

Reset, Restart, **Restore**



A photograph of three workers in a factory setting. They are wearing yellow hard hats and various types of face masks (surgical, N95, and cloth). The worker on the left is wearing a blue and white plaid shirt. The worker in the middle is wearing a grey N95 mask. The worker on the right is wearing a light blue surgical mask. The background is slightly blurred, showing industrial equipment.

Reset, Restart, Restore

We are living through unprecedented times and the effects of COVID-19 on our everyday lives will be felt for some time. The period of lockdown has placed our lives on hold domestically and placed great strain on commercial entities financially.

Following the Prime Minister's recent outline of a roadmap to a new normality, many businesses can take the first tentative steps into planning for the months ahead. Assessing the risk is key in that planning stage. Many businesses have, where possible, adapted to delivery or collection only services, but the most difficult stage will clearly be how we access customer and business premises.

At Crawford & Company[®], we have been working hard, not only to accelerate the execution of digital claims strategies, but also to provide relevant services to assist our clients, and their customers, in resetting and restarting commercial operations safely.

Our mission is to restore lives, businesses and communities. Our solutions have been designed to do just that. By utilising our existing skills, we are able to offer a wide range of services aimed at preparing and maintaining safe workplaces, along with using technology to complete necessary tasks that may ordinarily have been completed in person.

Deep cleaning and decontamination

National news organisations have recently reported on the large number of businesses turning to 'cleaning' services which do not necessarily have required expertise or experience. Powered by Crawford Contractor Connection®, we have developed a network of deep cleaning and decontamination specialists providing full nationwide coverage, with agreed pricing and service levels.

Our rigorous vetting and onboarding procedures will give customers reassurance that any cleaning or decontamination needs will be met by qualified, experienced personnel, whether it is a preventative clean or full decontamination, following an outbreak in the workplace. Our range of services include:

Electrostatic cleaning

1. Fast delivery system using eco-friendly products and unique electrostatic application, providing longer lasting protection.
2. Vehicle disinfecting – essential for shared fleet vehicles.

Biohazard cleaning

1. Disinfectant spray applied to required areas.
2. Disinfectant spray applied and wipe down of surface areas.
3. Disinfectant spray applied, wipe clean surfaces and apply mist fogger for 72-hour bio protection to required areas.
4. Fleet vehicle cleaning.
5. Installation of hand sanitiser dispensers at key entry points.
6. Chaperone services to assist specialist contractors while they complete emergency or essential works.

Decontamination

1. Sterilisation of ventilation systems, safe removal / disposal of contaminated items as clinical waste.



Workplace space management

Business leaders and facilities managers will be expected to balance multiple objectives, with safety as a priority. Key success measures will be employee health, property use and workplace productivity. New ways of thinking and flexibility of approach will be required in workplace management; not only ensuring regulatory compliance, but safeguarding employee welfare whilst ensuring space and resource utilisation is efficient.



1
Identify:
Who? Where? When?



2
Plan and deliver:
What and how?

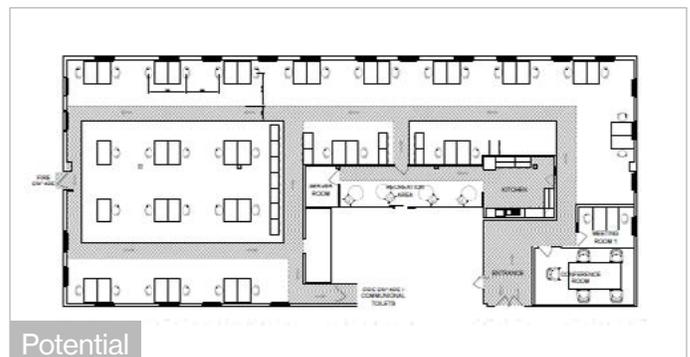
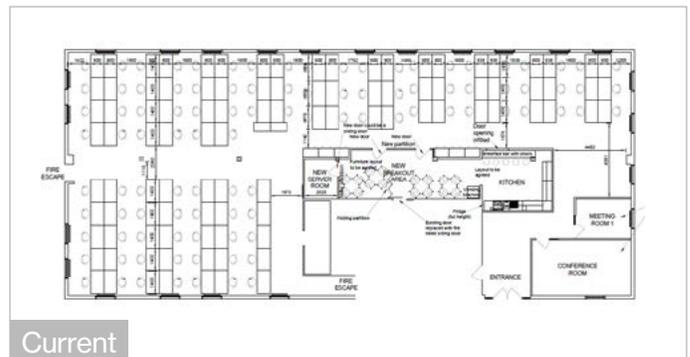


3
Monitoring and Maintenance

Crawford® Building Consultancy is available to apply our technical, design, project management and health and safety knowledge to support the corporate, economic and human needs of your business to identify, plan and deliver a safe workplace re-entry.

With regard to your business premises or those of your client, we can advise on those areas of social distancing, government guidance and practical application concerning buildings and best/safe practice to help ensure a safe, orderly and planned approach to re-occupation. Our team of experts can assist with employee management and travel plans, plus support in the formulation of an overarching plan to re-occupy. Space planning and circulation.

- Common parts review
- Delineation of duties
- Workspace review
- Business checklist and guidance
- Meeting spaces strategy
- Materials specification / sourcing
- Deliveries
- Social distancing and congestion
- Sanitation
- Building pre-return assessments
- Air quality
- Building management planning / integration with tenant occupied area



We are also able to complete any necessary re-fits or alterations via our national contractor network. Contractor Connection provides customers with the reassurance of quality, stringently vetted contractors performance managed by Crawford, delivering an unrivalled three-year warranty on works.

YouGoLook

Our YouGoLook self-service app empowers customers to submit data safely and securely using their own mobile phone.

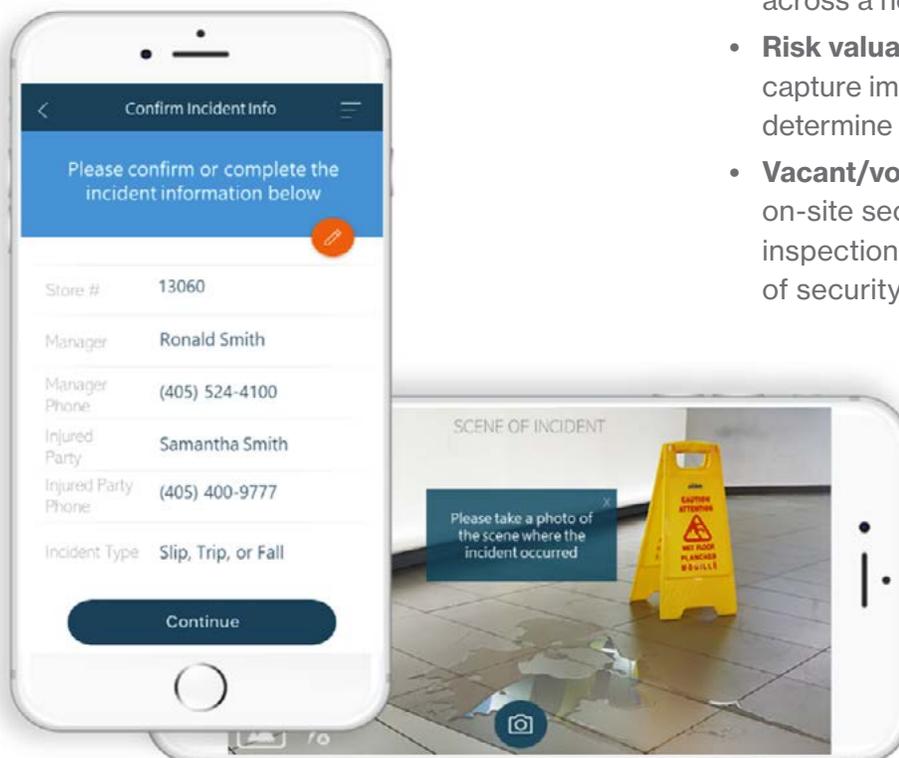
The ability to manage inspections remotely is critical to success, especially as it becomes more and more difficult to reach locations for in-person visits. Fortunately, Crawford is prepared to meet this challenge head-on with YouGoLook, a self-service smartphone application that can, in many instances, eliminate the need to send representatives to site. Designed with customers in mind, YouGoLook guides users step-by-step as they capture the images and information required to document inspections using nothing but their own smartphones.

With many organisations working remotely, there is a need to be able to capture data and imagery that can be trusted. That is why YouGoLook provides built-in features to mitigate the risk of fraud and help ensure data is handled securely:

- All photos uploaded through YouGoLook are geotagged and stamped with date and time. This means users cannot “game the system” by uploading existing photos or photos taken at a different location.
- All information is transmitted.

YouGoLook delivers great value to Crawford’s claims handling arsenal, but its usefulness extends well beyond claims. With a flexible architecture that can be adapted to almost any need, YouGoLook can be deployed in a wide array of applications:

- **Risk assessment** – Allow applicants to capture and submit images and information needed to evaluate the risk of certain assets.
- **Corporate compliance** – Leverage your own distributed employee workforce that may be on site, to validate corporate or brand compliance across a network of locations.
- **Risk valuations** – Empower customers to capture images and information needed to determine the value of an asset.
- **Vacant/void property inspections** – Use on-site security personnel to complete inspections of vacant units to provide evidence of security or damage.



Insight

The pandemic will likely result in the UK encountering a turbulent economic period, with the potential for a fourth recession in 30 years. In this scenario, businesses will potentially suffer financial difficulties and attracting new customers will be made more challenging due to the 'new normal' controls, including continued travel/social distancing restrictions.

Protecting your business by way of due diligence on potential customers will be key to a successful recovery and will provide you with information to assess, in a balanced way, the risks associated with new customers against the reward.

Our Insight team can help by providing screening reports of potential customers using databases such as:

- Voters Roll
- Companies House
- CCJ Register
- Insolvency Register
- Consented Data

Short format, or in-depth reports will provide some reassurance around the current status of the potential customer, allowing you to consider aspects such as appropriate payment terms.

For brokers, you may wish to apply additional due diligence before accepting a new client and, for this, specific insurance databases can also be interrogated to provide additional insight into a potential client's risk profile:

- Insurance Fraud Bureau
- Insurance Fraud Investigators Group
- Claims Underwriting Exchange

Reset, Restart, Restore

We have highlighted a number of services that we believe will assist you and your clients to progress a successful exit to the COVID-19 pandemic and the restrictions that it has brought with it. Of course, we welcome further discussion in relation to any of the services outlined, so that we can tailor each one to suit specific needs.

We are constantly bringing online additional solutions with the goal of restoring businesses and will keep you, our valued client, informed as often as possible.

For more information of how we are combining our technical and digital capability to assist clients with claims services provision during these times, check out our dedicated COVID-19 website – <https://www.crawco.com/covid-19/coronavirus-response>

For more information

For further information, please contact your local Crawford office or one of our regional experts below.

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About Crawford & Company®

For over 75 years, Crawford has solved the world's claims handling challenges and helped businesses keep their focus where it belongs – on people.



Loss
Adjusting



Third Party
Administration



Managed
Repair



Medical
Management



On-Demand
Services



Catastrophe
Response

9,000 employees | **50,000** field resources | **70** countries | **\$18B** claims managed annually

Crawford®

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