

# AUTHORISED REMOTE WORKER DECLARATION

<b>Name of Authorised Remote Worker:</b>	
<b>Approved Coverholder Name:</b>	
<b>Approved Coverholder PIN:</b>	
<b>Address line 1:</b>	
<b>Address line 2:</b>	
<b>Address line 3:</b>	
<b>City / Town:</b>	
<b>State/ Province:</b>	
<b>Country:</b>	
<b>Postcode / Zip code:</b>	

## Declaration by a Director of the Coverholder

I confirm that the individual named above is deemed to be an Authorised Remote Worker and that we comply with the following subjectivities.

1. A sample of risks written by the Authorised Remote Worker is reviewed on at least a monthly basis
2. There is an appropriate system backup (BCP) linked to the main offices to ensure data is not lost should an unforeseen event occur
3. Hardcopy files retained in the remote location also have a mirror copy held in the coverholder's office
4. Any work-related documents or files (whether electronic or hard copies) stored at the remote location are sufficiently secured and segregated from personal files to meet provincial/state/federal privacy legislation and any other relevant legislation
5. The Authorised Remote Worker uses corporate email accounts, rather than personal accounts at all times when acting in their capacity as an employee
6. The remote address is not advertised as a business workplace and does not feature on business correspondence.

We will notify Lloyd's immediately should this cease to be the case.

<b>Name of Director:</b>	
<b>Date:</b>	

## Declaration by Managing Agent

We confirm that we have carried out appropriate due diligence in line with the guidance set out in the Delegated Authorities Code of Practice regarding the above named Authorised Remote Worker which includes consideration of any tax, regulatory and risk management issues. We also attach the necessary additional licence(s) for the remote worker or an explanation of why no additional licence(s) is required.

<b>Managing Agent:</b>	
<b>Authorised by:</b>	
<b>Date:</b>	

If an employee works from an unapproved address rather than an approved coverholder office the employee should be recorded by the managing agent and Lloyd's on Atlas as an "Authorised Remote Worker".

# EXTRACT FROM THE CODE OF PRACTICE

## 10.7 Coverholder Employees Working away from an Approved Office

Coverholders are increasingly able to quote and bind risks remotely (e.g. whilst at home) via the use of laptops and remote internet connections. This may be from a home address or other unapproved location.

Lloyd's is of the view that this activity falls within the approval status of the coverholder, subject to certain criteria being satisfied:

- The unapproved address is not advertised as a business workplace and it does not feature on any business correspondence
- The remote worker is and remains an employee of the approved coverholder
- The IT systems being used are the same as and are linked to the approved office systems
- Compliance with the terms of the binding authority
- Documents are not signed or issued from the remote address

Issues may arise however where a worker is based away from an approved office and is formally carrying out coverholder activities with the agreement of their employer.

The risks that might occur are numerous and include - lack of supervision, use of unauthorised IT systems, issuing incorrect documents, lack of appropriate licence if resident in a different state/province, not included in PI coverage, non-compliance with reporting requirements including bordereaux and policyholders sending premiums to the unapproved address. In addition, care need to be given as to whether the location of the remote worked could be considered as an establishment for tax or regulatory purposes.

Managing agents are expected to assess these risks before agreeing to authorise remote workers and satisfy themselves that the address should not be approved as a branch.

### 10.7.1 Lloyd's approach and guidance

If an employee works from a remote unapproved address, rather than the approved coverholder office, the employee should be recorded by the managing agent and Lloyd's on Atlas as an "Authorised Remote Worker".

Authorised remote workers should complete an "Authorised Remote Worker" declaration form which should be signed by both the coverholder and managing agent and uploaded to Atlas. The term "Authorised Remote Worker" should be used in binding authority contracts to describe the employee concerned.

No coverholder activity (even occasional) should be permitted UNLESS

- **The IT system accessed is the same as and directly linked to the coverholder office to enable supervision of activities such as quoting and binding**
- **Where the remote address is located in a different state/province/country to the coverholder the managing agent has satisfied itself that there are no issues as far as the requisite licences are concerned on the part of either the coverholder's local regulator or the local regulator in the state/province/country of the remote address.**

In addition the managing agent must be satisfied that:

- That they have considered whether there are any regulatory or taxation implications as a result of agreeing to the remote worker. (It may be that in suitable cases the managing agent may need external independent advice)
- The individual has clear, agreed and understood levels of authority
- The coverholder/employer has carried out a risk assessment and has implemented appropriate controls
- There is evidence of effective controls in place
- There is a clearly stated peer review process for the activities of all authorised remote workers
- The address is not an office which should be approved
- The PI insurance will cover the remote worker/remote address
- The arrangement is examined and tested as part of the internal audit programme
- The managing agent's own audit programme will cover this aspect

There are key questions that should be considered before the arrangement is deemed acceptable by the managing agent. If the answer to any of these questions is "no" then Lloyd's should be consulted before the arrangement is confirmed as appropriate.

- Is the individual an employee?
- Can you confirm that the employee does not undertake any roles from the remote location for which individual authority has not been given?
- Can you confirm that the employee is logging onto the same office system(s) as the approved coverholder?
- Can you confirm that the employee does not handle or account for insurer monies from the remote location?

### **10.7.2 Atlas and Contract Actions**

The procedures to be followed are;

Proposed new authorised remote worker or new coverholder application – the "Authorised Remote Worker" declaration should be completed and signed by a director of the coverholder and the managing agent and uploaded to Atlas.

Changes to existing authorised remote worker details/address – this should be endorsed at the time (if agreed/appropriate) by the managing agent and details updated on Atlas.