



George Petersen Insurance Agency

News You Can Use

HOME PROTECTION

Six Tips for Prepping Your Home for Autumn



AS THE TEMPERATURE starts dropping and harsher weather looms in the coming months, now is the time to get your home ready. Taking steps now to protect your home and belongings can help you enter the new season worry-free, and you might save money in the process. You can follow these tips to do just that:

1. Clean your furnace and switch out filters

Check your furnace for soot, ignition problems, pilot-light health and the state of other components to make your home ready for fall.

You should also clean up dust and dirt and if you see anything that could spell trouble, call for an inspection. This is also a great time to switch out your filters as you'll probably be using your heater, which draws air from the outside.

You may also need to winterize your outdoor air conditioner unit, depending on the type of system you have. This usually involves cleaning your coils and covering the unit.

2. Check your insulation

Fix insulation issues before the cold weather arrives. You'll need to climb up to your attic or crawlspace during daylight hours, which is the best time to spot any rays of light in the corners.

You should only be getting light from attic vents. If you see light in a corner, it could mean you have cracks somewhere or you need to replace some of your insulation.

3. Tend to your fireplace

Clean out your fireplace, check your chimney for blockages and make sure that your damper is working smoothly. If your chimney is coated in soot, you need to have it cleaned to prevent fire hazards. For gas fireplaces, vacuum out any dust and check that the pilot light is properly turned on.

4. Insulate pipes

When temperatures drop below freezing, standing water in your pipes can start to freeze. This can ruin valves and even crack brittle pipes, leading to leaks and water damage.

If your pipes aren't protected or you have installed new plumbing, you can get your home ready for the cold by insulating your pipes. This can be done with simple foam sleeves.

5. Inspect screens and windows

Check your window screens to make sure they aren't bent and don't have holes. Also, check your window weatherstripping to make sure the felt is intact and not letting any drafts through.

6. Clean your rain gutters and downspouts

Climb up on a ladder with a garden hose and flush out your rain gutters to remove natural debris like twigs and leaves. After flushing them, don a pair of gloves as you will have to likely dig in there with your hands to get the rest of the debris out.

Also, check the gutters for damage and repair as needed. ❖



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CONTACT US:

If you have a question about any article in this newsletter or coverage questions, contact your broker at one of our offices.

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WORKERS' COMPENSATION

New Law Creates COVID-19 Claim Framework

GOVERNOR GAVIN Newsom has signed legislation that creates a new framework for COVID-19-related workers' compensation claims.

SB 1159 replaces an executive order that Newsom made on March 18 that required all employees working outside the home who contracted COVID-19 be eligible for workers' compensation benefits if they file a claim.

The new law expands that "rebuttable presumption" that a coronavirus case is work-related to front-line workers, as well as employees in workplaces that have had an outbreak of cases.

The new law is retroactive to July 6, the day after Newsom's executive order expired, and is set to expire Jan. 1, 2023. Employers with fewer than five employees are exempt.

SB 1159's three parts

Part 1. The law codifies Newsom's prior executive order that provided a "rebuttable presumption" that COVID-19 was contracted in the scope and course of work by employees working at a worksite.

Part 2. The law provides a rebuttable presumption that first responders, health care workers and home care workers who contract COVID-19, contracted it in the workplace.

Part 3. The law creates a rebuttable presumption that a worker's COVID-19 diagnosis is work-related within 14 days of a company outbreak. Under SB 1159, an outbreak is defined as when four employees test positive at a specific place of employment

with 100 or fewer employees and, for larger places of employment, when 4% of the employees test positive.

It's also deemed a workplace outbreak if the employer had to shut down due to the virus.

REPORTING REQUIREMENTS

When an employer learns of an employee testing positive, they must report to the insurer the following information within three business days:

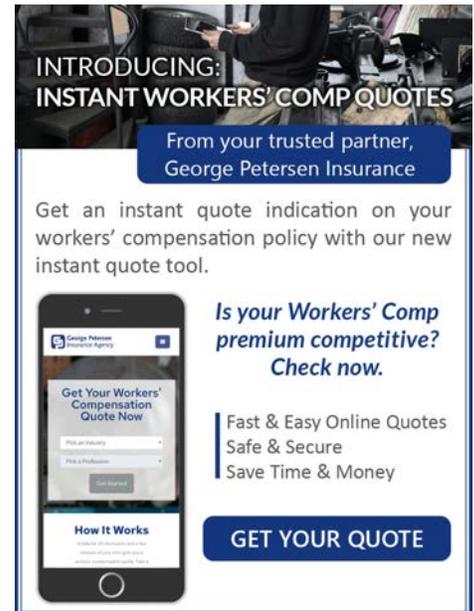
- The date the employee tested positive.
- The address or addresses of the employee's specific place(s) of employment during the 14-day period preceding the date of their positive test.
- The highest number of workers who reported to work in the 45-day period preceding the last day the employee worked at each specific site.

[Click here for a list of carrier-specific COVID-19 Tracking Forms](#)

Rebutting a claim

Employers can rebut the presumption that COVID-19 was contracted at work if they have:

- Proof of measures they put in place to reduce potential transmission of COVID-19,
- Evidence of pre-existing conditions adding to risk of infection,
- Statements made by the worker, or
- Other evidence to dispute the claim.



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The Rossi Law Group has the following recommendations for employers in California:

- Keep track of all locations each employee works at, the number of employees on each day at each location, as well as a log of those that test positive (including the date the specimen was collected).
- If you are aware of any staff who tested positive between July 6 and Sept. 17 (when the law was enacted), you have until Oct. 17 to report the positive test to the claims administrator.
- You must also report to the claims administrator positive COVID-19 results for employees that are not filing claims. In that case, you must omit personal identifying information of the employee.
- Provide any factual information to the administrator that could help rebut any claim of work-relatedness.

The law also has some teeth: Anyone who submits false or misleading information shall be subjected to a civil fine up to \$10,000.

One last thing...

The governor also signed into law AB 685, which requires employers to report an outbreak to local public health officials. Employers must also report known cases to employees who may have been exposed to COVID-19 within one business day. ❖



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PANDEMIC FALLOUT

Handling Group Health Coverage for Laid-off, Furloughed Staff

A S THE COVID-19 pandemic wears on, many employers have had to lay off or furlough staff due to a tremendous drop-off in business. Besides the loss of income they face, these workers will often also lose their employer-sponsored health insurance.

With this in mind, many employers have been wondering if they can permit coverage to continue during the time the staff is temporarily laid off or furloughed due to the COVID-19 outbreak. If you are looking at options for keeping these employees on your group plan, you'll need to read your policy to see if it's possible and explore all of your options.

The options

Most group health plans will define what constitutes an eligible employee. Typical requirements include working at least 30 hours a week. The policy may also address how long an employee can be absent from work before they lose eligibility for the plan. Some policies allow coverage to continue for a furloughed employee, but not for someone who is laid off.

Another option is to approach your group health plan provider and ask them to amend policy language to allow for laid-off or furloughed staff to continue coverage. If your policy doesn't address these workers or prohibits keeping them on the plan, you will need to approach the insurance company about this.

Due to the COVID-19 pandemic, several states have issued orders requiring or encouraging insurers to let employers make changes to their eligibility requirements.

Some states have extended grace periods to give employers and workers more time to make their premium payments if they are under financial duress. You can check with your state's insurance department to see what accommodations are available.

If you maintain health insurance for furloughed employees, you need to decide if you will require them to continue paying for their share of the premium. Some employers allow employees to defer their contribution until they are working again.

Whatever you decide, you will need to have the appropriate documentation and administrative procedures in place.

COBRA and exchanges

Most employers who have staff they cannot keep on the group health plan, will be required to offer them and their covered beneficiaries continuation coverage through COBRA.

But COBRA can be expensive, and most workers are better off purchasing coverage on an Affordable Care Act insurance exchange.

They can qualify for a premium tax credit if they have seen their income fall or disappear, and shop for a plan that will likely cost them less than COBRA continuation coverage. If any employee is laid off, they qualify for a special enrollment period to sign up on the exchanges.

Additionally, about a dozen states have also opened up special enrollment periods during the coronavirus crisis for people who are suddenly uninsured to sign up for coverage. ❖

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CLOUD SERVICES

Attacks Grow Amid Work-From-Home Boom

AS MORE OF America’s workers were asked to work from home due to the COVID-19 pandemic, cyber criminals jumped at the opportunity to take advantage, it seems.

Remote work means work being handled on the cloud as employees share files and need a convenient way to access them.

But cyber criminals are banking on workers letting down their guards when they work from home, so it’s no surprise that while cloud service usage among enterprises jumped 50% between January and April, external attacks on cloud accounts boomed 630% in the same period.

Also, hackers and other cyber scammers orchestrated systematic attacks on collaboration tools like Cisco WebEx, Zoom, Microsoft Teams and Slack, according to the “Cloud Adoption & Risk Report – Work from Home Edition” report by McAfee.

The risk to enterprises cannot be overstated as criminals try to take advantage of the sudden shift to telecommuting by thousands and thousands of organizations as they try to cope with the COVID-19 pandemic and continue operating during stay-at-home orders.

Employees are your first line of defense. You can protect your company by encouraging them to be skeptical of e-mail from unfamiliar sources.

Training your staff

The preferred method hackers use to gain access to network and cloud files is through phishing and ransomware attacks.

Consulting firm PricewaterhouseCoopers recommends coaching your staff to take the following precautions, particularly on their mobile devices:

- Be skeptical of e-mails from unknown senders, or from people (like your company’s CEO) who do not usually write directly to you.
- Don’t click on links or open attachments from those senders.
- Don’t forward suspicious e-mails to co-workers.
- Examine the sender’s e-mail address to ensure it’s from a true account. Hover over the link to expose the associated web addresses in the “to” and “from” fields; look for slight character

changes that make e-mail addresses appear visually accurate – a .com domain where it should be .gov, for example.

- Grammatical errors in the e-mail text are a sure sign of fraud.
- Report suspicious e-mails to the IT or security department.
- Install the company-approved anti-phishing filter on browsers and e-mails.
- Use the corporate-approved anti-virus software to scan attachments.
- Never donate to charities via links included in an e-mail; instead, go directly to the charity website to donate.

Cyber insurance

Cyber insurance is designed to protect your company by insuring you for network security issues, privacy, interruption to your business, media liability, and errors and omissions.

For phishing, ransomware and other cyber attacks, the network security and business interruption portion of the policy would mainly come into play.

Network security coverage – This includes first party costs. That is, expenses that you incur directly as a result of a cyber incident, including:

- Legal expenses
- IT forensics
- Negotiation and payment of a ransomware demand
- Data restoration
- Breach notification to consumers
- Setting up a call center
- Public relations expertise
- Credit and identity monitoring
- Restoration.

Business interruption – When your network, or the network of a provider that you rely on to operate, goes down due to an incident, you can recover lost profits, fixed expenses and extra costs incurred during the time your business was impacted. This includes loss arising from:

- Security failures, like a third party hack.
- System failure. ❖