M&G|exposure

2019 EXECUTIVE EXCELLENCE AWARDS

Morris & Garritano recently hosted our annual Holiday Party – an evening filled with fun, food, and celebration!

Part of our annual tradition is to recognize a select group of individuals who have gone above and beyond for their clients, the agency, or their co-workers. The Executive Excellence Awards are given to five employees from various departments of the agency who exemplify what it means to be an M&G employee.

The criteria for the Executive Excellence Award is:

- Someone who demonstrates strong Core Values and is a role model for other employees.
- Those who have made a strong contribution to a major initiative, or made significant impact to our clients, their department, or another department in the agency.
- Their contributions may have improved a process or created an efficiency that wasn't there before.

We are proud to announce Kathleen Ramirez, Kristina Pettit, Carisa Haynes, Catherine Burow, and Tawny Peake as recipients of the 2019 Executive Excellence Awards.

The Greg Morris Award, an award that pays tribute to the spirit and memory of the person that made Morris & Garritano what it is today, is one of our agency's highest honors. It is awarded to someone who:

- Not only demonstrates, but exemplifies, the Core Values of Morris & Garritano and creates a positive work environment for those around them.
- Embodies the spirit of Greg Morris as a warm, compassionate person with strong collaborative skills.
- Is helpful, giving, and passionate about their work.
- Demonstrates a trait of giving back and empathy for others, something that Greg Morris was well known for in the community.

This year's recipient has not only made an impact on her department, but on the agency as a whole, and we are excited to see what else she has in store for us! We are pleased to announce Zheila Pouraghabagher as this year's Greg Morris Award recipient.

INSIDE THIS ISSUE

SPECIAL POINTS OF INTEREST

- California Extends Claims Period for Employment Discrimination Cases
- California Individual Mandate Goes into Effect January 2020
- FAQs: Changes to the Definitions of Serious Injury and Illness and Reporting to Cal/OSHA

IRS REMINDS ELIGIBLE EMPLOYEES TO PLAN NOW FOR HEALTH FSA ARRANGEMENTS IN 2020

Contributed by: Louise Matheny, Human Resources Consultant

The Internal Revenue Service is reminding eligible employees that now is the time to begin planning to take full advantage of their employer's health flexible spending arrangement (FSA) during 2020.

FSAs provide employees a way to use tax-free dollars to pay medical expenses not covered by other health plans. Since eligible employees need to decide how much to contribute through payroll deductions before the plan year begins, many employers are offering their employees the option to sign up for an FSA this fall for participation that begins in 2020.

Interested employees wanting to contribute to an FSA, must make that choice for 2020, even if they contributed in 2019. Self-employed individuals are not eligible.

During the 2020 plan year, employees can contribute up to $2,750. This is a $50 increase over 2019. Amounts contributed are not subject to federal income tax, Social Security tax, or Medicare tax. If the plan allows, the employer may also contribute to an employee's FSA.

Throughout the year, employees can then use funds to pay qualified medical expenses not covered by their health plan, including co-pays, deductibles, and a variety of medical products and services ranging from dental and vision care to eyeglasses and hearing aids. Interested employees should check with their employer for details on eligible expenses and claim procedures.

Under the use-or-lose provision, participating employees often must incur eligible expenses by the end of the plan year or forfeit any unspent amounts. However, should employers choose to do so, they may offer participating employees more time through either the carryover option or the grace period option.

- Under the carryover option, an employee can carry over up to $500 of unused funds to the following plan year — for example, an employee with $500 of unspent funds at the end of 2020 would still have those funds available to use in 2021.
- Under the grace period option, an employee has two and a half months after the end of the plan year to incur eligible expenses — for example, with a plan year ending on December 31, 2020, an employee would have until March 15, 2021 to use funds.

Employers can offer either option, but not both, or none at all.

More information about FSAs can be found in Publication 969, Health Savings Accounts and Other Tax-Favored Health Plans.

CALIFORNIA EXTENDS CLAIMS PERIOD FOR EMPLOYMENT DISCRIMINATION CASES

Contributed by: Louise Matheny, Human Resources Consultant

Beginning January 1, 2020, Assembly Bill 9, known as the Stop Harassment and Reporting Extension (SHARE) Act, will go into effect, extending the time an employee has to file a charge of discrimination with the Department of Fair Employment and Housing ("DFEH") from one year to three years.

Under the current law, before an employee can file a lawsuit alleging claims under the Fair Employment and Housing Act ("FEHA"), he or she must first file a charge with the DFEH. He or she has one year from termination (or from the end of the alleged discriminatory conduct) to file the charge. After getting a right-to-sue letter from the DFEH, he or she has one more year to file the lawsuit. AB 9, which amends FEHA, extends the time employees have to file their charge to three years. The law extends to claims of all forms of discrimination, harassment, and retaliation prohibited by FEHA.

Extending the statute of limitations means that a lawsuit could be filed four years after the comment, conduct, or action an employee (or former employee) alleges was harassing or discriminatory.

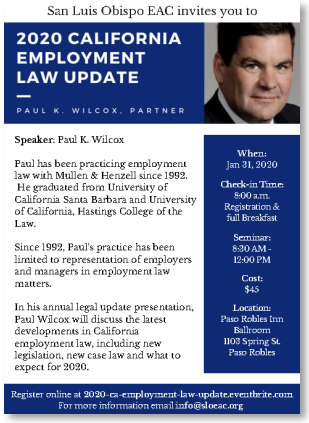
AB 9 will not revive any already lapsed claims under the current one-year statute of limitations, but it remains to be seen whether claims that have not elapsed by December 31, 2019, will receive the benefit of the deadline extension. Regardless, it is in employers' best interest to revisit and update their document retention policies to preserve potential evidence, putting them in the best position to defend future claims.

- Increase the retention period of personnel files to at least four years
- Document all counseling, write-ups, performance reviews, or documents pertaining to an employee's termination.
- Update handbooks
- Ensure all supervisors and employees receive training on anti-harassment and discrimination policies

UPCOMING SEMINARS

Contributed by: Louise Matheny, Human Resources Consultant

2020 California Employment Law Update
Presented by: San Luis Obispo EAC



Friday, January 31, 2020
8:00 am – 12:00 pm
Paso Robles Inn (Ballroom)
1103 Spring Street, Paso Robles, CA

Speaker: Paul K. Wilcox, Partner, Mullen & Henzell

Cost: $45 (includes breakfast)

Registration: Click here to register online

For more information, email info@sloeac.org

Human Trafficking Awareness Training for Hotel and Motel Employers
Presented by: SLO County District Attorney

Thursday, February 6, 2020 OR Friday, February 7, 2020
1:00 pm – 3:00 pm
Christopher G. Money Victim Witness Assistance Center of the SLO County DA's Office
1035 Palm Street, Room 384, San Luis Obispo, CA

Speakers: JT Camp, DA Investigator
Rainer Bodine, Senior Deputy Sheriff
Beth Raub, Assistant Director of the Victim Witness Assistance Center

Cost: Free

Registration: Email braub@co.slo.ca to register or for further information

2020 FORM W-4 EMPLOYEE WITHHOLDING CERTIFICATE

Contributed by: Louise Matheny, Human Resources Consultant

Earlier this month, the IRS released the final version of the 2020 Form W-4, retitled Employee's Withholding Certificate. This new version has major revisions that are designed to make accurate income-tax withholding easier for employees.

The IRS notes these key points for employers to know:

- All new employees hired as of January 1, 2020, must complete the new form.
- Current employees are not required to complete a new form but can choose to adjust their withholding based on the new form.
- Any adjustments made after January 1, 2020, must be made using the new form.
- Employers can still compute withholding based on information from employees' most recently submitted Form W-4 if employees choose not to adjust their withholding using the revised form.
- A new Publication 15-T, *Federal Income Tax Withholding Methods*, to be released in mid-December (it will be online here) for use with the new 2020 Form W-4, will include steps employers can take to determine federal withholding. The IRS posted an early release draft on November 4.

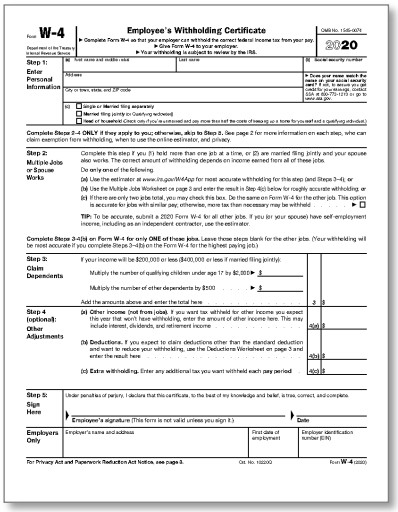
The W-4 from was updated to reflect tax code changes as a result of the Tax Cuts and Jobs Act that took effect in 2018. The 2020 form excludes withholding allowances, which were tied to the personal exemption amount—$4,050 for 2017—and are now suspended (hence the form's name change from Employee's Withholding Allowance Certificate). Additionally, it replaces complicated worksheets with more straightforward questions.

"The primary goals of the new design are to provide simplicity, accuracy and privacy for employees while minimizing burden for employers and payroll processors," IRS Commissioner Charles Rettig said.

What is Different

The 2020 Form W-4 is a single page, followed by instructions, worksheets and tables. Rather than withholding allowances, the new W-4 includes a process with five possible steps for declaring additional income, so employees can adjust their withholding with varying levels of accuracy, privacy, and ease of use.

The five steps are:


Form W-4 Employee's Withholding Certificate
Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay.
Give Form W-4 to your employer.
Your withholding is subject to review by the IRS.
2020
Step 1: Enter Personal Information
Step 2: Multiple Jobs or Spouse Works
Step 3: Claim Dependents
Step 4 (optional): Other Adjustments
Step 5: Sign Here
Employers Only

Step 1. Enter personal information.

Step 2. Indicate multiple jobs or if spouse works.

Step 3. Claim dependents.

Step 4. Make other adjustments including for:

- Step 4(a): Investment and retirement income.
- Step 4(b): Deductions other than the standard deduction.
- Step 4(c): Any extra tax withholding per pay period.

Step 5. Sign the form.

The IRS notes that:

- The only two steps required for all employees are Step 1, where they enter personal information such as their name and filing status, and Step 5, where they sign the form.
- If Steps 2, 3 or 4 apply to employees and they choose to provide that information, their withholding will more accurately match their tax liability if they complete them. Employees, however, can adjust their withholding in Step 4(c) without sharing additional information.

The About Form W-4 page on www.irs.gov has additional information about the revised form, including FAQs. In addition, the APA drafted a sample letter outlining key changes to Form W-4 that can be customized and distributed to employees informing them on the new steps they will need to take to complete the form.

Employees can also use the updated IRS Tax Withholding Estimator to help them complete the new Form W4.

CALIFORNIA INDIVIDUAL MANDATE GOES INTO EFFECT JANUARY 2020

Contributed by: Keith Dunlop, Director of Compliance and HR

OVERVIEW

On June 28, 2019, California Governor Gavin Newsom signed into law SB 78 that establishes a state individual health insurance mandate, effective Jan. 1, 2020. This state-based individual mandate will require California residents to maintain acceptable health coverage or pay a penalty, beginning in 2020.

This new mandate was enacted in response to the effective elimination of the federal individual mandate penalty under the Affordable Care Act (ACA). The ACA's individual mandate penalty was reduced to zero under the Tax Cuts and Jobs Act, beginning in 2019.

THE INDIVIDUAL MANDATE

Beginning in 2020, California will impose a state individual mandate that largely mirrors the ACA's federal individual mandate requirement. The ACA's individual mandate penalty has been effectively eliminated beginning in 2019.

California's individual mandate will **require most individuals in the state (and their family members) to be covered under minimum essential coverage for each month of the year**, beginning in 2020. Individuals that don't obtain acceptable health insurance coverage will be penalized.

Minimal essential coverage (MEC), the required type of health coverage, generally has the same definition as the ACA. The type of coverage that satisfies the mandate includes, government-sponsored programs, employer-sponsored plans (including COBRA and retiree coverage), individual market coverage (including Covered California), and a grandfathered health plan.

The state individual mandate penalty will be calculated as the greater of the flat dollar amount ($695) or the percentage of income amount (2.5%).

THE PENALTY AMOUNT

California's individual mandate penalty is calculated in the same manner as the ACA's individual mandate. The penalty is the greater of two amounts—the flat dollar amount (**$695**) or the percentage of income amount (**2.5% of income**). For purposes of calculating the penalty, income is the taxpayer's household income for the taxable year over the state income tax filing threshold for the taxable year.

Families will pay half the penalty amount for children, up to a family cap of three times the annual flat dollar amount. Also, the penalty is capped at the California state average of the annual bronze plan premium.

AFFECTED INDIVIDUALS

The requirement to maintain MEC applies to individuals of all ages (including children), unless that individual falls within a specific exception or is exempt. An individual is treated as having coverage for a month if he or she has coverage for any one day of that month.

The following categories of individuals are exempt from the California individual mandate penalty:

- ✓ Individuals who cannot afford coverage;
- ✓ Religious conscience objectors;
- ✓ Members of a health care sharing ministry;
- ✓ Incarcerated individuals;
- ✓ Individuals not lawfully present in the United States;
- ✓ Members of an Indian tribe;
- ✓ Nonresident taxpayers;
- ✓ Individuals enrolled in limited or restricted scope coverage under the Medi-Cal program (or of a substantially similar program).

REPORTING REQUIREMENT

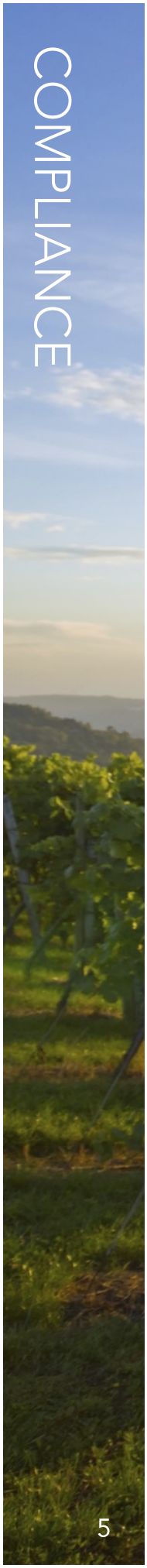
To help administer the individual mandate penalty, the California law imposes a reporting requirement on every entity that provides MEC to an individual during a calendar year, similar to the ACA's reporting requirement under Internal Revenue Code Section 6055, including employer-based plan sponsors (E.G. Forms 1094-C and 1095-C).

Under this reporting requirement, entities that provide MEC will be required to **provide information to covered individuals and the California Franchise Tax Board by March 31 of each year**.

The new law specifically provides that the California reporting requirement may be satisfied by providing the same information that is currently reported under the annual ACA reporting requirement.

ACTION STEPS

California is the fourth state to enact its own health insurance individual mandate, following Massachusetts, New Jersey, and Vermont. The District of Columbia also implemented an individual mandate, effective in 2019. Individuals in California should ensure that they are in compliance with the state individual mandate beginning in 2020.



FEATURED VIDEO: QUALIFYING EVENTS

Contributed by: Luzette Graves, Medical Case Manager

With Open Enrollment underway for many businesses, it is important to remind employees that the open enrollment period is the only chance they have to make or change elections for the year—with the exception of a qualifying event. But, what counts as a qualifying event? Watch our short video, Qualifying Events, to learn what life events are eligible and how to submit changes to HR.

This video is also available in Spanish, Evento que Califica.

For more educational videos on employee benefits and healthcare, check out our full Benefits Video Library, in both English and Spanish.

CALIFORNIA CCPA NOTICE REQUIREMENTS COMING TO A PRIVACY POLICY NEAR YOU

Guest Contribution by: Emilie K. Elliott and Ryan C. Andrews, Attorneys at Carmel & Naccasha LLP, Attorneys at Law

The California Consumer Privacy Act ("CCPA") takes effect January 1, 2020 and is similar to the European Union's General Data Protection Regulation (GDPR). The CCPA requires transparency from businesses regarding their collection and usage of personal information, and provides California consumers certain rights with respect to their data.

TO WHOM DOES THE CCPA APPLY?

Businesses will be subject to the CCPA if they meet the following requirements:

- have gross annual revenues in excess of $25 million;
- buys, receives, or sells the personal information of 50,000 or more consumers, households, or devices annually; **or**
- derives 50 percent or more of annual revenues from selling consumers' personal information.

Continued on page 7

CALIFORNIA CCPA NOTICE REQUIREMENTS COMING TO A PRIVACY POLICY NEAR YOU (CONT'D)

Guest Contribution by: Emilie K. Elliott and Ryan C. Andrews, Attorneys at Carmel & Naccasha LLP, Attorneys at Law

WHAT DOES THE CCPA REQUIRE?

Businesses subject to the CCPA will be required to provide California consumers with a notice "at or before the point of collection" that details the following two items:

1. The categories of personal information that the business will collect about them; **and**
2. The purposes for which the personal information will be used.

Businesses may provide this notice as a part of their website's privacy policy, which must be updated every 12 months. The notice must also communicate if personal information is shared or sold, and if so, what personal information was disclosed.

Subject to certain exceptions, under the CCPA California consumers have certain rights with respect to their data. Upon a verifiable request, consumers may exercise their rights to access the information collected by the business, can request that their information be deleted, and have the right to opt out of the sale of their personal information.

Among other requirements, businesses subject to the CCPA must make available two methods for submitting a consumer request, including a toll-free number. Additionally, the subject business must post a clear and conspicuous "Do Not Sell My Personal Information" link on their website homepage (or on a specific page for California consumers), that links to a webpage that enables consumers to opt out of the sale of their personal information. Training and procedures are required for employees fielding these requests, and businesses are prevented from discriminating when handling the request.

DOES THE CCPA APPLY TO MY EMPLOYEES?

Under AB 25, the California legislature largely exempted employees from the CCPA, yet the bill still requires that covered employers provide employees with privacy policies. The CCPA does not clearly state what must be included in the privacy policy, and the Attorney General's draft regulations are the only official guidance on how to draft and implement CCPA-compliant employee privacy policies. From those draft regulations it appears that, at a minimum, employee privacy policies must contain:

- a description of the categories of personal information to be collected, **and**
- the purpose(s) for which the disclosed categories of personal information will be used.

Generally speaking, businesses subject to the CCPA will want to closely mirror their privacy policies for both consumers and their employees.

WHAT ARE THE PENALTIES FOR VIOLATING THE CCPA?

The CCPA can be regulated and enforced by the California Attorney General. Civil penalties can be up to $2,500 per violation, with the penalty for intentional violations up to $7,500 per violation. Importantly, the Act also provides a private right of action for consumers.

CONCLUSION

Data privacy continues to be a major concern. Businesses would be wise to take note of the CCPA requirements, regardless of whether the CCPA applies. Currently, proposed federal legislation, similar to that of the CCPA, is making its way through congress. Complying with the CCPA now may help with future federal compliance. Business with questions on whether the CCPA applies, or how the business can comply with the CCPA, should consult legal counsel before the January 1 deadline.

The attorneys at Carmel & Naccasha have extensive experience advising businesses clients in data privacy and protection.

CAN YOU BE HELD LIABLE FOR FALLING TREES?

Contributed by: Heather Ross, Claims Advocate

With every round of winter storms, our office receives a number of calls about falling trees. Sometimes, it's a branch that splits off and falls onto a building or a vehicle; other times, the entire tree is uprooted and comes crashing down.

In many cases, people assume that whoever owns the tree is responsible for the resultant damage. However, that's not always the case. In order to be held liable for a falling tree, the owner typically needs to be found negligent in some way. In other words, if the owner knew, or should have known, that the tree was unsafe and he failed to act, he can potentially be held liable for any damage that results. Otherwise, it's likely that the falling tree will be considered an act of nature and therefore outside anyone's control.

The best way to shield yourself from liability (and more importantly, to protect others from getting hurt) is to ensure that your trees are professionally inspected and maintained. Have the branches regularly trimmed and be sure that any visibly unhealthy limbs or trees are promptly removed. We also recommend that you keep your maintenance records on file, so that you can demonstrate diligence in minimizing any potential hazards.

On the flip side, if your property is damaged by a falling tree, turn in a claim under your own policy, regardless of who owns the tree. The reason is simple: if your car has been turned into a pancake, or you've got a tree branch poking through the roof, you don't have time for the tree owner's carrier to investigate and determine liability. Besides, if they eventually deny liability, you'll have to start over with your own carrier anyhow. A much better option is to let your carrier take care of you first, and then they can decide whether it's worthwhile to try to subrogate against the tree's owner.

FAQS: CHANGES TO THE DEFINITIONS OF SERIOUS INJURY AND ILLNESS AND REPORTING TO CAL/OSHA (AB 1804 AND 1805)

Provided by the California State Department of Industrial Relations

Assembly Bills 1804 and 1805, recently signed into law, change the definition of serious injuries and illnesses and how these incidents can be reported to Cal/OSHA. Both go into effect on January 1, 2020.

1. **What did Assembly Bills 1804 and 1805 change?**

    - AB 1804 amends California Labor Code, section 6409.1 by changing the methods employers can use to report work-related serious injuries, illnesses, and deaths to Cal/OSHA.
    - AB 1805 amends California Labor Code, section 6302 by changing the definitions of serious injury and illness, and serious exposure; and
    - AB 1805 also amends California Labor Code, section 6309 to change the definition of serious violation for purposes of determining whether complaints filed with Cal/OSHA are deemed to allege serious violations.

FAQS: CHANGES TO THE DEFINITIONS OF SERIOUS INJURY AND ILLNESS AND REPORTING TO CAL/OSHA (AB 1804 AND 1805) (CONT'D)

Provided by the California State Department of Industrial Relations

2. **How have the definitions of serious injury, illness, and exposure changed with regard to immediate reporting to Cal/OSHA?**

   With regard to reporting to Cal/OSHA, a serious injury or illness is now defined as one involving

   - any hospitalization, regardless of length of time, for other than medical observation or diagnostic testing;
   - amputation;
   - loss of an eye; or
   - serious degree of permanent disfigurement.

   Accidents that result in serious injury or illness, or death that occur in a construction zone on a public street or highway are now included by statute. Work-related injuries, illnesses and deaths caused by the commission of a Penal Code violation are no longer excluded from the definition of "serious injury or illness".

   A serious exposure is now defined as an exposure to a hazardous substance that occurs as a result of an incident, accident, emergency, or exposure over time and is in a degree or amount sufficient to create a realistic possibility that death or serious physical harm in the future could result from the actual hazard created by the exposure.

3. **What changed about the ways that employers can report serious injuries and illnesses and fatalities to Cal/OSHA?**

   Prior to the enactment of AB 1804, employers could report serious injuries and illnesses and fatalities to Cal/OSHA by telephone or email. AB 1804 allows employers to continue to make such reports by telephone or through a specified online mechanism that Cal/OSHA will establish for reporting. Until Cal/OSHA creates the online reporting mechanism, employers may continue to make reports by telephone or email. Employers are always encouraged to immediately report serious injuries and illnesses and fatalities by telephone to the nearest enforcement district office.

4. **When will the online method be available?**

   Check Cal/OSHA's important updates page or subscribe to an email notification list to be alerted when online reporting is available.

5. **How has Cal/OSHA's definition of a serious violation changed with regard to complaints?**

   With regard to conditions alleged in a complaint, Cal/OSHA's definition of a serious violation is one where there is a realistic possibility that death or serious physical harm could result from the actual hazard created by the condition alleged in the complaint.

6. **Which Labor Code sections have changed?**

   Labor Code sections 6302, 6309, and 6409.1.

7. **Which California Code of Regulations, title 8 sections will need to be changed?**

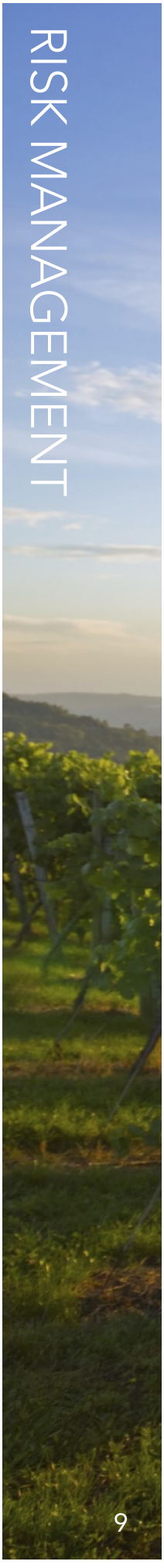
   Sections 330(h) and 342(a).

8. **Where can I read the bills and corresponding regulations?**

   - AB 1804 - changes to Labor Code section 6409.1
   - AB 1805 - changes to Labor Code sections 6302 and 6309
   - California Code of Regulations, title 8, section 330* - Definitions
   - Section 342* - Reporting Work-Connected Fatalities and Serious Injuries

*Cal/OSHA will update California Code of Regulations, title 8, sections 330(h) and 342(a) to reflect these Labor Code changes.

Source: https://www.dir.ca.gov/dosh/Serious-injury-FAQ.html



IS STRESS A WORK-RELATED EXPOSURE?

Contributed by: Mary Jean Collins, Workers' Compensation Claims Analyst

At one time or another, all of us have experienced some type of tension or anxiety. But is stress in the workplace a work-related exposure?

Unless specifically caused by some type of crime, a WC claim for stress/anxiety will be investigated to establish if the allegation could be industrially caused.

As the employer, aside from the standard procedure of filing a WC claim and referring the employee to an urgent care, it is important for you to have a conversation with your employee to gather information and determine what, if any, additional steps may need to be taken. Was the situation caused by another employee? A manager or supervisor? Work load expectation or something else?

Some employees are reluctant to file a WC claim and seek medical treatment. Generally, if the situation is affecting them enough to where they are speaking out and letting you know, then they are also reaching out for help.

Filing a WC claim is time sensitive. Carriers have 90 days to investigate the validity of a claim and determine if the current complaints could be industrially cause. It is important for the employee to be seen by a medical professional as soon as possible. We recommend that you refer the employee to the MPN Urgent Care, let them know why the employee is coming, and provide them with your WC policy information. If necessary, the Urgent Care can help facilitate a referral to a psychologist.

If the employee does not want to go down the WC path and/or see a doctor, we suggest you call your WC carrier to discuss the situation. Even without a signed WC form, the carrier may require you to file a claim so they can deny it immediately.

If you have any questions regarding this type of injury, please feel free to contact our office.

12 WAYS TO AVOID HOME INSURANCE CLAIMS DURING THE HOLIDAY SEASON

1. **Decorate wisely** by using non-flammable or flame-retardant decorations.
2. **Use candles responsibly** and keep them at least 1 foot away from anything that burns. Be sure to extinguish all candles when leaving a room or before going to sleep.
3. **Keep your tree away from a heat source.**
4. **Prevent theft** by locking your doors and windows, keeping the garage closed, and make note of strangers in your neighborhood.
5. **Protect your pipes** to prevent them from freezing if there is a quick drop in temperature.
6. **Be a responsible party host** and ensure no one is driving after they have been drinking.
7. **Protect your identity** by keeping wallets, passports, smartphones and other sensitive items secure in bags or pockets. Use secure passwords and change them often.
8. **Test your fire and carbon monoxide detectors.**
9. **Inspect and clean your fireplace.**
10. **Practice kitchen safety** since the increased use of stovetops and ovens during holiday preparations can heighten the risk of a home fire.
11. **Don't overload electrical outlets and use proper extension cords.**
12. **Keep pets calm** when guests are over to prevent pet bites or other injuries. As the home/pet owner, you could be liable for resulting medical bills.

HAPPY HOLIDAYS

WISHING YOU AND YOURS ALL THE BEST THIS HOLIDAY SEASON

HOLIDAY OFFICE HOURS

Tuesday 12/24: 8am - 1pm

Wednesday 12/25: Closed

Thursday 12/26: 10am - 5pm

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1122 Laurel Lane
San Luis Obispo, CA 93401

Phone: 805-543-6887
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Santa Maria
2721 Santa Maria Way
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info@morrisgarritano.com

MORRIS & GARRITANO INSURANCE

With a tradition of excellence in insurance services since 1885, we offer all lines of business and personal coverage with a staff of over 120 professionals.

Our monthly newsletter is where you can find informative articles relating to the Commercial Lines and Employee Benefits industries.

For day-to-day updates and more information about our community and our company, follow us on Facebook, Twitter, Instagram, or LinkedIn. Visit our website or check us out on Yelp!

Please contact us for more information or questions on anything mentioned in this newsletter.

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