

CASE STUDY

Meet Stephen from Shine & Dash Creative

HIS BUSINESS

Stephen runs a medium-sized digital creative agency that wins business at a global level. In order to stay competitive, he must keep up with a workforce that requires a new level of flexibility and isn't always physically in the same place. With that, come risks that were never part of the game before. See how Chubb can help in four different ways.



WORKPLACE SCENARIOS

Securing the home office

With so many people working from home, it's difficult for Stephen to make sure each workspace is secure, and to make sure his steady stream of contractors are properly onboarded. As a result, his lead designer suffers a cyber attack, and separately one of the new contractors inadvertently uses the wrong file sharing platform and exposes confidential information, resulting in two cyber breaches for the organization.

Coverage Section

Cyber 

Injured at home, on the job

After working in her cramped studio apartment for months without a proper desk, Keisha develops carpal tunnel syndrome in her left hand and ends up needing surgery.

Coverage Section

Workers Compensation 

World traveling with care

In preparing to send his team overseas for a client video shoot, Stephen learns there is growing risk of civil unrest in the area. He cancels the trip and realizes he needs a new framework to define essential business travel — and a plan for handling any situation that may arise.

Coverage Section

Business Travel Accident 

Social networking never sleeps

The company's social media manager posts something on the company's Twitter account that is misleading about and defamatory to an employee of one of their competitors, triggering a defamation lawsuit against the company.

Coverage Section

General Liability  Umbrella & Excess Casualty 

Chubb risk specialists say

Due to COVID-19, businesses were forced to shift to a fully remote workforce. Without the right equipment, tools, and processes in place, they wouldn't be able to function. As a result, telecommuting is no longer the exception to the rule.

But, while remote and flexible work arrangements are often more convenient for employees and may enable a company to hire or keep specialized talent, they also introduce new types of risks.

Makeshift home offices that don't properly address ergonomic best practices may lead to an increase in long-term injuries. Lax work habits and environmental inconsistencies in air quality and lighting can also affect the overall wellbeing and performance of employees. The risk of slips and falls still remains in the home, just as it does in the office.

Reliance on home networks and the use of contract employees — potentially with less facetime — can also lead to additional cyber exposure, whether from poor protocol training for short-term hires or from bad actors.

Coupled with shifting to remote work, attracting skilled talent — particularly technology savvy employees — can be a major concern for businesses. Along with

attractive salary and benefits, creating a flexible company culture to entice desirable employees is an important priority for many. As businesses meet these staffing challenges, it's crucial to note that some workforce accommodations and perks, if not handled carefully, can threaten business health.

Even with heightened focus on appropriate workplace behavior, individual conduct is difficult to control; and reliance on videoconferencing technology can create uncomfortable situations for remote employees. There is always the risk that an inappropriate employee action will trigger litigation and cause reputational damage to the company. Indeed, many new workforce models and practices call into question where the real risk lines are drawn.

INSURANCE PRODUCTS TO CONSIDER

-  Workers Compensation
-  Employment Practices Liability
-  General Liability
-  Umbrella & Excess Casualty
-  Business Travel Accident
-  Cyber
-  Professional Liability /
-  Errors & Omissions

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