

Top 3 Restaurant/ Hospitality Claims

How to Avoid the Most Common
Restaurant Insurance Claims



Slips, Trips and Falls

They are one of the most frequent and costly types of claims we find in the restaurant industry. Examples of these types of claims include falls from wet floors, failure to remove ice/snow timely and properly, debris on floors, cracks or potholes in parking lots/sidewalks, poor lighting, stairs not to code, rugs/carpet not fastened to the floor properly, broken furniture and general maintenance issues, etc.

Ways to mitigate/prevent these types of claims:

- Formalized and enforced schedule of inspections and cleaning of exterior and interior of premises including:
 1. Entranceway.
 2. Bathroom(s).
 3. Dining area.
 4. Stairs and ramps to ensure all areas are in a safe condition.
- Verify layout of entire location is safe and customers are not permitted access to kitchen or food preparation areas.
- Maintain proper records regarding maintenance and cleaning (e.g. sweep logs).
- Maintain proper maintenance of location.
- Clean up spills immediately.
- Place caution signs when mopping or when floors are wet.
- Video surveillance with retention policy.
- Snow/ice removal procedures.
- Signage and verbal warning for elevation changes (e.g. watch your step).
- Remove all defective furniture from service immediately.
- Keep floor mats clean and fastened in-place.

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Foodborne Illness/Injury

These include food contamination and foreign objects in food.

Ways to mitigate/prevent these types of claims:

- Clean - Wash hands and surfaces often. Bacteria can spread throughout the kitchen and get onto hands, cutting boards, utensils, countertops and food.
- Separate - Separate raw meats from other foods. Cross-contamination can occur when bacteria is spread from one food product to another. This is especially common when handling raw meat, poultry, seafood and eggs. Keep these foods and their juices away from ready to eat food.
- Cook - Cook to the right temperatures. Food is safely cooked when it reaches a high enough internal temperature to kill the harmful bacteria that cause illness.
- Chill - Refrigerate foods promptly. Refrigerate foods quickly because cold temperatures slow the growth of harmful bacteria. Do not over-stuff the refrigerator. Cold air must circulate to help keep food safe.
- Procedure and Protocols - Inspect kitchen equipment and utensils to ensure that pieces of plastic, metal or other foreign objects do not find their way into food that is served.

Assault and Battery

These include violence between patrons or between patrons and restaurant staff.

Ways to mitigate/prevent these types of claims:

- Risk Transfer - Outsource security to a 3rd party with proper contractual indemnity language.
- Staff training:
 1. Never get involved in the altercation.
 2. Never put your hands on the person involved in the altercation.
 3. Call the local law enforcement authority.
- Implement proper employment practices for security staff inclusive of background checks.
- Make certain you have sufficient security on duty for the amount of patrons at your location.