

LAH Covid-19 Return to Work Risk Assessment -Risk Register

Risk Ref	Risk Category	Risk Title	Risk	Inherent Risk			Controls	Residual Risk			Actions
				Impact	Likelihood	Overall Risk Rating		Impact	Likelihood	Overall Risk Rating	
RTW -01	Ops - People	Spread of COVID-19 (Visiting customers homes)	There is a risk that the virus can be transmitted through visits to multiple customers homes and guidance is not issued in a timely manner and not adhered to by the agents.	C	AC	Very High	<ul style="list-style-type: none"> Continue remote lending / collections Non remote lending guidelines implemented and must be adhered to AA to be completed electronically prior to visit Business to be conducted outside of the customer home where possible Pandemic procedures in place (covers all business procedures to adhere to local government guidelines) Safe cash collections implemented and must be adhered to In exceptional cases where remote lending and collections is not available hand sanitiser to be used after each visit 	H	P	High	<ul style="list-style-type: none"> Maintain the existing control measures in place
RTW -02	Ops - Facilities	Spread of COVID-19 Coronavirus (Shared buildings)	There is a risk where branches and CRC occupy buildings shared with other businesses that people from these other businesses using common areas do not adhere to the same standards as LAH increasing the risk of virus transmission or don't have the space to socially distance.	H	P	High	<ul style="list-style-type: none"> Risk assessments completed for each site Where there isn't sufficient space to social distance, reduce number of people in the office to a suitable number, even if that is 1. Follow local government social distancing rules Any signage and guidance provided on site must be adhered to 	H	P	High	<ul style="list-style-type: none"> Maintain the existing control measures in place
RTW -03	Ops - Non-specific	2nd Wave of Lockdown	There is a risk of a 2nd wave of lockdown nationally or in certain locations.	H	L	High	<ul style="list-style-type: none"> Follow local government guidelines Return to lockdown procedures in the specific area of remote lending and collections 	H	P	High	<ul style="list-style-type: none"> Maintain existing control measures
RTW -04	Ops - People	Spread of COVID-19 Coronavirus in office areas (People with symptoms of COVID-19)	There is a risk that people may feel pressured to come to the offices despite themselves or other members of the household showing Covid-19 symptoms, spreading the virus.	H	P	High	<ul style="list-style-type: none"> Line managers maintaining constant contact with team members and including Exco direct contact with employees and agents Pandemic Procedures outline requirements regarding Covid-19 and symptoms Covid-19 pandemic procedure is cascaded to all staff via Gateway and or email Clear comms from Exco and HR If anyone becomes unwell with a new continuous / persistent cough, a high temperature or loss of taste and smell in the workplace they will be sent home and advised to follow the stay at home guidance. Where someone has symptoms they are advised to undergo testing and share the results with a manager. All individuals who have been in contact with an infected person will be contacted and advised to follow local government guidelines with regards to isolating. If someone was infected and had been in the work place a deep clean would be conducted before the area was in use again. Line managers will maintain regular contact with staff members during this time. Follow local government guidelines following returning from other countries. 	M	P	Medium	<ul style="list-style-type: none"> Maintain the existing control measures in place Management to monitor staff to ensure staff are sent home immediately once signs of high temperature / coughing etc. Management will continually promote mental health & wellbeing awareness to staff during the Coronavirus outbreak and offer whatever support they can to help Regular horizon scanning undertaken by the Health and Safety SME on Covid-19 and safe practice updates
RTW -05	Ops - Facilities	Spread of Covid-19 Coronavirus in office areas (Proximity of people)	There is a risk of the virus being transmitted from shared use of shared services i.e. phone/desks/communal areas/toilets/walkways including the use of cups/mugs, tv remote, door handles, light switches, bike rack, etc if hands are not washed frequently.	H	L	High	<ul style="list-style-type: none"> Pandemic procedures in place Frequently cleaning and disinfecting objects and surfaces that are touched regularly particularly in areas of high use such as door handles, light switches, reception area using appropriate cleaning products and methods. Skeleton staff to reduce number of people touching the same object. Hand washing facilities with soap and water in place. Stringent hand washing taking place. Employees to be reminded on a regular basis to wash their hands for 20 seconds with water and soap and the importance of proper drying with disposable towels. Also reminded to catch coughs and sneezes in tissues – Follow Catch it, Bin it, Kill it and to avoid touching face, eyes, nose or mouth with unclean hands. Tissues will be made available throughout the workplace. Communication required to advise employees/agents of minimum requirements (as outlined in the controls) when in attendance at the office and the requirement to wash hands in the Pandemic Procedures Removal of some tables / seats Enhanced cleaning of kettle, microwave etc. Stagger lunch breaks Tape on the floor to show sufficient social distance space (if applicable based on location risk assessment) Rigorous checks will be carried out by line managers to ensure that the necessary cleaning procedures are being followed. Sensible social distancing i.e. one person in the toilet cubicle at one time No site meeting permitted where social distancing cannot be guaranteed, only key worker who are authorised to travel can do so by use own transport Bike shed not be used for smoking (Head Office) Meetings to continue to be held virtually No shift rotations to be used Printing limited to essential printing only Hot desking is banned 	M	P	Medium	<ul style="list-style-type: none"> Rigorous checks will be carried out by line managers to ensure that the necessary procedures are being followed Monitor the effectiveness of the control measures put in place.
RTW -06	Ops - People	Spread of Covid-19 Coronavirus in office areas - Asymptomatic employee/agent	There is a risk of an employee/agent contracting the virus and being asymptomatic and passing the virus on to others.	H	L	High	<ul style="list-style-type: none"> Limited staff in buildings Hand washing facilities with soap and water in place. Stringent hand washing taking place. Employees to be reminded on a regular basis to wash their hands for 20 seconds with water and soap and the importance of proper drying with disposable towels. Also reminded to catch coughs and sneezes in tissues – Follow Catch it, Bin it, Kill it and to avoid touching face, eyes, nose or mouth with unclean hands. 	M	P	Medium	<ul style="list-style-type: none"> Maintain existing control measures

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RTW -07	Ops - People	Mental health/Wellbeing	There is a risk of increased mental health issues due to concerns over leaving the home and returning to work with the risk of catching Covid-19 leading to increased stress, including those that are continuing to self isolate.	M	P	Medium	<ul style="list-style-type: none"> Line manager to discuss with employees whether returning to work is right for them. Continue to follow local government advice. Managers signpost employees to the Mental Health First Aiders if applicable. - Line manager dealt with on a case by case basis. LMS wellbeing completed by all 	M	P	Medium	<ul style="list-style-type: none"> Maintain existing control measures
RTW -08	Ops - Supplier	Spread of COVID-19 Coronavirus. (Services / contractors/deliveries)	There is a risk that contractors will be unable to supply services such as cleaning, stationary delivery, confidential waste collection, post deliveries and collections etc. due to reduced staffing levels and where they are able to then there is the risk of spreading Covid-19.	C	P	High	<ul style="list-style-type: none"> Only critical suppliers / contractors allowed on site. Hand washing facilities with soap and water in place. Stringent hand washing taking place. Contractors on site must be approved by appropriate Exco member prior to visiting as per Pandemic Procedures. Deliveries controlled to reception/good inward areas Social distancing applied at reception/goods inward Delivery personnel site access restricted to reception/goods inward Personal deliveries are temporarily prohibited. 	H	U	Medium	<ul style="list-style-type: none"> Maintain existing control measures
RTW -09	Ops - People	Spread of COVID-19 Coronavirus. Business Travel or Place of Work (Sharing and public transport)	There is a risk of the virus being caught from sharing transport including public transport when commuting to and from work and car sharing either to work or as dual visits.	M	P	Medium	<ul style="list-style-type: none"> Pandemic Procedures advise not to car share Continue with remote 121's Dual Visits suspended. Only key essential staff are eligible to travel only where deemed necessary and must attend work Public transport is used only where own transport is not available to get to place of work and follow local government guidelines. 	M	U	Low	<ul style="list-style-type: none"> Maintain the existing control measures in place
RTW -10	Ops - People	Spread of COVID-19 - (Fire risk and First Aider)	There is a risk that if only skeleton staff return to work in HO & CRC (or staggered shifts) there may not be an identified first aider or fire warden on the premises.	C	P	High	<ul style="list-style-type: none"> Redefining emergency muster points to allow for social distancing during emergencies, updated fire marshals Updated First Aid training provided based on St Johns Ambulance guidelines (only applicable in Head Office and CRC) 	M	U	Low	<ul style="list-style-type: none"> Maintain existing control measures
RTW -11	Ops - Facilities	Legionella	There is a risk of Legionella spreading due to water supplies remaining stagnant throughout lockdown, including water bottles which are out of date.	H	P	High	<ul style="list-style-type: none"> Landlords entering buildings during lockdown and running taps Water bottles to have use by dates checked and if out of date to be disposed of through dispenser provider using social distancing Water dispensers to be wiped and cleaned after using Water bottles that have been sat on the dispenser during lockdown to be removed and replaced with a new water bottle Landlords Legionella certificates to be obtained. When go back into the office comms required about standing water and running the taps. 	M	U	Low	<ul style="list-style-type: none"> Maintain existing control measures
RTW -12	Ops - Facilities	Spread of Covid-19 Coronavirus - Air con circulating air	There is a risk of recirculated air spreading the virus through the air con system.	M	P	Medium	<ul style="list-style-type: none"> Limited staff on site Recommend air con to be turned off and windows opened where possible. This must be confirmed by government regulation or contractor to advise. 	M	U	Low	<ul style="list-style-type: none"> Maintain existing control measures
RTW -13	Ops - Process	Business Incident management	There is a risk that the business incident process is not followed and any outbreak of the virus cannot be monitored and actions put in pace within a reasonable timescale	M	L	High	<ul style="list-style-type: none"> BIM procedure in place with specific notes on logging suspected and confirmed Covid-19 	M	U	Low	<ul style="list-style-type: none"> Maintain existing control measures
RTW -14	Ops - People	Spread of Covid-19 Coronavirus in office areas - Recruitment	There is a risk of taking on employees / agents who have been working during lockdown and have a greater chance of carrying the virus and spreading to existing employees / customers	H	P	High	<ul style="list-style-type: none"> Process in place for recruitment of employees and agents Video calling Pandemic Procedures in place 	M	U	Low	<ul style="list-style-type: none"> Maintain existing control measures
RTW -15	Ops - Facilities	Spread of COVID-19 Coronavirus (Use of lifts)	There is a risk of staff in branches using the lift to get to the office resulting in increased spread of the virus either by sharing an enclosed space or touching the same buttons as other people.	M	P	Medium	<ul style="list-style-type: none"> Use of lifts in shared offices are to have one person in the lift at one time. Pandemic Procedures implemented Local risk assessment completed 	L	U	Low	<ul style="list-style-type: none"> Maintain existing control measures
RTW -16	Ops - People	Vulnerable people / high risk groups / key workers (living with)	There is a risk of employees who live with key workers being an increased chance of carrying the virus into the office or employees living with vulnerable people	M	P	Medium	<ul style="list-style-type: none"> Allow those employees to continue to work from home until such a time that is considered safer to return to work. Risk assessment completed for all locations 	L	U	Low	<ul style="list-style-type: none"> Maintain existing control measures
RTW -17	Ops - Non-specific	Agents and managers crossing borders.	There is a risk of field managers/agents crossing Scottish / Welsh borders breaching those countries lockdown rules causing reputational damage to LAH	L	P	Low	<ul style="list-style-type: none"> Field questionnaire issued prior to return to offices. Follow government guidelines 	L	U	Low	<ul style="list-style-type: none"> Maintain existing control measures

Do not type on this last row - To Insert new risks, highlight the low above, click on copy, then right click and 'insert copied cells'. This will retain the automatic risk calculation and formatting
 TIP - if copying information from another spreadsheet use 'paste special' to preserve any automatic formatting

Ops - Data/IT, Ops - Customer, Ops - Facilities, Ops - Financial, Ops - People, Ops - Product and Distribution, Ops - Legal/Regulatory, Ops - Process, Ops - Supplier, Ops - Non-Specific, Credit, Market, Funding & Liquidity, Business, Conduct

Impact

	Financial Cost	Reputational	Regulatory	Operational
Critical	A major financial impact (£902,000 - £1,500,000) and a serious threat to the viability of the Project/Function	Significant impact on LAH's reputation or brand which might be long lasting and / or difficult to overcome.	Major Compliance breach - could result in sanctions	Significant impact on operational performance resulting in significant consumer dissatisfaction, loss or significant account closure
High	A high financial impact (£449,500 - £898,999) and a serious threat of failing to materially achieve Project/Function deliverables	Issue which would require careful management with some damage at an individual customer / stakeholder level.	Technical Compliance breach giving rise to increased regulatory attention	Noticeable Impact on operational performance resulting in some /consumer dissatisfaction / loss or account closure
Moderate	Minor financial impact (£179,800 - £445,499) and minimal material impact on Project/Function deliverables	Local media coverage and market commentary	Localised / easily remedied Compliance breach	Minor impact on operational performance, low volume of customer dissatisfaction
Low	Little or no financial impact (£0 - £179,799) on project/Function deliverables	Issue has limited visibility and is easily managed	No Effect	Isolated customer dissatisfaction

Probability/Likelihood

	Likelihood of the Event Happening in the Project Life	
Almost Certain	At least 5 per year	Very likely. The event is expected to occur in most circumstances, e.g. as there is a history of regular occurrence at the organisation or similar organisations
Likely	Between 3 and 5 per year	There is a strong possibility the event will occur, e.g. as there is a history of frequent occurrence at the organisation or similar organisations
Possible	Once or twice per year	The event might occur at some time, e.g. as there is a history of casual occurrence at the organisation or similar organisations
Unlikely	Less than 1 per year	Unlikely, but there's a slight possibility it may occur at some time

Low	Medium	High	Very High
<2	<4	<9	> or =9
Risk of this level should be monitored and mitigated against where possible. To be managed by the risk owner. No escalation required	Risk of this level should be treated and appropriate action considered on a case by case basis. This should be managed by the function and requires visibility at/direction from the Project Group/Director	Risks of that level need to be treated to manage the situation. This should be managed by the function and requires visibility at/direction from the Project Group/Director	These risks have a very high or catastrophic impact on the organisation. Requires visibility at/ direction from the relevant Committee(s)