



George Petersen Insurance Agency

News You Can Use

HUMAN RESOURCES

Don't Forget Anti-Harassment Training for Your Staff

IF YOU have not yet started on your efforts to provide anti-harassment training to your California employees, you need to get working on it now.

A law passed last year requires that most employers in the state to provide anti-sexual harassment training to their staff every two years.

By Jan. 1, 2020 employers with five or more employees must provide:

- At least two hours of sexual harassment prevention training to all supervisory employees, and
- At least one hour of sexual harassment prevention training to all non-supervisory staff.

To be compliant by Jan. 1, 2020, as per the law, these trainings need to take place in 2019. They must then be provided every two years thereafter.

Scope of training

All employees – Under SB 1343, California employees must undergo anti-harassment training this year and every two years thereafter.

Supervisory employees – Supervisors and managers must receive at least two

hours of anti-harassment training within six months of becoming a supervisor, and at least every two years thereafter.

New employees – New employees must receive at least one hour of training within six months of being hired.

Seasonal and temporary workers – Employee hired to work for less than six months are required to receive training within 30 calendar days of being hired, or within 100 hours worked, whichever comes first.

Temp workers provided by an outside employment agency must receive anti-harassment training by the temp agency.

What training must cover

You should use the following, which is in the California Code of Regulations, as a guide for training:

- Definition of unlawful sexual harassment under the law.
- The types of conduct that constitute sexual harassment.
- Remedies available for sexual harassment victims in civil actions; potential employer/individual exposure/liability.

WE CAN HELP WITH YOUR TRAINING

To help you comply with the state-mandated training, all George Petersen Insurance clients have **free access to anti-harassment training videos in English and Spanish** using our GPTrack risk management system.

This training will satisfy the requirements of California law and keep you in compliance.

GPTrack has both required trainings:

- The one-hour training for employers with five or more employees, and
- The two-hour training for managers/supervisors.

Training is available in English & Spanish.

If you already have been set up with a GPTrack account, then you can *follow these instructions to assign trainings to employees.*

If you need to be set up with a GPTrack account, please contact Brianna Hernandez at bhernandez@gpins.com.



George Petersen Insurance Agency

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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New Name, Same Faces & Same Great Service

We are pleased to announce that NorthWest Insurance Agency's name will be changing to George Petersen Insurance Agency. NorthWest became a part of the George Petersen family in 2010. You can expect to be dealing with the same people and continue receiving the same level of outstanding service you have come to expect.



AUTOMOTIVE INSURANCE

Avoid Falling Victim to a Staged Car Crash Scam

THE STAGED car accident scam is growing as perpetrators are getting craftier about entrapping unsuspecting motorists.

Scammers usually meticulously plan their staged car accidents, leaving nothing to chance. You may not even know it was staged, while witnesses may only catch a glimpse and think they saw something they didn't.

Here are some common scams:

The T-bone – The scammer will wait for your car to proceed through an intersection and then floor it and T-bone your vehicle and claim you ran a red light or ran the stop sign.

The wave – As you try switch lanes the scammer will wave you ahead and then they will accelerate and hit your car.

Stopping short – The scammer will slam on their brakes when your car is close behind so that you will crash into them.

Swoop and stop – One driver will suddenly pull in front of your car and stop. A second driver will simultaneously pull up alongside your car, preventing you from swerving to avoid an accident.

How to avoid accident scams

One of the best ways to avoid being the victim of a fake accident claim is by exercising caution while driving.

Tailgating or failing to leave enough space between your vehicle and a vehicle ahead of you leaves you vulnerable to becoming the victim of a staged accident. All the driver ahead

of you has to do is abruptly stop to cause you to crash into the rear of their vehicle.

If you believe you are being targeted by someone staging an accident, do not leave the scene. Call the police and let the officers who respond handle taking a report of the accident.

Keep a camera (if you don't have a smartphone), pen and paper in the car so that you can take photos and notes at the scene.

More motorists are also installing dash cams that turn on when the car starts and are constantly recording. These can be all the proof you need to refute the scammer's side of the story.

Take pics from every angle of the involved vehicles, with special focus on the damage. Also, capture on camera the license plate, as well as photos of the driver and all the passengers in the other vehicle.

Take down the following information:

- Driver license number.
- Vehicle registration information.
- Car insurance information.
- Name, address and phone number.
- The general height and weight (as well as the ethnicity) of the other car's driver and passengers.

When you report the accident to your car insurance company, you should tell them if you suspect a scam. ❖



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Training Should be Comprehensive

- Strategies to prevent sexual harassment in the workplace.
- Supervisors' obligation to report sexual harassment, discrimination and retaliation of which they become aware.
- Examples that illustrate harassment and discrimination.
- Confidentiality of the complaint process.
- How to report harassment to management.
- The employer's obligation to conduct an effective workplace investigation of a harassment complaint, and to take remedial action.
- Training on what to do if the supervisor is accused of harassment.
- The essential elements of an anti-harassment policy, and how to utilize it if a harassment complaint is filed. ❖

BUSINESS CONTINUITY

How to Prepare for Possible PG&E Power Shutdowns

P G&E HAS warned California residents and businesses that it may shut down the power grid for as long as five days for large portions of the state when there are high-wind conditions during the dry fire season.

That's because PG&E's infrastructure was found to be the cause of several recent California wildfires.

PG&E has sent letters to residents and business in the Central Valley, Bay Area, Sacramento area, Foothills, Northern counties and beyond informing them that "if extreme fire danger conditions threaten a portion of the electric system serving your community, it will be necessary for us to turn off electricity in the interest of public safety."

With the specter of multiple-day power outages, all businesses need to be prepared for keeping their operations going and preventing losses that may not be covered by insurance.

For almost any business, a loss of power for an extended period of time could destroy its ability to conduct operations.

Just think how difficult it would be if you lost access to your computers, which are the nervous system of any business today. If you have no power, your operations could be shuttered for all intents and purposes.

At home, one thing you have to remember is that if any of your food or perishables go bad or if you suffer other damage because of the lack of electricity, your homeowner's insurance will likely not cover the damage.

There are several steps you can take to make sure your business and home are resilient and can keep functioning during power outages, especially if they last a few days:

Identify key business processes

Since you have the advantage of knowing in advance that there could be a long-lasting power outage, you can take steps now to identify business processes that will be greatly inconvenienced by the outage. These processes will differ from business to business, but once you have them down in writing, it will be easier for you to make a plan to keep those functions going.

Create a continuity plan

Once you've identified those processes, brainstorm on how you can keep them going without your typically reliable power supply.

In order to get back to normal operations swiftly, employees should know how to respond to the power outage.

Create a step-by-step list of things, with proper designation to employees in the event of an outage. Set up emergency numbers in sight for employees to call, including your electricity supplier to get an estimate on when power may be restored.

Set up a back-up power system

To make sure you can continue operating, you should consider investing in a back-up generator. With a generator, you can continue to run critical aspects of a small business during a power outage, but they must be operated safely.

Generators need to be used with adequate ventilation to avoid risk of carbon monoxide poisoning. Never plug generators directly into power outlets, as this can injure workers. Never use a generator under wet conditions, and always let them cool off before refueling.

Cloud storage and MiFi

If you have not done so, you should secure a means of paperless document and file storage on the cloud. If there is a power outage and an accompanying surge, you could quickly lose your data. Plan ahead with a cloud server.

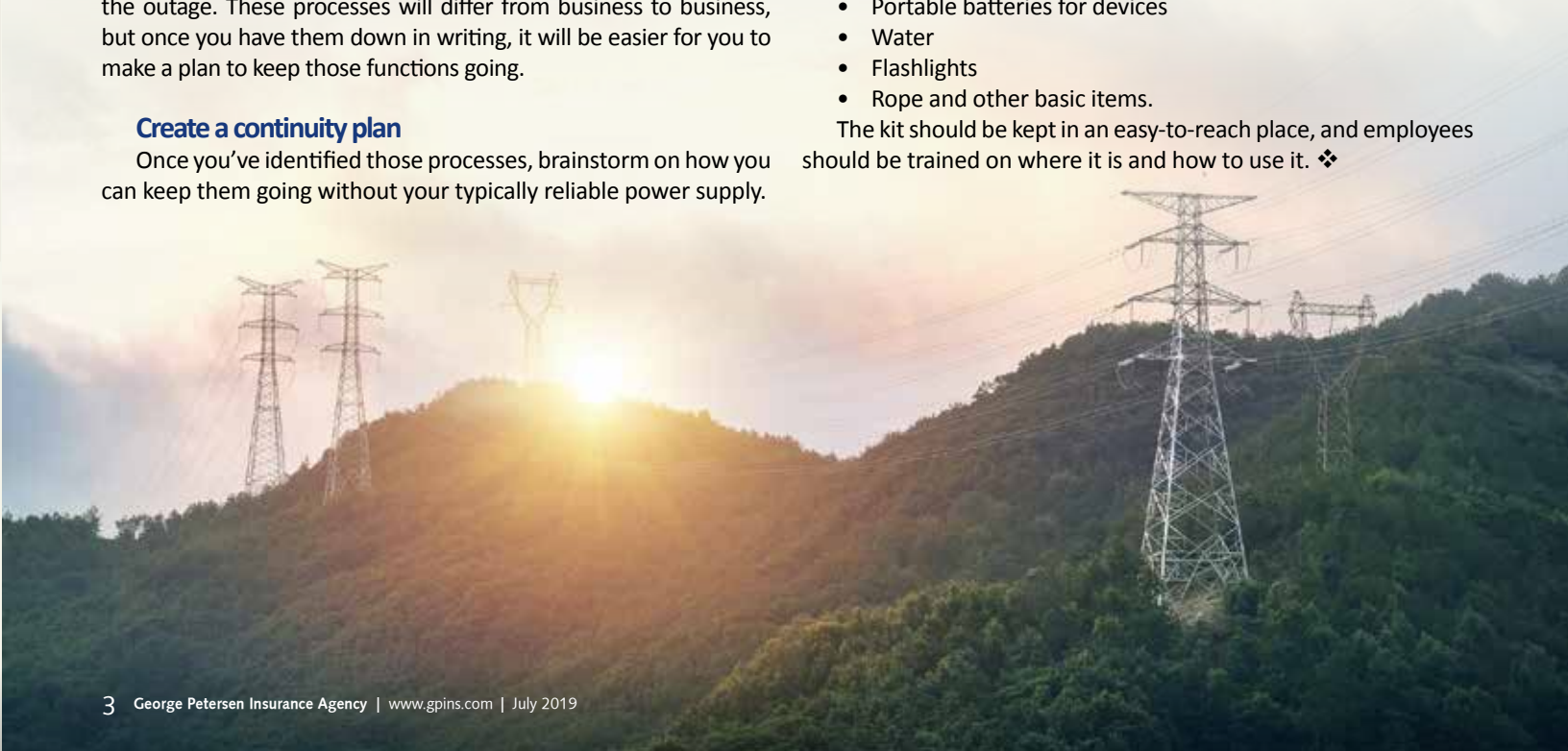
Also, prepare a system of personal wireless hotspots, or MiFi devices, so that even if the internet goes down, you can finish important tasks online, such as setting up an e-mail auto-response.

Make a survival kit

Creating an inventory of supplies for times when the power is out can help protect your employees and operations. Consider having on hand:

- Cash
- Medical supplies
- Extra gas
- Portable batteries for devices
- Water
- Flashlights
- Rope and other basic items.

The kit should be kept in an easy-to-reach place, and employees should be trained on where it is and how to use it. ❖



VOLUNTARY BENEFITS

Why Your Staff Needs Disability Coverage

NO ONE PLANS on becoming disabled and missing work, but it can happen. An illness or an accident could cause one of your employees to be unable to work for months, or even years.

While their health insurance will cover their medical expenses, it won't cover the cost of living while they recover.

Only 30% of American workers in private industry currently have access to employer-sponsored long-term disability insurance coverage, according to the U.S. Bureau of Labor Statistics.

That means most workers—and their families—do not have adequate protection against one of the most significant financial risks that they face.

That's why you should be offering your employees voluntary short-term and long-term disability insurance.

These policies provide income replacement to enable employees who are disabled to pay bills, including mortgages and college expenses, and to maintain an accustomed standard of living.

Disability insurance replaces a percentage of pre-disability income if an employee is unable to work due to illness or injury.

Employers may offer short-term disability coverage, long-term disability coverage, or integrate both.

Disability policies have two different protection features that are important to understand:

Non-cancelable – This means the policy cannot be canceled by the insurance company, except for non-payment of premiums. This gives

your employees the right to renew the policy every year without an increase in the premium or a reduction in benefits.

Guaranteed renewable – This gives your employees the right to renew the policy with the same benefits and not have the policy canceled by the company. However, the insurer has the right to increase the premiums as long as it does so for all other policyholders in the same rating class as your employee.

Policy Options

In addition to the traditional disability policies, there are several options that you can also offer as part of the voluntary benefit package:

- **Additional purchase options.** The insurer gives your employees the right to buy extra insurance at a later time.
- **Coordination of benefits.** The amount of benefits your employees receive from the insurance company is dependent on other benefits they may receive because of their disability. The policy specifies a target amount they will receive from all the policies combined, so this policy will make up the difference not paid by other policies.
- **Cost of living adjustment (COLA).** The COLA increases disability benefits over time based on the increased cost of living measured by the Consumer Price Index. Your employees will pay a higher premium if they select the COLA.
- **Residual or partial disability rider.** This provision allows your employees to return to work part-time, collect part of their salary and receive a partial disability payment if they are still partially disabled.
- **Return of premium.** This provision requires the insurer to refund part of the premium if no claims are made for a specific period of time declared in the policy.
- **Waiver of premium provision.** This clause means that your employees do not have to pay premiums on the policy after they are disabled for 90 days. ❖

POLICY CHOICES

Short-term disability policies: These policies have a waiting period of zero to 14 days, with a maximum benefit period of no longer than two years.

Long-term disability policies: These policies have a waiting period of several weeks to several months, with a maximum benefit period ranging from a few years to the rest of your life.

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