

RICARDO LARA

INSURANCE COMMISSIONER

California Department of Insurance

Notes - Senator Scott Wilk's Small Business Insurance Tele Town Hall Friday, May 8th

California businesses of all sizes are suffering great losses because of the COVID-19 Pandemic. While we have encountered business interruption questions in the past following wildfires or other disasters, we have seen nothing on this scale – with thousands of businesses closed and drastically reducing payroll. Insurance Commissioner Ricardo Lara in partnership with Senator Scott Wilk hosted the following small business experts to address issues faced by California's small businesses:

Participants:

- CA State Senator Scott Wilk, Senate District 21
- CA Insurance Commissioner Ricardo Lara
- Catherine Grooms, Director Small Business Development Center, College of Canyons
- Ben Raju, Deputy District Director, U.S. Small Business Administration, Los Angeles Office
- Bryant Henley: Deputy Commissioner and Special Counsel
- Tony Cignarale, Deputy Commissioner for Consumer Services and Market Conduct

California State Senator Wilk

When you think of California, you think of iconic brands like Disney, Hewlett Packer and Apple but two thirds of businesses in California are small businesses and this town hall is to provide businesses with updated information.

Small business is the economic engine of California, representing 99.8% of all job creating business in the state and two-thirds of all private sector jobs.

And today these businesses - that employ almost half of all Californians - are struggling to keep their doors open because of the COVID-19 pandemic.

I am holding this town hall to help you get the information and resources you need to keep your businesses afloat while we navigate the pandemic. Today's town hall is designed to provide information, resources and answer your questions. We are all in this together and it is in California's best interest to see your business survive while we address the pandemic.

We received many questions and for those who have questions on EDD please contact my office (760) 843-8414 or (661) 729-6232.

CA Insurance Commissioner Ricardo Lara

The Department of Insurance has taken a number of steps to help small businesses:

insurance.ca.gov 800.927.4357

On April 13, I ordered insurance companies to return a portion of premiums to businesses and drivers affected by the COVID-19 pandemic.

This order covers at least six lines of insurance where the risk of loss has fallen as a result of the pandemic.

- Private passenger automobile insurance
- Commercial automobile insurance
- Workers' compensation insurance
- Commercial multi-peril insurance
- Commercial liability insurance
- Medical malpractice insurance

As a business owner, you should not have to do anything to receive the refund, and companies must provide this relief as soon as possible. This could be in the form of a premium credit, reduction, return of premium, or other adjustment that gets funds back to you or reduces what you owe in the future.

The amount you get back will vary by company and policy. In many cases, it will be a percentage of your premiums for March and April – now likely May as these stay at home rules continue.

You can also contact your insurance company to provide your actual or estimated change in payroll or business receipts, and possibly qualify for a larger discount.

This builds on an action I took last month to request insurance companies give, at minimum, a 60-day grace period for businesses to pay premiums. Many insurance companies have honored that request by offering flexibility to consumers and businesses during this national emergency.

My Department has also received a number of complaints regarding business interruption insurance.

Many businesses have looked to their insurance policies for possible coverage. Each insurance policy is a legal contract between the business owner and the insurance company -- and since early March we have seen dozens of lawsuits around the country, including California, which concern the proper interpretation of these policies and whether such policies cover losses due to COVID-19.

While these cases move through the courts, I have taken several significant steps to address business interruption.

I have learned that some insurance companies are denying business interruption claims without a thorough investigation or discouraging you from even filing a claim. That is simply unacceptable.

On April 14, in response to numerous complaints from businesses, public officials, and other stakeholders, I required companies to comply with their contracts and California law by fairly investigating all business interruption claims caused by COVID-19 – just as they would for any disaster.

On Wednesday, May 6, Governor Newsom signed an executive order extending workers' compensation eligibility for workers who were exposed to or contracted COVID-19.

This order applies to any workers who tested positive or were diagnosed with COVID-19 after the stay at home order was issued on March 19, and within 14 days of performing a labor or service at a place of work.

The Governor's action will help people recover and get back to work, and give peace of mind to those who are keeping our economy going as we take steps to reopen the state.

This is *rebuttable presumption*, meaning that employers will have a chance to prove that the illness is not work-related. The presumption will stay in place for 60 days from the date of the executive order.

It is important to note that it will take some time to see the impact of COVID-19 on our workers' compensation system.

Businesses that are closed or have drastically reduced payrolls may see their workers' compensation insurance costs reduced in the short term -- and my April 13 order for premium rebates includes worker's compensation insurance for that reason.

Under the current workers' compensation regulations, payrolls include payments to employees who are furloughed even though they are not working, which means that employers' rates would remain the same as if those employees were still in the workplace performing their regular duties.

And employers that provide workers with the opportunity to transition from regular work duties to lighter, home-based clerical work are still paying rates based upon the higher job classification.

On May 18th, we are holding a hearing to consider proposed emergency regulations, which would make changes in light of the pandemic. I will review the proposed regulations following the hearing and determine whether they are consistent with my overall mandate to reduce premiums to reflect reduced risks.

I also want to urge all businesses to be on the lookout for fraud and insurance scams – and report any suspicious activity to the Department of Insurance.

We have 300 sworn investigators and enforcement personnel, with 9 regional offices – including here in Senator Wilk's district in Valencia.

Here are some points for small business owners and managers to keep in mind to help protect your interests as you do business during the uncertainty surrounding COVID-19:

- Be on the alert for those offering bogus workers' compensation policies. Verify the legitimacy of the selling agent and the policy offered. You verify the agent's license on our website and contact the insurance company directly to verify the policy.
- Be on the alert for fraudulent workers' compensation claims by employees that may occur as the result of layoffs or COVID-19 related illness.
- Report suspected insurance scams and fraud by calling CDI at 800-927-4357 or through our website at insurance.ca.gov

Ben Raju, Deputy District Director, U.S. Small Business Administration Los Angeles Office

The crisis that we are experiencing is unlike anything else but know the SBA is here to assist. All of the resources that we have are here to be able to make our community achieve and recover their entrepreneurial goals during this COVID-19 process.

SBA has a plethora of resources available mostly known for their loan program which are all still intact during this crisis

As a direct result of the CARES Act the SBA has available two loans:

- **The Economic Injury Disaster Loan (EIDL)** has the ability to relieve and provide loan funds for any temporary loss of revenue as a direct result of the pandemic
- These loan funds are available directly through the SBA at sba.gov

insurance.ca.gov 800.927.4357

- Currently the portal is only open for agricultural related businesses and expected to be open for all businesses again soon.
- **Payment protection program (PPP)** is available for small business owners who are suffering as a result of COVID-19: designed to provide incentives to business owners to keep your workers on payroll. SBA will forgive these loans if the employees are kept on payroll for up to eight weeks and the money is used for payroll (75% payroll and 25% for mortgage, rent, interest or utilities)

Those who have existing SBA loans. SBA has a debt relief program that is in place (disaster loan or traditional loan) there is assistance available to where the SBA will pay your premiums and payments for up to six months and/or defer your payments.

- For the traditional loans, your lender will be doing that automatically but don't hesitate to reach out to them directly.
- For the disaster loans, these are being automatically deferred and require no action on your part.
- For those who are looking to expand their business due to high demand in service SBA is covering the cost and the fees for up to six months of those payments. Reach out to your lenders or reach out to our office.

Also loans to expand/grow businesses have reduced all fees and businesses need to apply through lenders. We have a variety of partners <https://www.sba.gov/local-assistance>

- Small Business Development Centers
- SCORE Mentors
- Veterans Business Outreach Centers (VBOC)
- Women's Business Centers

Catherine Grooms, Director Small Business Development Center College of the Canyons

There is a team of 20 professional here to help our small businesses. We are your technical resource/partner and we are at no cost. We provide one-on-one services in a confidential space to create plans for sustainable growth.

Business also should be aware of potential tax credit out there especially if they were declined from the PPP loan.

We also help with disaster assistance, in the past with wildfire and flood. Contact us 7days a week at 661.362.5900 or <https://cocsbdc.org/>

Constituent/ Small Business Owners Questions

- 1. I paid my insurance and understood it included business interruption coverage, why isn't loss of business due to the COVID19 pandemic covered? Also Insurance companies have been discouraging businesses from filing.**

Commissioner Lara: While many commercial policies have terms and exclusions that create a challenge to getting claims paid under your Business Interruption coverage, not all policies are the same. We would need to look at the specific policy to better understand that coverages and exclusions may exist.

If you have Business Interruption coverage, but your insurance company is telling you that these losses are not covered due to exclusions in your policy, we recommend that you file a formal claim with your

insurance.ca.gov 800.927.4357

insurance company. Insurance companies are legally required to fairly investigate your claim and formally respond back to you with their coverage decision and the reason for any denials. Business owners should contact the Department of Insurance to open a claim to make sure that the insurance company fairly investigated the claim.

We issued a Notice on April 14th to all agents, brokers, and insurance companies reminding them of their obligations under the law to accept, forward, acknowledge, and fairly investigate all business interruption insurance claims submitted by businesses.

Tony Cignarale- Deputy Insurance Commissioner: I wanted to add while it is more complicated than this, many commercial policies have exclusions for loss due to contamination by virus and similar perils. Many policies also require that your loss be caused by direct physical damage or loss to the insured property that results from a cause covered by the policy. These conditions and exclusions do create hurdles to obtaining coverage. However, as Commissioner Lara mentioned we would need to see the entire policy as well as the circumstances applicable to your loss event to know what conditions or exclusions may or may not exist for a particular business.

If a business has not filed a formal claim, it should do so immediately. If the business has filed a formal claim and that claim has been denied, we recommend you to file a "Request for Assistance" with the Department of Insurance at 1 (800) 927-4357 or through our website at: www.insurance.ca.gov.

We will look at the facts of the claim, the policy provisions, and contact the insurance company if we determine there is an issue with their determination. While it is true that many commercial policies have provisions that may exclude coverage for business interruption under the circumstances, the Department of Insurance will review the claim to ensure that your insurer is properly investigating your claim and following all laws and the provisions in your contract.

2. I drive for Uber to supplement my part time job. I was laid off from my part time job due to COVID-19. I was also not able to drive. Do I qualify for EIDL (Economic Injury Disaster Loan) as a gig worker and independent contractor? I applied for unemployment from EDD and do I qualify for PUA?

Ben Raju- SBA: Yes gig workers and independent contractors, sole proprietors, nonprofits, 1099 employees can apply for EIDL. Also apply for PPP when it reopens. If it's one employee or 500 employees apply as soon as possible. Please follow on Twitter @SBA_LosAngeles for updates on reopening.

3. What are my options if I do not have coverage for business losses due to the COVID-19 virus?

Commissioner Lara: If you truly don't have any Business Interruption coverage, you should look at the various federal, state, and local programs available through the SBA and other sources.

Tony Cignarale: If you have a commercial policy, but your insurance company is telling you that you don't have Business Interruption coverage, or that there is no coverage when losses are caused by a virus, we recommend that you file a formal claim with your insurance company. Insurance companies are legally required to fairly investigate your claim and formally respond back to you with their coverage decision and the reason for any denials. Help us help you and file a formal claim with your insurer, get the response, and give us a call so we can make sure that what your insurance company is telling you is accurate.

4. My question is regarding private contractors and freelance workers. Freelance workers are considered business owners, yet no assistance has been afforded to them. Since these individuals

are ineligible for unemployment benefits, is there any help available to them during this time? And if so, how and where do they go for assistance? What documents are needed?

Catherine Grooms-SBDC: Private contractors and freelance workers can apply for EIDL, PPP loan, and Pandemic Unemployment Assistance (PUA) if they meet eligibility requirements through www.EDD.ca.gov

5. Question: You issued a bulletin requiring insurance companies to refund premiums -- will that be for my total monthly payment and when will I get that?

Commissioner Lara: I ordered premium refunds because for many people the risk of accident or loss is much lower due to the statewide stay-at-home order. We are seeing:

- Fewer accidents or injuries on the road
- Falling business payroll and receipts
- Reductions in liability exposure due to the temporary closure of many businesses

Premium reductions and refunds should reflect our new reality.

My Department will be watching to make sure that the amount companies are returning is adequate, and they are not short-changing you.

Bryant Henley- Deputy Commissioner: The amount you get back will vary by company and policy.

In many cases the reduction or refund will be a percentage of your premiums for March and April -- and now likely May as these stay at home rules continue.

This will not be a 100% refund of your premium; the reductions will be tied to the change in risk during the months Californians are subject to "stay at home" orders.

We have already seen a number of companies announce rebates and credits.

Commissioner Lara's bulletin directed all insurers to make an initial premium refund to all adversely impacted California policyholders as soon as possible, but no later than 120 days from the date of the bulletin (which will be August 11, 2020). This directive applies to the following lines of insurance:

- Private passenger automobile insurance
- Commercial automobile insurance
- Workers' compensation insurance
- Commercial multiple peril insurance
- Commercial liability insurance
- Medical malpractice insurance

Any other line of coverage where the measures of risk have become substantially overstated as a result of the pandemic.

Recognizing the unique nature of each insurer's policyholder base and insurance coverage offered, we directed each insurance company to propose the best way to immediately return premium to policyholders. We also directed each insurer to report back to the Department how each insurer will fulfill this directive within 60 days (or by June 12, 2020).

Persons who have not received premium relief in spite of a reduction in the covered risks under a policy are strongly encouraged to contact their insurance company. If you are not satisfied with the answers

you get or have other questions, you may contact us at 1 (800) 927-4357 or through our website at: www.insurance.ca.gov

Commissioner Lara has also requested a 60 day grace period to pay your premium. If you are having trouble paying your premium, contact your insurance company.

- 6. I have a barbershop with 5 people who work there. We have been closed since March 23rd. Now there are loans for small businesses but you have to have employees to qualify. We have no employees since we are independent contractors. Does government have any relief for small businesses with no hourly employees?**

Ben Raju- SBA: Small businesses with independent contractors can apply for PPP and EIDL loans. We encourage all businesses to apply as soon as possible even if they do not have a relationship with a lender. Contact us at SBA and we will help you find a lender.

- 7. My business is not considered essential, but I am continuing to employ workers and pay my worker's compensation insurance. Can worker's comp insurance companies exclude COVID-19 from their coverage, whether or not they are considered essential businesses?**

Commissioner Lara: All workers affected by COVID-19 on the job are eligible for workers' compensation benefits – whether or not they are considered essential services. This includes workers engaged in front-line occupations such as health care, emergency services, food production, sales, and delivery, among others.

Worker's compensation also applies to undocumented workers. In 2015, when I was in the California State Senate, I authored SB 623, which was signed by the Governor that expanded protections for undocumented workers in the event they are injured on the job, even if their employer does not carry workers' compensation insurance as required by law.

I issued a notice to insurance companies on April 6 to remind insurance companies about these existing legal protections for undocumented workers.

As I mentioned earlier -- on Wednesday, Governor Gavin Newsom signed an executive order creating a presumption that a worker contracted COVID-19 while on the job if the worker is diagnosed with COVID-19 or tests positive within 14 days of performing a labor or service at a place of work. That order applies to all workers, whether or not they are deemed "essential."

Bryant Henley- Deputy Commissioner: If you are injured or become sick on the job, immediately report the injury to your employer. Your employer will notify the insurance carrier to ensure you are properly covered for your illness or injury.

If you have questions regarding the identity of your employer's insurance carrier, call the Workers' Compensation Insurance Rating Bureau at 1-888-229-2472 or visit www.caworkcompcoverage.com

- 8. I am a small owner-operator telecommunication business in Santa Clarita. Our sales have been almost nonresistant since beginning of March. Only one person on payroll and it's me, I believe our company does not qualify for payroll assistance. I am not unemployed but paying myself next to nothing not sure if unemployment filing is not appropriate. Desperate times. Like a lot of businesses we have monthly bills to pay and are barely hanging on. Is there anything available to us as far as grants etc. to help my 11 year old company out?**

Catherine Grooms-SBDC: Grants are available that depends on eligibility. Also don't forget one person on payroll mean they can apply for PPP and EIDL loans, and PUA through EDD. Contact us we are your resource through this disaster and beyond.

9. Question: My business has increased delivery – and may even be driving more miles because of the stay at home orders. Will the premium refunds apply to operators of commercial vehicles as well as personal vehicles?

Commissioner Lara: Yes -- there are strong indicators demonstrating that the risk of accidents has fallen sharply due to Governor Newsom's stay at home orders. Obviously, those who are not driving pose very little risk of loss, but for those essential businesses that must use our roads, these drivers are traveling on roads with substantially less traffic. Early evidence, including a U.C. Davis Special Report on the Impact of COVID-19 Mitigation on Numbers and Costs of California Traffic Crashes, suggests that the number of accidents in the state have declined substantially.

My April 13, 2020, bulletin covers risks in many lines, including personal and commercial automobile insurance lines. I encourage commercial trucking and delivery businesses, like all commercial businesses, to contact their insurance provider to ask how your company is fulfilling the Order.

On April 10, I also asked insurance companies extend auto insurance coverage for drivers who are using their personal vehicles to fulfill deliveries for California's essential businesses during the COVID-19 pandemic. This action ensures that businesses can continue to provide essential goods to residents and families at their homes and that delivery workers are protected at all times so that they may continue their work.

Additional Resources

Request Assistance with the Department of Insurance:

(800) 927-4357 www.insurance.ca.gov

FAQs and complete PPP information can be found here:

<https://home.treasury.gov/policy-issues/cares/assistance-for-small-businesses>

Small Business Administration

www.sba.gov/local

Check Status of my Economic Injury Disaster Loans: (800) 659-2955

insurance.ca.gov 800.927.4357

Federal resources through U.S. Small Business Administration (SBA)

- **SBA Paycheck Protection Program (PPP)** – The SBA is currently unable to accept new applications for the Paycheck Protection Program based on available appropriations funding. During this time, in preparation of the event that additional appropriations are made to the PPP, contact a lender to discuss your options, and/or work with a small business center to get ready.
- **SBA Economic Injury Disaster Loans (EIDL) and EIDL Advance** – the SBA is unable to accept new applications at this time for the Economic Injury Disaster Loan (EIDL)- COVID-19 related assistance program (including EIDL Advances) based on available appropriations funding. Applicants who have already submitted their applications will continue to be processed on a first-come, first-served basis.
- **SBA Small Business Debt Relief** - if you are a current borrower under SBA 7(a) not through PPP, 504 loan program or a microloan, you are eligible for **debt relief** and SBA will cover all loan payments for 6 months. Contact your lender directly to confirm if funds are still available.

The California Office of the Small Business Advocate (Cal-OSBA) within the Governor's Office of Business & Economic Development (GO-Biz) is working diligently to ensure businesses across California have the most up-to-date information and resources during Coronavirus Disease (COVID-19). Below, please find a list of guidance and state action, as well as capital and technical assistance resources.

California supports a network of federally contracted small business centers which provide free consulting and training to help businesses figure out which loans are a fit for them, develop resiliency strategies, and find other resources. **Please click [here](https://business.ca.gov/centers) (business.ca.gov/centers) to find the center nearest you.**

Check these links at regular intervals, as guidance continues to evolve:

- California's comprehensive COVID-19 website: <https://covid19.ca.gov/>. FAQs on business resources: <https://covid19.ca.gov/business-and-employers/#top>
- Business assistance can be found through GO-Biz at: <https://business.ca.gov/coronavirus-2019/>

State Resources:

Capital programs through IBank and Treasurer's Office:

- On April 2, Governor Newsom announced that the State of California is allocating **\$50 million** to the Small Business Finance Center at California's IBank to mitigate barriers to capital for small businesses and nonprofits **that may not qualify for federal funds (businesses in low-wealth**

and immigrant communities). The \$50 million allocation will be used to recapitalize the IBank Small Business Disaster Loan Guarantee Program.

- [Disaster Relief Loan Guarantee Program](#): Loans of up to \$50,000 will be available through the Financial Development Corporations (FDCs) and their partner CDFI nonprofit lenders.
 - To access the program, visit above link to find a local FDC or contact IBank at COVID19loan@ibank.ca.gov
- **California Treasurer's Office** has a small business loan program with special disaster assistance that is used by CDFIs, banks and other lenders. CalCAP's [Covid-19 considerations](#) are here. To apply, find a lender at: <https://www.treasurer.ca.gov/cpcfca/calcap/sb/institutions.pdf>

Labor/Workforce for Employers, Employees, and Self-Employed:

- **Work sharing program** for employers facing reduced production, services, or other conditions causing them to seek an alternative to layoffs: https://www.edd.ca.gov/Unemployment/Work_Sharing_Program.htm
- **Benefits for workers** impacted by COVID-19: <https://www.labor.ca.gov/coronavirus2019/#chart>
- **Resources for employers and workers**, Labor and Workforce Agency website: <https://www.labor.ca.gov/coronavirus2019/>

Unemployment Insurance (UI) Claims:

- The **Pandemic Unemployment Assistance (PUA)** and the **CARES Act Pandemic Additional Compensation Program**: On April 28, the application for these benefits will be available to those who are self-employed, independent contractors, and those employees whose wage data or work history is not sufficient to qualify for unemployment insurance, and to others who have exhausted their unemployment insurance benefits. Check here for current information: https://www.edd.ca.gov/about_edd/coronavirus-2019/pandemic-unemployment-assistance.htm#Eligibility
- **Step-by-Step guidance** to UI claims.
 - The EDD will mail you information regarding your claim and award determination within 10 days. If **corrections** need to be made: [call EDD](#).
 - File an **appeal** within 30 calendar days from the date on the notice. Visit the [EDD UI Website](#) for further information on how to file your appeal.
- **Direct Deposit Transfers**: You may choose to transfer some or all of your benefits to your checking or savings account by performing a [direct deposit transfer](#). Call [Bank of America Debit Card Customer Service](#) at the phone number on the back of your card, or visit [Bank of America EDD Debit Card](#).

Financial Relief

insurance.ca.gov 800.927.4357

- Citigroup, JP Morgan Chase, US Bank, Wells Fargo, and nearly 200 state-chartered banks, credit unions, and servicers - relief for eligible consumers and homeowners mortgage-payment forbearances, up to 90 days: <https://dbo.ca.gov/2020/03/25/covid19/>
- **Residential eviction protections** are covered here: <https://covid19.ca.gov/get-financial-help/>. California issued a statewide moratorium on residential evictions for renters who cannot pay their rent, from March 27 and through May 31, 2020.
- **Commercial eviction protections:** On March 16, Governor Newsom authorized local governments to halt evictions, slow foreclosures, and protect against utility shut offs. The protections are in effect through May 31, 2020, unless extended. The order also requests banks and other financial institutions to halt foreclosures and related evictions during this time period. Check with your local cities and counties to see if they have taken local action.
- **Price gouging protections:** On April 3, Governor Newsom signed an executive order expanding consumer protection against price gouging as California continues to respond to the COVID-19 pandemic. The order generally prohibits sellers of any kind from increasing prices on food, consumer goods, medical or emergency supplies, and certain other items by more than 10 percent.
- The **California Public Utilities Commission** is taking action to help ensure that utility bills do not become an added hardship. There are utility assistance programs to help mitigate the impact of anticipated higher energy residential bills due to the stay-at-home order and COVID-19 pandemic.
- California Alternate Rates for Energy (CARE) provides a 20 to 35 percent discount on utility bills: <https://www.cpuc.ca.gov/lowincomerates/>.
- COVID-19 Consumer Protections webpage tracks what all Water, Energy, and Telco utilities are doing during the crisis: <https://www.cpuc.ca.gov/covid19protections/>.
- There is also a Telco page with info about new programs available for broadband including an interactive map to find what's available in your zip code: <https://www.cpuc.ca.gov/caip/>.

Tax Relief

- The **CA Department of Tax and Fee Administration (CDTFA)** will allow small business taxpayers to enter into an immediate **12-month interest-free payment plan for up to \$50,000 of sales and use tax liability**. Learn more [here](#). This is in addition to the previous announcement that CDTFA is also providing an *automatic* 90-day extension for tax returns and tax payments for all businesses filing a first-quarter return for less than \$1 million in taxes. No request is necessary. Small businesses will have until July 31, 2020 to file their first-quarter returns. Details are [here](#).
- **State Payroll Taxes:** Employers experiencing a hardship as a result of COVID-19 may request up to a [60-day extension](#) of time from the EDD to file their state payroll reports and/or deposit state payroll taxes without penalty or interest. A written request for extension must be received within 60 days from the original delinquent date of the payment or return.

- EDD Taxpayer Assistance Center:

Toll-free from the US or Canada: 1-888-745-3886

TTY: 1-800-547-9565

Outside the US or Canada: 1-916-464-3502

- **Individual and Business Tax Relief**

FTB is postponing [until July 15 the filing and payment deadlines](#) for all individuals and business entities for: 2019 tax returns, 2019 tax return payments, 2020 1st and 2nd quarter estimate payments, 2020 LLC taxes and fees, 2020 Non-wage withholding payments.

Guidance on Critical Infrastructure/Essential businesses

- Information on critical infrastructure with the latest state guidance on essential businesses can be found at: <https://covid19.ca.gov/stay-home-except-for-essential-needs/>.

Other miscellaneous offerings:

- **Intellectual Property Owners:** United States Patent and Trademark Office (“USPTO”) has taken the following [steps](#) to protect and offer relief to intellectual property applicants and owners affected by COVID-19. Read more [here](#).
- **Technical resources*** – free or discounted technology tools* for a small business. Click [here](#).

We also encourage you to check your **city and county websites for local resources**. We know that now, more than ever, businesses need our support to build resiliency. We will keep you on future list serves with updated information, and please sign up for GO-Biz’s newsletter [here](#) to receive the latest updates.

Catherine Grooms, Director Small Business Development Center College of the Canyons

661.362.5900 or <https://cocsbdc.org/>

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