



# Victoria's Stage Four restrictions: Guidance for the insurance industry



The insurance industry is supporting the Victorian community during the Stage Four lockdown, including our own workers, who are working from home wherever possible. During the lockdown, residents still require a safe place to live and access to their own transport. This means insurers play an essential role in helping their customers when things go wrong and an urgent response is required.

**Please note this advice reflects the Insurance Council of Australia's interpretation of the Victorian Government's regulations relating to Stage 4 restrictions, and information provided by the Department of Jobs, Precincts and Regions. Significant penalties apply and you should independently consider the relevant regulations and how they apply to your organisation. Please visit the Business Victoria website or call 13 22 15 for more information.**

## Permitted insurance activities

Following further guidance from the Victorian Government, we consider industry employees and contractors engaged in the following activities are Permitted Workers under Stage Four restrictions:

- Personal and business insurance (including general and life insurance), and the processing and payment of insurance claims to existing customers.
- Insurance assessors undertaking work required for safety or emergency reasons. If it is possible to assess claims remotely from home, that should be done.
- Urgent and/or emergency repairs and maintenance work to residential and business properties. This includes work to maintain access to critical utilities and services such as telecommunications.
- Vehicle repairs and critical maintenance including disinfection. Repairs can be undertaken on all vehicles, not only the vehicles of Permitted Workers. However, repairs should be limited to critical work required to return the vehicle to a roadworthy condition and emergency repairs.
- Ancillary and support businesses to ensure the necessary production, supply, manufacture, repair, maintenance, cleaning, security, wholesale, distribution, transportation or sale of equipment, goods or services required for the operations of a Permitted Work Premises, or for Closed Work Premises where there are safety or environmental obligations.



Ancillary and support businesses are defined as those businesses that are necessary for the operation of the permitted industry (for example, brick manufacturing is critical to residential construction, while carpet manufacturing is not). An outsourced insurance assessment service would be critical to the insurance assessment function of a general insurer.

The full list of Permitted Work Premises is available [here](#).

A Permitted Employer is an organisation or individual which operates a Permitted Work Premises.

## On-site work

An employer can issue a worker permit to their employee if:

- The business is delivering a service in a permitted industry (insurers and service providers may cover several permitted sectors, but it is for each business to determine which may apply to its circumstances);
- The employee is working in an approved category for on-site work (see above permitted activities); and
- The work is critical and unavoidable to delivery of that service/cannot be done from home.

An employee does not need a worker permit if they are at risk at home, such as at risk of family violence.

Even if an employee is a Permitted Worker, they must continue to work from home except when on-site work is required for a reason that is unavoidable and critical.

An employee must not use a permit, even if they have been issued one, if:

- They test positive for coronavirus (COVID-19) and are required to self-isolate, or
- They are a close contact of someone who has tested positive.

Further information about Permitted Worker Permits, including the circumstances in which a permit may be issued, is available [here](#).

Permitted Work Premises in metropolitan Melbourne must also have a COVIDSafe Plan to continue their operations under Stage Four Stay at Home restrictions. Further information is available [here](#).



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## Access to childcare

An insurer or service provider can issue a Childcare Permit to a Permitted Worker in certain circumstances.

For the purposes of accessing childcare and kinder, a Permitted Worker can also include someone who is working from home.

The employee must attest that their child cannot otherwise be cared for during work hours by the employee or another responsible adult at the employee's ordinary place of residence.

If there is another carer in the household, Permitted Workers can still access onsite childcare if the other parent/carer cannot supervise children.

Further information about Childcare Permits, and other relevant considerations, is available [here](#).

## Questions and answers

The following questions and answers have been developed in the context of the overriding public health objective of minimising movement and contact between people in areas subject to Stage 4 restrictions.

**For residential and business claims, what are urgent and/or emergency repairs?**

Based on advice from the Victorian Government, urgent and/or emergency repairs are those required where the property is unsafe, unsecure, or where there is a risk to health.

We consider that cosmetic and/or non-urgent repairs, such as painting, would not meet this threshold.

Repairs can be performed while customers reside at the address (assuming it is safe to do so). Care should be taken to minimise contact between insurance employees and contractors, and customers.

**For motor claims, what are critical vehicle repairs and maintenance?**

Based on advice from the Victorian Government, motor vehicle repairs and critical maintenance are repairs required to return vehicles to a roadworthy condition. These repairs can be undertaken on all vehicles, not only the vehicles of Permitted Workers. We consider that routine servicing and maintenance and cosmetic repairs would not meet this threshold.

**Can insurance assessors attend properties to determine if there is an emergency/safety issue?**

Assessors can attend to confirm whether the property is unsafe, unsecure, or poses a risk to health.

**Are insurance contractors undertaking urgent and/or emergency repairs and maintenance work to residential and business properties subject to the construction industry guidelines, which provide that specialist contractors can only attend up to three sites per week?**

No. The Victorian Government has advised that insurance contractors undertaking urgent and/or emergency repairs fall under the 'other' category in the list of Permitted Work Premises, and as such specialist contractors undertaking this work are not limited to three sites per week as specified in the construction sector guidelines.

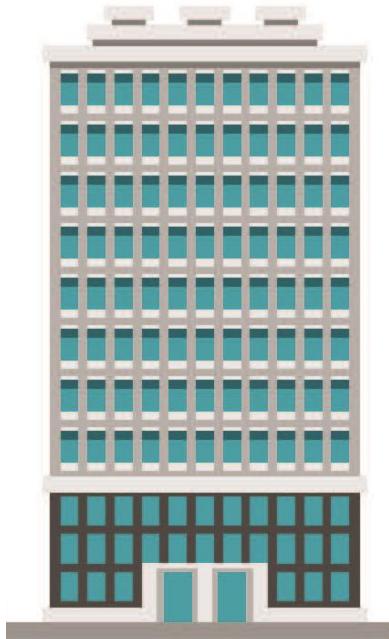
Builders and repairers will still need to have a COVID Safe plan that minimises risk to workers and customers, and follow the 'working across multiple sites' advice available [here](#).

However, repairs that are not urgent and/or emergency repairs, and that were underway before the Stage 4 restrictions commenced, are required to comply fully with the construction sector guidelines.

## Access to closed workplaces

If your office is closed under Stage 4 restrictions (in other words, it is not a Permitted Work Premises), an employee can only visit:

- a) To ensure the premises are closed safely
- b) To support employees who are working from home (for example, organising IT equipment to be delivered to their homes)
- c) In an emergency or if otherwise required by law, or
- d) To carry out emergency maintenance.



Clauses b and c allow insurers and service providers to undertake critical work on-site (such as fixing servers or accessing critical databases) to the minimum degree possible to ensure the overwhelming majority of the business can continue operating remotely.

## Need more information?

You can reach out to Business Victoria via their [website](#), or by calling 13 22 15.