



George Petersen Insurance Agency

News You Can Use

COVID-19 GUIDE FOR BUSINESSES

Reducing Coronavirus Risk in Your Facilities

ACCORDING TO the Centers for Disease Control (CDC), the coronavirus is transmitted between humans from coughing, sneezing and touching, and it enters through the eyes, nose and mouth. The CDC has provided the symptoms of COVID-19 [here on their website](#).

Employers have had to consider what steps they can take to protect their workers while fulfilling their legal obligations. If you have employees in occupations that may be at higher risk of contracting the virus, OSHA’s General Duty Clause may require certain measures be taken.

[Click here to view tips on how to protect yourself and others from spreading the virus.](#)

Employer regulatory/legal concerns

OSHA – OSHA’s General Duty Clause requires an employer to protect its workers against “recognized hazards” to safety or health which may cause serious injury or death.

According to an analysis by the law firm Seyfarth Shaw: If OSHA can establish that employees at a worksite are reasonably likely to be “exposed” to the virus (likely workers such as health care providers, emergency responders, transportation workers), OSHA could require the employer to develop a plan with procedures to protect its employees.

Although OSHA does not have any regulations specifically concerning pandemic preparedness, it did issue a guide on the topic in 2013. In that guide, OSHA recommends that employers develop

and implement plans to reduce the risk of infection among staff by:

- Limiting employee contact with infected individuals
- Allowing infected employees to take sick leave
- Allowing staff to telecommute
- Using phone or teleconferencing instead of face-to-face meetings

In mid-March, OSHA released guidance to help employers prepare their workplaces for an outbreak of COVID-19, along with a reminder that any incidents of employees contracting the virus at work are recordable illnesses, subject to the same rules and failure-to-record fines as other workplace injuries and illnesses.

While OSHA exempts recording incidents of employees contracting common colds and the flu in the workplace, COVID-19 is not exempt.

Protected activity – Under OSHA’s whistleblower statutes, employees who refuse to work because they believe they are at risk of contracting COVID-19 in the workplace (due to the actual or probable presence of the virus), could be construed as “protected activity” which prohibits employers from taking adverse action against them for their refusal to work. ❖



Stay Current on the Latest Resources, Emergency Funds, and more...

COVID-19 is presenting new challenges to business owners every day. We have identified a resource we feel is valuable to share with our George Petersen clients and the business community as a whole. A company called Hello Alice has created a comprehensive resource center for business owners navigating COVID-19 – it is called the COVID-19 Business Resource Center. The site is updated daily, and thousands of business owners are already accessing the resource.

[Click here to learn more about the COVID-19 Business Resource Center.](#)



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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.

Auburn	Gualala
Colusa	Redding
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Phone: 1-800-236-9046
E-mail: info@gpins.com

License No. : 0603247

SICK LEAVE LAW

The Families First Coronavirus Response Act

LEGISLATION SIGNED into law by President Trump extends sick leave benefits for workers who are stricken by the coronavirus. The legislation also provides additional weeks of time off under the Family Medical Leave Act, which guarantees employees are able to return to their jobs afterwards.

Employers need to pay extra attention to the added paid sick leave and FMLA provisions of this new law, the Families First Coronavirus Response Act.

Expansion of the Family Medical Leave Act

The FMLA portion of the law grants 10 additional weeks of FMLA leave, but only for those who must stay home to care for a child whose school is closed, or their childcare provider is unavailable due to COVID-19-related issues.

These 10 weeks will be paid at two-thirds the employee's regular rate of pay, up to \$200 per day with a cap of \$10,000. They will also receive 12 weeks of leave with job protection.

Unlike traditional FMLA (which is unpaid), the new law enacts paid leaves after the first 10 days. Employees may elect to substitute accrued vacation, personal leave, or sick leave for the initial 10 days – the employer may not require such substitution.

The new law applies to employers with fewer than 500 workers and employees who have been working for more than 30 days are eligible.

Paid sick leave

The new law also includes the Emergency Paid Sick Leave Act which permits employees to use sick leave related to COVID-19. The new law applies to employers with fewer than 500 employees and may exclude employers with fewer than 50 employees where a hardship exemption applies.

Full-time employees (subject to limited exemptions) are entitled to take 80 hours of paid sick leave immediately, while part-time employees get a pro-rated amount.

These new sick leave amounts are in addition to, and not in lieu of, other paid sick leave benefits provided to the employee. Employers must permit workers to use COVID-19-related sick leave before other sick leave.

Employees can use this sick leave when they cannot work or telecommute because:

1. They are subject to a government quarantine or isolation order related to COVID-19.
2. They have been advised by a health care provider to self-quarantine due to COVID-19.
3. They have symptoms of COVID-19 and are seeking a medical diagnosis.
4. They are caring for an individual subject to quarantine due to COVID-19.
5. They need to care for a child whose school or place of care is closed or whose childcare provider is unavailable due to coronavirus.

Employers are required to pay an employee at his or her regular rate of pay (with a cap of \$511 per day and \$5,110 in the aggregate) for sick leave use under reasons 1-3 above, and at two-thirds their regular rate of pay (capped at \$200 per day and \$2,000 in the aggregate) for sick leave use under reasons 4 and 5.

Employer tax credit for leave benefits

The federal government plans to reimburse employers via a refundable tax credit equal to 100% of qualified paid leave benefits paid by an employer, subject to certain caps and offset against social security taxes paid by the employer. ❖

GOVERNMENT-FUNDED COVID-19 RELIEF LOANS

SBA Disaster Relief Loan

The Small Business Administration is a federal agency that provides educational and financial resources for small businesses. During disasters the SBA provides Disaster Relief Loans for impacted businesses in amounts ranging between \$5,000 and \$2 million.

The SBA is providing Disaster Relief Loans to small businesses experiencing a temporary decrease in revenue due to COVID-19.

[Click here for more information on the SBA Disaster Relief Loan.](#)

California Disaster Assistance Loan Guarantee

For businesses that do not qualify for the SBA loan, California's Small Business Finance Center partners with privately held financial institutions when the governor declares a state of emergency.

The partnership guarantees small business loans (maximum of 750 employees) to assist in mitigating losses caused by disasters such as the COVID-19 pandemic.

[Click here for more information on California's Disaster Assistance Loan.](#)

Paycheck Protection Program (PPP)

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. If small businesses maintain payroll through this economic crisis, some of the borrowed money through the PPP can be forgiven – the funds will be available through June 30, 2020.

[Learn more about the PPP here.](#)



VOLUNTARY BENEFITS

More Employers Expand Mental Health Benefits

AMERICA'S WORKERS are more stressed than ever, and an increasing number of people are also struggling with mental health issues.

Sadly, the number of people dying from drugs, alcohol and suicide hit record levels in 2019.

When someone is battling addiction or has mental health issues, it affects all aspects of their life, including work. Stress can have a significant adverse impact on business.

It costs employers an average of \$300 billion a year in stress-related health care and missed work, according to a Harris Poll conducted for Purchasing Power.

That's why more employers are stepping up to provide their workers with benefits to support behavioral health and emotional wellbeing.

Employee assistance programs

Employee assistance programs (EAPs) offer a set amount of free therapy sessions, typically topping out at five to eight per year. But for many people who are experiencing mental health issues, this may not be enough.

Some employers are offering EAPs that cover a higher number of therapy sessions and wider range of treatment options, including therapy and mental health coaching.

More employers are offering EAPs that cover a spectrum of behavioral health care options, such as:

- Self-care apps for those with occasional stress
- In-person therapy sessions
- Virtual therapy sessions
- Prescription medication.

Companies usually offer EAPs at no cost to their employees. Most employers operate their EAP through a third party administrator, which can be crucial to the success of your EAP.

Don't forget your health insurance

There is an extensive list of mental health services your health plan should provide your staff. These services include



outpatient and inpatient treatment, telemedicine, medication and counseling.

There will likely be out-of-pocket costs for your employees that use these services under their group health plans.

Other options

Besides offering an EAP, there are other benefits that you can extend to your workers that can help them better deal with the ordeals of life and work, including:

Parental leave – Becoming a new parent is extremely stressful.

If you don't offer parental leave, and instead require parents to take unpaid time off, such as under the Family and Medical Leave Act, this stress is compounded.

Paternal leave is paid time off for new parents, either mom or dad, after the birth or adoption of a child. It gives parents the opportunity to take care of their new child without the stress of work getting in the way.

The benefit to the employer is that when the worker returns from their leave, they are more productive, sooner. Consider offering this to both male and female employees.

Paid time off – PTO combines sick leave and vacation time. It gives employees a set bank of time off at the beginning of each year. Employees can then choose whenever and however they want to use this time off.

Flexible work – Flexible work is a great way to help employees with mental health issues. This benefit can include flexible hours (selecting hours they will work), flexible schedule (selecting when they work) and flexible location (like telecommuting). ❖

RISK MANAGEMENT

Smart Home Sensors Can Save You from Calamity

ONE OF the nastiest surprises a homeowner can encounter is finding out about damage to their home that they could have prevented had they caught the problem earlier.

For example, a leak that's been slowly dripping behind your wall and causing extensive damage may not be covered by your homeowner's policy since you should have caught it with regular upkeep.

Homeowners have countless stories of leaks that caused extensive damage, sump-pump failures that flooded whole rooms, frozen pipes that burst and gas leaks that led to fires, or worse.

Fortunately, technology has come to the rescue with a number of smart home sensors that can detect problems when they develop, either suddenly or slowly. Thanks to a number of smart sensors that can alert your phone if something is amiss, you can greatly reduce the damage any of the above scenarios may cause.

You can set up some smart sensors as stand-alone units with their own dedicated hub, while others are adaptable and can communicate with brand-name smart home hubs like:

- SmartThings,
- Apple HomeKit, or
- Wink

The sensors communicate with a central hub using Bluetooth technology, while the hub uses your home WiFi to alert the app on your phone.

Please note, these systems may not result in policy credits, but they can all help to mitigate losses.

Here are the sensors that can give you the most bang for your buck in terms of safety and preventing damage to your home, its contents, your family – and even pets.

Water sensors

There are a number of smart leak detectors on the market, and depending on the brand, the system can shut off water in about five seconds after detecting a leak in your home. This can save you thousands of dollars in property damage.

You can place these sensors at specific points where leaks are possible, such as under sinks, appliances and water heaters. This allows you to customize a leak detection solution based on your needs or concerns. Some sensors can even detect changes in water temperature, which can help you avoid damage from frozen pipes.

These sensor units may also include shut-off valves, which can be installed at strategic locations

in your piping. It's best to call a plumber because installing a shut-off valve may require cutting into the water line. Leave that to the pros.

Freeze sensors

These are typically only necessary in regions that have freezing temperatures and snow in the winter. When pipes freeze, they can back up, expand and burst and possibly flood parts of your home.

Many of the systems that detect leaks also can detect if pipes have frozen. Like leak sensors, freeze sensors are small devices that constantly monitor the temperature of the object or area they're in touch with. If a sensor detects frozen pipes, it will notify you via your smart phone app or activate a shut-off valve if it's installed.

Smart smoke alarms

A smart smoke alarm works just like a normal smoke alarm, except it has the added feature of notifying you if there is a fire and you are not home. That gives you the opportunity to call the fire department or a trusted neighbor to ensure a faster response.

If you own an Alexa speaker, it has a feature that will act as a smoke alarm by listening for the sound of your regular smoke alarm, then send you an alert.

There is also a smart 9V battery on the market that you plug into your smoke alarm, this smart battery will alert you if your smoke alarm is triggered.

Temperature sensors

Smart temperature sensors can alert you to changes in areas of your home that need to have steady temperatures, such as wine cabinets, crib rooms, pet enclosures and humidors.

Window and door sensors

For your home security needs, you may want to consider door and window sensors. They usually come in two parts – one that attaches to the door or window frame, and another that attaches to the door or window itself.

When the door or window is closed, the circuit between the two parts of the sensor is complete and so is marked as "closed" – but as soon as a door or window is opened, the circuit is 'broken,' which triggers an alert. ❖

