New California Workplace Violence Law

—— SB 553 ——

Enforcement Begins July 1, 2024

Workplace Violence Insurance & SB 553

Workplace violence insurance and SB 553 have some overlaps and differences. [Review SB 553 using this link.]

Please review the policy for coverage details. In general:

- ✓ *The policy does not cover threats* of workplace violence.
- ✓ *The policy requires more than physical force.* A workplace violent event requires intentional and unlawful use of deadly force by a natural person with the intent to harm.
- ✓ *The policy requires more than mental or emotional injury.* A workplace violent event must result in direct or indirect Serious Bodily Injury or death.
- ✓ *The policy is designed to cover violence against employees and anyone on or within 100 feet* of the Premises for a lawful purpose.
- ✓ The policy does not require firearm use.
- ✓ The policy does not require a specific type of workplace violence.

California's New Workplace Violence Law, bill SB 553, was signed into law in 2023. **The new law covers *most* California employers and enforcement starts on July 1, 2024.**

Soon, Cal-OSHA will work on a new set of rules *that includes the SB 553 requirements*. A proposed rule is due December 31, 2025, and a final rule is due December 31, 2026.

The new law requires employers to do several things, such as maintaining a written workplace violence prevention plan, a violent incident log, employee training, and more.

Here are a few helpful resources from Cal-OSHA about how to follow the new law:

- ➢ Workplace Violence Prevention for General Industry (Non-Health Care Settings) for Employers Fact Sheet – opens a pdf
- ➢ Workplace Violence Prevention for General Industry (Non-Health Care Settings) for Workers Fact Sheet – opens a pdf
- ➢ Model Written Workplace Violence Prevention Plan for General Industry (Non-Health Care Settings) – downloads a fillable Word document
- ➢ Agricultural Employers and Workers have separate fact sheets – opens pdfs
- ➢ Health Care is mostly exempt and subject to existing laws, check Cal-OSHA for details

Workplace Violence Insurance

Prevention – Workplace Violence Portal

The workplace violence portal is primarily focused on preventing and training for workplace violence, for Risk Management and Crisis Management and includes:

- ✓ Helpful Tools and Tips
- ✓ Links to resources
- ✓ Generic training and videos
- ✓ Can filter by industry
- ✓ General Information:
  - ♦ **FAQ's**: answers to common questions about coverage
  - ♦ **Scenarios**: samples of how coverage could work
  - ♦ **Claim Reporting**: report a claim online

Recovery - Workplace Violence Insurance

The policy helps insureds to recover from a workplace violence event in three main ways:

1. **Safety Assistance**
   - ♦ Security Guard Services
   - ♦ Bio-Hazard Clean Up
   - ♦ Reward Money to get perpetrator
2. **People Support**
   - ♦ Mental Health
   - ♦ Travel Expenses
   - ♦ Burial Expenses
3. **Financial Recovery**
   - ♦ Business Income Loss
   - ♦ Temporary location & employees
   - ♦ Crisis Management Consultant
   - ♦ PR Consultant

Workplace Violence Insurance Claims

- ★ **If there is a Workplace Violent Event, call 911.**
- ★ **Call us** within 24 hours* for assistance and guidance, **we are available 7 days a week at (866) 957-3138**.
- ★ Or, file a claim on the workplace violence portal.

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