morale is important for all organisations. If dissatisfied employees leave their jobs, the significant loss of talent can pose major threats to business operations, including reduced productivity, diminished workplace culture and financial losses. For instance, when employees leave, it's expensive and time-consuming to scout, recruit and train replacements. These funds could be better spent elsewhere. Consider the following tips to increase employee satisfaction, bolster retention and avoid associated interruptions:

- **Become “employee-centric.”** Unhappy employees may perform poorly. To prevent unrest amongst workers, consider adopting an “employee-centric approach,” which entails putting the workforce experience at the heart of every business process. Before making any strategic business decisions, think carefully about the wider impacts on staff. Better still, consult employees before making organisational changes to gain valuable insight.
- **Increase employee value proposition.** Rather than offering generic benefits to staff, try to personalise the employee value proposition. Consider conducting staff surveys to determine employees' needs and wants.
- **Invest in training and development.** Broaden workforce skill levels to enable business growth. One way to achieve this is to pair new employees with mentors, which can help unlock starters' potential from the beginning.
- **Offer competitive salary and benefits.** If business finances allow, try to demonstrate to employees how much they are valued through additional compensation, benefits, perks or other offerings. This may prevent employees from leaving for higher-paying opportunities, thereby reducing business interruptions.

During the current economic and labour crises, low employee morale and its associated business losses could spell disaster for an organisation. However, by implementing strategies to prioritise employee satisfaction, organisations can aid retention efforts and bolster workforce productivity.

For further business risk mitigation strategies, contact us today.



According to the National Grid, households and businesses across Britain could experience a series of **three-hour power cuts this winter**, so it's wise to be prepared.