

Bringing Children To Work During Business Hours

Your employees may ask to bring their child or children to work when childcare is unavailable. Your employees are obviously important, so how do you respond to this request?

Rules about children in the workplace vary with the workplace environment and the attitudes of management. If not already in place, credit unions should consider an official policy about child visitors prior to the first time an employee asks, "May I bring my son / daughter to work with me since I can't find a sitter?" Base the policy on carefully considered factors and address those factors in the policy. Employees will appreciate understanding the "why" behind the rules.



LIABILITY

Liability insurance for the injury of a child may be the most important issue in determining your internal policy. Consult with your credit union's insurance carrier to determine coverage for children in the workplace. Have you considered and prepared for the long list of potential risks you'd be taking on? Below is a non-exhaustive list of considerations:

- Food prep safety
- Diaper changing table safety
- Window blind suffocation
- Tap water scalds
- Door related finger injuries
- Falling objects from a table or desk
- Child abuse
- Food and other allergies (peanut, shellfish, dust etc.)
- Sanitation issues
- Privacy issues



SAFETY

You may consider your credit union office child-friendly, but unsupervised children are prone to find dangers that you may not have considered. They could pull heavy items off desks on top of them, stick paperclips into electric outlets and turn off computers while workers are in the midst of updating vital documents. While children are in your office, make sure they are always supervised and that they have limited access to the more dangerous areas of the office.



PRODUCTIVITY

Children may become overly excited and want to run around or ask questions. Both reactions are normal, but both reactions can also cut into productivity. Crying babies can be even more disruptive, and a dirty diaper can clear a conference room faster than a fire alarm.

Design workplace rules that clarify the ages of children that may visit and for how long. If you plan to allow parents to bring children to work for more than a short visit, designate a quiet area for diaper changes, breastfeeding and managing disruptive children. You may also want to limit child visits to times when parents are not scheduled for conferences or client visits.

All these factors and more should be considered when you establish your internal policy and most important is whether your insurance coverage will respond should that child become injured or sick while in the credit union offices, or somehow be the proximate cause of a claim against the credit union by someone else.

Please reach out to your Allied representative to learn more about establishing internal policies and insurance coverage.