

Tubbs Fire

Assistance for Fire-Hit Businesses, Individuals

THE TUBBS fire in Napa Valley and Santa Rosa burned down 8,400 structures – both homes and businesses – and those affected are trying to quickly rebuild their lives.

Besides the many homes that burned down, hundreds of businesses also saw their operations go up in flames and some vineyards saw whole crops destroyed.

Unfortunately, many businesses that were affected by the fires may not have coverage, or damage exceeds the policy limits. Also, some businesses are also having issues collecting on their business interruption policies, because insurers are saying that if they did not have direct physical loss there is no coverage.

Those businesses and residents who either won't see insurance payments coming or need funds now to keep themselves viable as they wait for claims payments, do have access to a few sources.

Here's where you can go:

Contact Us



If you have any questions regarding your coverage or our products, please call us at one of our offices:

Walnut Creek	Petaluma
San Francisco	Los Angeles
Menlo Park	Orange County
Portland	New York
St. Louis	

Sales: 877-731-7905
Service: 800-234-6787

RESOURCES FOR ASSISTANCE

For individuals

United Way of the Wine Country Wildfire Relief Fund

United Way is active administering grants for family and individual relief assistance applications. Relief grants are intended to meet immediate needs such as: clothing, shelter, transportation, food, and home clean-up/repair.

Application form: Find the form here.

Phone: Dial 211 for the hotline

North Bay Fire Relief Fund

Sonoma County

North Bay Fire Relief Fund provides financial support to community members most affected by the fires.

Anybody who has lost a home is eligible to apply for financial support.

Application form: Find the form here.

Submit applications online here.

Or, hand-deliver at:

North Bay Fire Relief Fund

975 Corporate Center Pkwy., Suite 160,
Santa Rosa, CA 95407

Hours: 8 a.m. to 5 p.m. Monday to Friday.

Napa County

North Bay Fire Relief Fund provides financial support to community members most affected by the fires.

Anybody who has lost a home is eligible to apply for financial support.

Application form: Find the form here.

Return all hard-copy applications to

Center for Volunteer and Non-profit Leadership

433 Soscol Avenue, A-100,
Napa, CA 94559

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Sexual Harassment

New Law Expands Training Requirements

GOV. JERRY Brown has signed into a law a measure that expands the anti-sexual harassment training requirements for California employers.

As you probably know, current law requires employers with 50 or more workers to hold two hours of anti-sexual harassment training for supervisors every two years. The law and subsequent regulations by the California Department of Fair Employment and Housing outline the training requirements.

The new law, SB 396, expands the subjects of that training to also include harassment based on gender identity, gender expression and sexual orientation.

The training must include specific examples of such harassment. This portion must be presented by trainers with knowledge and expertise in these areas.

SB 396 also requires employers to display a poster regarding transgender rights prepared by the California Department of Fair Employment and Housing.

Current law on training

In regard to format, training may be provided in a classroom setting with an in-person trainer, through “e-learning” programs or via online seminars.

The content of classroom and online seminar training programs must be created and taught by a trainer who has expertise in current instructional best practices.

An e-learning program must provide a link to a trainer who can answer a trainee’s questions within two business days.

In regard to content, the training and education must include information and practical guidance

about federal and state provisions on the prohibition against and the prevention and correction of sexual harassment, as well as remedies available for victims of sexual harassment.

Other required components include questions that assess learning, “skill-building activities” that assess the supervisor’s application and understanding of training content, and numerous hypothetical scenarios that include discussion questions.

The training should include practical examples of what is considered sexual harassment, along with instruction about the prevention of harassment, discrimination and retaliation. ❖



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SBA and FEMA Also Offering Assistance

For business

Small Business Administration

Low-interest disaster loans from the SBA are available for businesses of all sizes, private non-profit organizations, homeowners and renters. Disaster loans cover losses not fully compensated by insurance or other recoveries. Apply at:

SBA Business Recovery Center

The Courtyard
141 Stony Circle, Suite 155 Santa Rosa, CA 95401
Hours: 9 a.m.-6 p.m. Monday to Friday.

For firms and individuals

FEMA assistance

The Federal Emergency Management Agency makes grants or low-interest loans to people and businesses in Sonoma and Napa counties for losses not fully covered by insurance, including replacing and repairing damaged property and for other serious disaster-related needs not covered by insurance.

Apply on DisasterAssistance.gov

Phone: 800-621-3362.

Phone hours: 7 a.m. to 10 p.m. every day.

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Workers' Comp

Construction Dual Wage Threshold Changes

AS PART of its annual benchmark rate filing, the Workers' Compensation Insurance Rating Bureau of California has also recommended that the following dual-wage class thresholds change for 2018.

For some construction classes, the Rating Bureau sets wage thresholds for which different rates apply due to significant differences in claims and claims cost rates for workers who earn less and more than the threshold.

Typically, higher wage workers in these classes have fewer and less costly claims compared to their counterparts who are paid less than the threshold.

The Rating Bureau updates the threshold when it notes changes in these costs. ❖

Code	Description	2017 Threshold	2018 Threshold
5190/5140	Electrical Wiring – within buildings	\$30.00	\$32.00
5201(1)/5205(1)	Concrete or Cement Work – pouring or finishing of concrete sidewalks, driveways, patios, curbs or gutters	\$24.00	\$25.00
5201(2)/5205(2)	Concrete or Cement Work – pouring or finishing of concrete floor slabs, poured in place and on the ground, and concrete slab-type foundations, for other than concrete buildings or structural steel buildings of multi-story construction	\$24.00	\$25.00
5403/5432	Carpentry – including the installation of interior trim, builders finish, doors and cabinet work in connection therewith	\$30.00	\$32.00
5446/5447	Wallboard Application – within buildings	\$33.00	\$34.00
5474(1)/5482(1)	Painting, Decorating or Paper Hanging – including shop operations	\$24.00	\$26.00

Code	Description	2017 Threshold	2018 Threshold
5474(2)/5482(2)	Waterproofing – other than roofing or subaqueous work when performed as a separate operation not a part of or incidental to any other operation	\$24.00	\$26.00
5474(3)/5482(3)	Painting – water, oil or gasoline storage tanks	\$24.00	\$26.00
5484/5485	Plastering or Stucco Work	\$27.00	\$29.00
5552/5553	Roofing – all kinds	\$23.00	\$25.00
5632/5633	Steel Framing – light gauge	\$30.00	\$32.00
6218(1)/6220(1)	Excavation – N.O.C.	\$30.00	\$31.00
6218(2)/6220(2)	Grading Land – N.O.C.	\$30.00	\$31.00
6218(3)/6220(3)	Land Leveling – grading farm lands	\$30.00	\$31.00
6307/6308	Sewer Construction – all operations	\$30.00	\$31.00
6315(1)/6316(1)	Water Mains or Connections Construction	\$30.00	\$31.00
6315(2)/6316(2)	Gas Mains or Connections Construction	\$30.00	\$31.00



Workplace Safety

Fall Protection Training a New OSHA Priority

THERE'S A NEWCOMER to OSHA's top 10 list of violations that it cites every year: Fall Protection - Training Requirements..

While physical fall protection violations, like failing to install guard-rails or provide fall protection equipment, continue to feature, this is the first time that a training requirements violation has made it into OSHA's preliminary list of 2017's most often cited violations.

The showing reflects OSHA's increasing commitment to reduce injuries and deaths from trips, slips and falls, which are the most common cause of workplace injuries in the U.S.

Overall, OSHA issued about the same number of citations in fiscal year 2017, which ended Sept. 30, as it did in 2016, except for the new addition, which pushed Electrical – General Requirements off the list.

10 MOST-CITED OSHA VIOLATIONS

- Fall protection: 6,072
- Hazard communication: 4,176
- Scaffolding: 3,288
- Respiratory protection: 3,097
- Lockout/tagout: 2,877
- Ladders: 2,241
- Powered industrial trucks: 2,162
- Machine guarding: 1,933
- Fall protection - training requirements: 1,523
- Electrical - wiring methods: 1,405

Training done right

There are four levels of fall protection training:

- **Awareness** – Awareness-level training generally consists of brief, on-site sessions that provide an overview of fall hazards, fall protection equipment, and how it should be used
- **Authorized user** – Have any worker exposed to fall hazards undergo authorized-user training. This training is specialized for the type of job and its specific fall hazards.
- **Competent person** – The competent person needs a higher level of training and knowledge because he or she should be able to address any fall hazard situation in the organization, evaluate it, and recommend solutions. This employee also needs to recognize whether other workers are misusing equipment or working in unsafe conditions
- **Qualified-person training** – This person typically has a specialized degree or training that qualifies him or her to address technical situations, such as making certified anchorage points or designing horizontal safety systems. The employer should designate someone who has sufficient training and a reasonable level of knowledge in fall protection in order to be dedicated as the on-site “qualified person.”

Make sure to log it all

Keep accurate and detailed records to show that you vetted the training organization before hiring them.

OSHA often requires detailed training records, such as dates and employee attendance. ❖

