



# COVID-19 UPDATE

# ENDORSEMENT COPY MAILED TO ALL CA POLICYHOLDERS



Dear Policyholder:

The enclosed COVID-19 Reporting Requirement Endorsement modifies your duties under your WCF National Insurance Company workers' compensation policy. The endorsement formalizes new employer COVID-19 reporting requirements created by the passage of California SB 1159 that was signed into law by California Governor Gavin Newsom on September 17, 2020.

The endorsement requires you to report to WCF every time one of your employees tests positive for COVID-19 from July 6, 2020 through January 1, 2023. You are required to report each positive test to WCF even if it is not claimed as a work-related exposure. If you are aware of any employees who have tested positive for COVID-19 since July 6, 2020, please report these to WCF as soon as possible. There are strict reporting timelines required in the law and potential penalties for failure to report a positive employee COVID-19 test in a timely manner.

For more details about California SB 1159 or reporting forms, please go to [wcf.com/california-sb-1159](https://wcf.com/california-sb-1159).

Here are  
the ABCs

## Instructions for Reporting Positive Employee COVID-19 Cases



**A**

**Employee COVID-19 cases diagnosed on or after July 6, 2020 through September 16, 2020:**

For each employee that you are aware tested positive for COVID-19 on or after July 6, 2020 through September 16, 2020, please complete WCF's COVID-19 Positive Test Report form found at [wcf.com/california-sb-1159](https://wcf.com/california-sb-1159) no later than October 29, 2020.

**B**

**Employee COVID-19 cases diagnosed on or after September 17, 2020 through January 1, 2023 that are not reported as work-related:**

For each employee that you are aware tested positive for COVID-19 on or after September 17, 2020 that was not reported as a work-related exposure, please complete WCF's COVID-19 Positive Test Report form found at [wcf.com/california-sb-1159](https://wcf.com/california-sb-1159) within three business days of the date you knew or reasonably should have known that the employee tested positive.

**C**

**Employee COVID-19 cases diagnosed at any time that are reported as work-related:**

In addition to completing the COVID-19 Positive Test Report form, for each employee who tested positive for COVID-19 at any time and it is reported as a work-related exposure, please report the claim on forms 5020 and DWC-1 and submit them to [claims@wcf.com](mailto:claims@wcf.com). You can also file the claim directly on WCF's website at [wcf.com](https://wcf.com) by clicking on the "File a Claim" icon.



# COVID-19 POSITIVE TEST REPORTING, YET NOT WORK-RELATED



**WCF**  
INSURANCE

EMPLOYERS WORKERS AGENTS PROVIDERS SAFETY TOOLS FIND AN AGENT SIGN IN

### COVID-19 INFORMATION

Payment Options, Safety Information, Claims Guidance

Be Careful Out There

**CLICK HERE**

Get a Quote Certificate of Insurance File A Claim Make A Payment Find A Claim Number

OR

**WCF**  
INSURANCE

EMPLOYERS WORKERS AGENTS PROVIDERS SAFETY TOOLS FIND AN AGENT SIGN IN

### COVID-19 INFORMATION

Payment Options, Safety Information, Claims Guidance

Be Careful Out There

**CLICK HERE**

Get a Quote Certificate of Insurance File A Claim Make A Payment Find A Claim Number

- Get a Quote
- About Your Policy
- Set Up Autopay
- File a Claim
- Claims Management
- Ask A Claims Adjuster
- Preferred Provider Network
- Association Discounts
- Additional Products
- State Regulations
- Forms
- Audit Appeal
- COVID-19 Guidance**

AGENCY PORTAL

MANAGE MY POLICY

OBTAIN A LOSS RUN

INVOICE VIEWING

CLAIMS DASHBOARD

PAYROLL REPORTS

AGENCY PORTAL

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CLAIMS DASHBOARD

PAYROLL REPORTS

# CALIFORNIA SB1159 COVID-19 POSITIVE TEST REPORTING



INSURANCE

EMPLOYERS WORKERS AGENTS PROVIDERS SAFETY TOOLS FIND AN AGENT

SIGN IN

## COVID-19 Guidance

WCF Insurance is committed to helping our policyholders for the duration of this quickly evolving, public-health emergency. We understand that some businesses may already be impacted by the disruption caused by the virus. We offer the following interim guidance based on what we currently know about COVID-19 and the related regulatory requirements. Please check back to this page regularly for updated information related to COVID-19 issues. This guidance may change without prior notice and is not intended to be a warranty of the issues discussed.

[California SB1159 COVID Positive Test Reporting](#)

### COVID-19 and Your Workers' Compensation Policy Legal Presentation

View a presentation from WCF's legal team regarding coverage for COVID-19 claims and information that should be gathered when an employee reports a COVID-19 claim. WCF's team also discusses other novel issues encountered during the pandemic, including the impacts of COVID-19 layoffs and furloughs on non-COVID-19 claims. Information is specific to Utah. [View the workers' compensation and COVID-19 legal seminar recording from 7/16/2020 here.](#)

### Helpful Links

- [Moderate Risk Phase Guide](#)
- [Protecting High-Risk Individuals](#)
- [PPE Push Pack Program Launched to Help Small Business Jump Start COVID-19 Transition](#)
- [Questions to Consider When Planning Your COVID-19 Recovery Plan](#)
- [Guidance on Screening Employees for Temperature and Symptoms](#)
- [CDC: Resources for Businesses and Employers](#)
- [CDC: General Business Frequently Asked Questions](#)

COVID-19 Positive Test Report

Employer Reporting (SB-1159)

If you become aware of any employee who tests positive for COVID-19 on or after July 6, 2020, you must report it to your WCF National Insurance Company claims administrator by completing and submitting this form. DO NOT DELAY IN REPORTING.

- Positive employee COVID-19 test results between July 6, 2020 and September 16, 2020 must be reported to your claims administrator by October 29, 2020.
- Positive employee COVID-19 test results on or after September 17, 2020 through January 1, 2023 must be reported to your claims administrator within three business days of when you knew or reasonably should have known about the positive test result.

Complete one COVID-19 Positive Test Report form for each positive employee COVID-19 test.

\* This report is for an employee with:

- COVID-19 exposure on or after 9/17/2020 (must be reported within 3 days of knowledge of exposure)
- COVID-19 exposure from 7/6/2020 through 9/16/2020 (must be reported by 10/17/2020)

\* Insured Name

\* Insured Policy Number

\* Employee ID  
This is your internal ID number. Do not include any personal identifiable information (such as name, SSN, DOB, etc.) in this report.

\* Date positive COVID-19 test conducted

\* Date employer notified of positive COVID-19 test result

\* Type of COVID-19 Test

\* Has or will a workers' compensation claim be filed as a result of this COVID-19 exposure?  Yes  No

LOCATION INFORMATION

If the employee works at multiple locations, please complete the following for each location. Provide the address of specific place(s) of employment during the 14-day period immediately preceding the positive COVID-19 test.

+ ADD LOCATION

Location Name	Address	City	State	Zip	Location Closed?	Explanation	Last Date Worked	Number of Employees
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\* Completed By

\* Title

\* Contact Email

\* Contact Phone

SUBMIT

The information provided above is for information purposes only and should not be construed as legal advice. We make no representations or warranties, express or implied, guarantees, or conditions of compliance with applicable laws or regulations, and such compliance is ultimately the responsibility of the employer. You should contact your attorney to obtain advice with respect to any such issue.

Here are the ABCs

A  
B



FOR COVID-19 IN THE WORKPLACE, THAT IS WORK-RELATED, PLEASE REPORT AS A CLAIM

The screenshot shows the top navigation bar of the WCF Insurance website. The logo 'WCF INSURANCE' is on the left. The navigation menu includes 'EMPLOYERS', 'WORKERS', 'AGENTS', 'PROVIDERS', 'SAFETY', 'TOOLS', and 'FIND AN AGENT'. A 'SIGN IN' link is on the right. Below the navigation is a large banner for 'COVID-19 INFORMATION' with a background image of a virus particle. The banner text includes 'Payment Options, Safety Information, Claims Guidance', 'Be Careful Out There', and a 'CLICK HERE' button.



Here are the ABCs

C

- Get a Quote
- Certificate of Insurance
- File A Claim**
- Make A Payment
- Find A Claim Number

A grid of six service tiles. The top row contains 'AGENCY PORTAL' (with an image of a man and woman), 'MANAGE MY POLICY' (with a pie chart), and 'OBTAIN A LOSS RUN' (with a calculator). The bottom row contains 'INVOICE VIEWING' (with a stack of papers), 'CLAIMS DASHBOARD' (with a laptop), and 'PAYROLL REPORTS' (with a close-up of a person's face).



“Be (*extra*) careful out there.”

CA Questions:  
Stacey Gowen  
CA Claims Manager  
916-888-1707  
[sgowen@wcf.com](mailto:sgowen@wcf.com)