

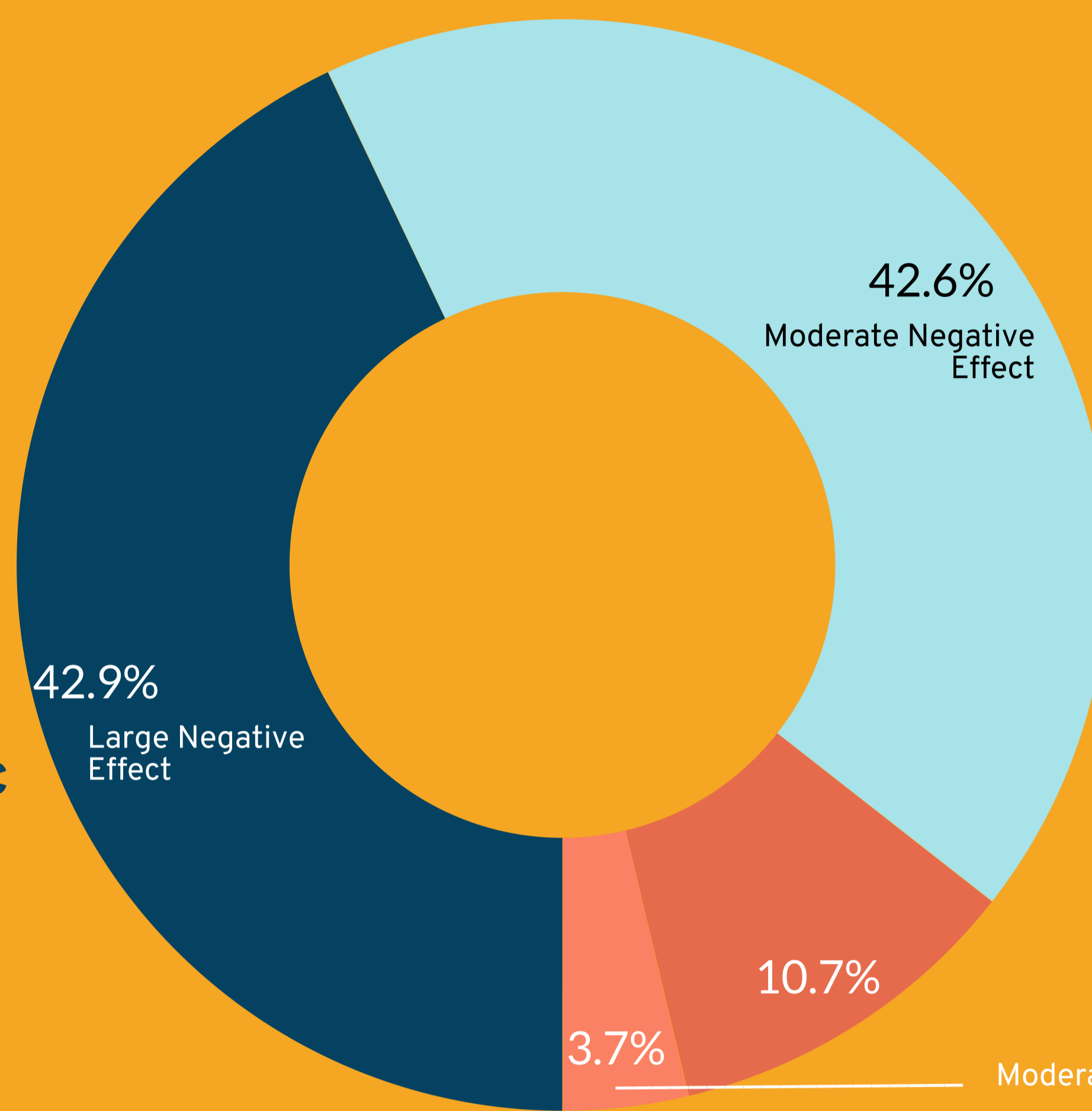
# 6 STEPS

# 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](http://www.cdc.gov)



California Coronavirus (COVID-19) Response  
[www.covid19.ca.gov](http://www.covid19.ca.gov)



California Labor Commissioner's Office  
[www.dir.ca.gov/dlse/districtoffices.htm](http://www.dir.ca.gov/dlse/districtoffices.htm)



California Department of Public Health  
[www.cdph.ca.gov](http://www.cdph.ca.gov)



Division of Occupational Safety & Health  
[www.dir.ca.gov/dosh/coronavirus/Health-Care-General-Industry.html](http://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](http://www.insurance.ca.gov)