

Coronavirus FAQs – Nanny Public Liability Insurance Policyholders

My employer (or someone in their household) is in self-isolation

- Your employer's household are all in self-isolation because of a suspected or confirmed case of Coronavirus. Do you still have to come to work?
 - No, as your employer and all members of their household are in self-isolation within your place of work, you will not be required to work. During this time, as your place of employment is technically 'closed' your employer can put you on furlough leave and claim back 80% of your salary from the Government (up to a value of £2,500 per month). Your employer can choose to top this value up to 100% of your usual salary if they wish.

You are in self-isolation

- If I am off sick due to Coronavirus (whether it's a confirmed case, or precautionary self-isolation) can I claim for any loss of earnings on my insurance?
 - No, you would be entitled to SSP from the first day of absence, but not entitled to claim anything from your insurance.
- If I call in sick as I have Coronavirus symptoms, and will therefore be self-isolating for the next 7 days, do I still get paid?
 - Employers are not required by law to pay full wages to you while you're off sick (although they can if they choose to do so), but you are entitled to Statutory Sick Pay (SSP) from the first day of absence.
- If I call in sick as someone else in my household has Coronavirus symptoms, and will therefore be self-isolating for the next 14 days, do I still get paid?
 - Employers are not required by law to pay full wages to you while you're off sick (although they can if they choose to do so), but you are entitled to Statutory Sick Pay (SSP) from the first day of absence.
- If I am classed as being in one of the 'extremely vulnerable' categories, and have been advised to 'shield' for 12 weeks, will I still get paid?
 - If you have received a letter or text from the Government or your GP stating that you are classed as 'extremely vulnerable', you would be entitled to SSP for the entire time that you are practicing 'shielding'.

You have childcare needs

- Am I entitled to paid time off for childcare because my child's school has closed?
 - Not necessarily. As those working in education and childcare come under the Government's definition of a key worker, you should still be able to send your children to school if there is a requirement for you to go to work (i.e. if one or both of the parents you work for are also key workers). See Government guidance below ([taken from Gov UK website, here](#)):
 - Education and childcare:
This includes childcare, support and teaching staff, social workers and those specialist education professionals who must remain active during the COVID-19 response to deliver this approach.
 - Am I entitled to time off if my child displays symptoms of Coronavirus?
 - Yes, if you live in the same household with your child, you will need to self-isolate with them (and all other members of your household) for 14 days. Employers are not required by law to pay full wages to you (although they can if

they choose to do so), but you would be entitled to Statutory Sick Pay (SSP) from the first day of absence.

My employer is claiming that I made them or their children poorly

The Public Liability section of your policy covers your legal liability arising from an injury (including death) to the children you are providing care for or third parties (such as parents). It covers amounts you become legally liable to pay as damages. It does not cover claims arising from the Covid-19 outbreak, for example where your employer alleges they or their children became ill due to contact with you while you were providing care. This is because an employer would only be able to claim compensation from you if you were found to be legally responsible for them or the children you're caring for catching Coronavirus, which is a highly unlikely scenario.

Should Nannies still be providing care during 'lockdown'?

- I have a family who has one parent as a key worker, but both parents are working from home. Will I be covered to have that child in my care, or should the parents look after the child?
 - The government strongly advises that all children who can stay at home and be cared for by a parent, should. However, children of keyworkers are entitled to childcare, should you wish to provide it. Provided you follow Government advice and comply with the terms and conditions of your insurance policy, your existing cover will remain valid.
- Will my policy remain valid if I care for the children of key workers?
 - If you are planning to care for the children of key workers following the Government's advised closure of schools and childcare settings, then provided you follow Government advice and comply with the terms and conditions of your insurance policy, your existing cover will remain valid. Please note that under current Government advice, only one parent is required to be a key worker for the family to be entitled to use childcare.

Furlough and the Job Retention Scheme – what you need to know

The UK Government is offering to help employers pay their staff during the COVID-19 crisis, if they need it.

It's called the Coronavirus Job Retention Scheme, and it may be your best chance to avoid being laid-off or made redundant. Read on to find out more about the Scheme.

What is the Job Retention Scheme?

The government has announced plans for a new scheme that will pay for most of an employee's wages while they are on furlough. But what exactly is a 'furloughed employee'?

Normally, an employee on furlough takes a period of temporary leave and receives no pay. They stay on the employer's books, and they can bring you back in when they need you.

Under the proposed Job Retention Scheme, if your employer needs to furlough you due to the COVID-19 crisis, the "no pay" element described above doesn't apply and your employer will get a grant to cover 80% of your wages up to £2,500 per month.

Why would my employer need to furlough me?

The Scheme is there to provide assistance when, for a temporary period, your employer is unable to offer work to you because of the coronavirus. This might be because they are not working or are

self-isolating and have no need for childcare for the time being. It's important to note that if your employer or their partner are classed as a key worker, and are therefore still working themselves, you should still be able to work and provide childcare if necessary.

Who decides on putting employees on furlough?

Your employer does. The key to furlough is whether your employer still needs a Nanny to provide childcare and for as long as this is the case, furlough is not needed.

What if I need to self-isolate?

Self-isolation is different to furlough. Self-isolation is dictated by a person's personal situation. People have to self-isolate if they have symptoms of coronavirus, or if they live in the same house as someone who has symptoms. Furlough is dictated by whether a person's employer can still provide them with work.

Does my employer have to pay me if I am self-isolating?

Someone who self-isolates must be paid statutory sick pay (SSP) if they meet the qualifying criteria which includes earning a minimum amount, on average, per week. SSP works slightly differently for people who have coronavirus or are self-isolating because of it; it will be paid from day one of absence rather than day four.

Payment during furlough would be different to this.

If my employer needs to furlough me, how do they do it?

Putting someone on furlough is likely to be a change to their employment terms and conditions so your employer would need to agree it with you if it would change your terms. This means speaking to you about it first and getting your consent. It's important to do this because the Job Retention Scheme will only let your employer recover 80% of your pay, so it is likely that they will want to reduce your pay to this amount. Alternatively, they could make up your pay to 100%.

Once your employer has got your agreement to furlough on reduced pay, they should confirm this in writing, setting out the date that furlough will begin. Your employer will need to keep you on furlough for at least three weeks if they want to recover the 80% wages from the Scheme.

Employers can only get the grant for PAYE workers.

What if I don't want to be furloughed?

Some employees may not be keen to see their pay drop to 80% during furlough, however, once it is explained to you that the only alternative may be redundancy, this may make furlough seem a more attractive option. Furlough will keep your job open for you to come back to when your employer can provide work again.

When does furlough end?

The Scheme is intended to run for a maximum of three months. Claims can be backdated to 1 March 2020 so we expect the initial period to run until the end of May, though it may be extended. Your employer doesn't need to furlough you for the whole three-month period, as long as the period of furlough they use for each employee is at least three weeks long. They can stop using it at any time after this three-week period when they can provide work to you again.

How does my employer get the government grant?

Your employer will need to use a new online portal to tell HMRC who their furloughed workers are and what their earnings are. The money will then be paid into your employer's bank account. It is expected that the first payments will be made at the end of April. The online portal isn't quite ready yet.

Furlough and the Job Retention Scheme

Government guidance regarding furlough and other support available to businesses and employers - [click here](#)