

Safety and Liability Issues



Companies with successful telework programs cover the following safety and liability situations in their Telework Policy and/or Telework Agreement:

- Work environment
Is it a safely designed environment? Are the computer cords stretched across the room? Can an employee develop back problems or carpal tunnel syndrome in his or her home office? If so, this employee can file a worker's comp claim.
- Company-owned property in the home
What if the employee's child destroys the company-owned hard drive? Your telework policy should detail who is responsible for the hard drive in such cases. Your business policy should also cover any other type of damages done to company-owned equipment.
- Security of company property and proprietary information
- Injuries outside of the office
What if an employee is having a meeting with a client at her home office and the client trips and falls, seriously hurting her leg? Does the employee's homeowner policy cover the medical costs? Is this incident covered under the business policy?
- State and local income taxes
- Home business deductions
- Mileage reimbursement and other work-related expenses
- Software licensing
- Regulatory compliance (e.g., OSHA, ADA)
- Car insurance
- Equipment insurance
- Liability insurance

The telework agreement should cover the office arrangement, work hours and responsibilities, as well as the details of who will be financially responsible for what. The agreement should also address personal safety, the security of company information and property, workers' compensation and the insurance policies listed above. This agreement will help in workers' comp claims. It can make the difference between being held responsible for a worker's injury in the specified office room during specified work hours rather than an injury occurring in any room at any given hour.