

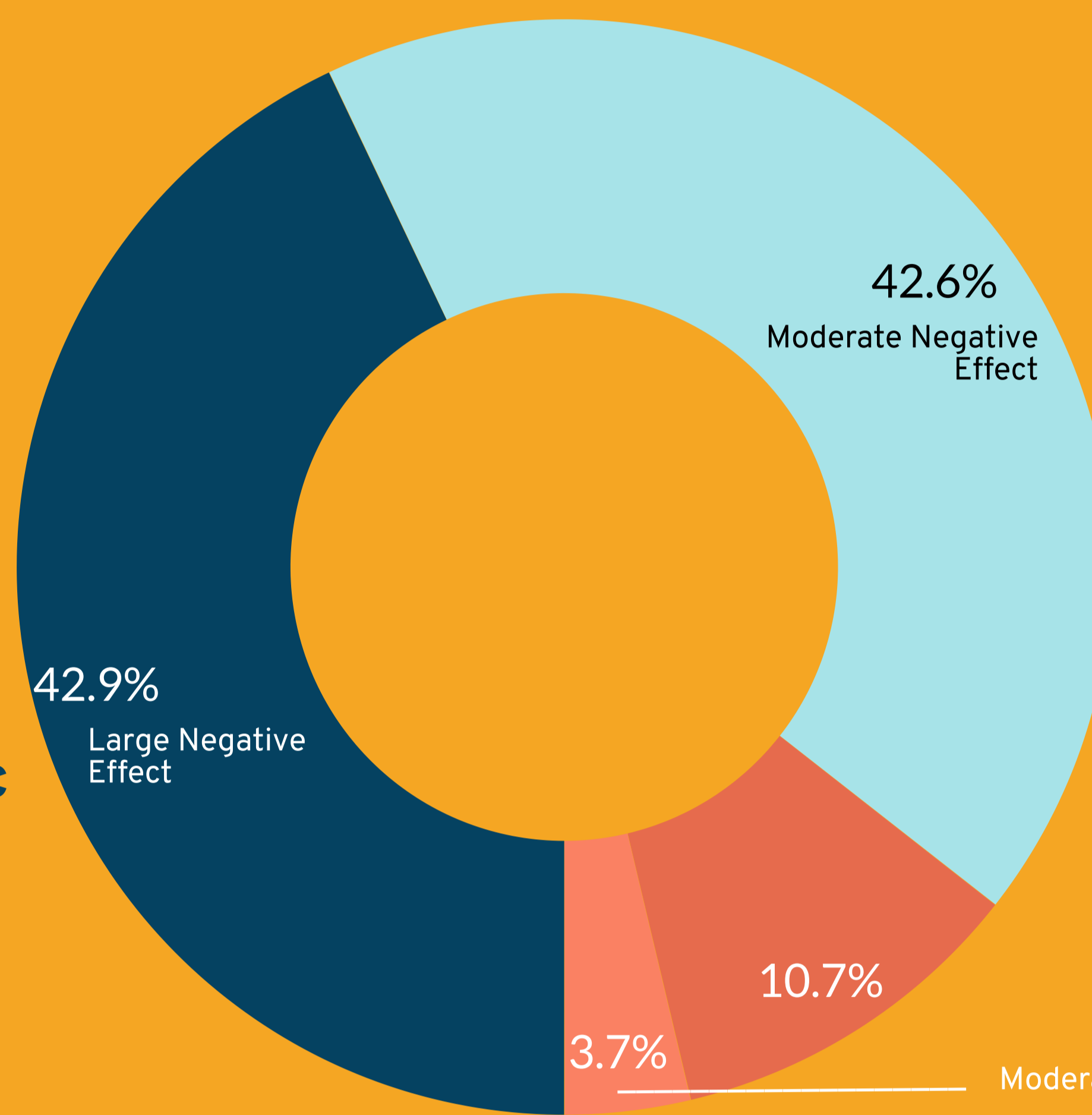
6 STEPS

Insurance Roadmap for Reopening Small Businesses During COVID-19

The California Department of Insurance recognizes that COVID-19 is affecting many businesses throughout the state. As you begin to prepare the process of reopening your business during these challenging times, the Department of Insurance offers support for businesses in your recovery efforts.

85.5%

of California small businesses reported that they had suffered either "moderate" or "large" negative effects as a result of the COVID-19 pandemic



Only 10.7% of California small businesses reported that they had experienced no effects at all

Source: U.S. Census Bureau Small Business Pulse Survey [Data Collection Dates: 06/21/20-06/27/20]

Helpful Guidelines to Keep in Mind to Get Your Business Up and Running Again

NOTE: The information provided herein is intended for general informational purposes only and is not a substitute for legal advice



STEP 1 Review Your Insurance Policies

- Review your Commercial General Liability Policy or Business Owners' Insurance Policy to ensure adequate coverage is in place
- Complete a detailed assessment of the risks and possible losses that should be covered



STEP 2 Review Your Insurance Options

- Discuss with your agent or broker all of the available coverage options, including what is covered and what is excluded/not covered to avoid any surprises or gaps in coverage
- Contact your insurance company with follow-up questions



STEP 3 Follow Statewide Guidelines

- Follow Governor Gavin Newsom's **California Resilience Roadmap**
- Review guidance from the California Division of Occupational Safety and Health (Cal/OSHA) and industry associations to help determine how to reopen your business safely



STEP 4 Determine Workers' Compensation Needs

- Notify your Workers' Compensation insurance company of any changes regarding your payroll and/or classification codes
- Your workers' compensation insurance company should adjust your premiums if you have reduced payroll or your employees are performing less riskier work functions



STEP 5 Follow Public Health Guidelines

- Adhere to guidance from the California Department of Public Health
- Contact your local county and city government public health agencies to stay up-to-date on your specific local area guidelines



STEP 6 Stay Informed

- Review the **California Department of Insurance FAQ on Business Interruption Insurance** and other issues affecting California small businesses
- Contact us if you have questions or issues with your insurance company or agent/broker at: 1-800-927-4357

Additional Resources



Centers for Disease Control & Prevention
www.cdc.gov



California Coronavirus (COVID-19) Response
www.covid19.ca.gov



California Labor Commissioner's Office
www.dir.ca.gov/dlse/districtoffices.htm



California Department of Public Health
www.cdph.ca.gov



Division of Occupational Safety & Health
www.dir.ca.gov/dosh/coronavirus/Health-Care-General-Industry.html

For More Information

Contact us at: 1-800-927-4357 or visit us online at: www.insurance.ca.gov