

# Loss Control Tips

## Restaurants

Managing a restaurant brings numerous challenges. After all, restaurant owners must consistently deliver exceptional food and service, maintain a loyal customer base and ensure employee safety. What's more, restaurant operations also carry a wide range of property and liability risks—both of which could contribute to costly damages. That's why it's crucial to have effective loss control measures in place. This resource summarizes common risks that restaurant owners must address and includes helpful strategies they can use to prevent potential claims.



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## Fire Prevention

Because restaurants often rely on a variety of heat-producing appliances within their kitchens (e.g., ovens, deep fryers, grills and more), fire exposures are significant. Without adequate mitigation measures and suppression systems in place, the consequences from a fire incident can be devastating—causing property damage and serious (or even fatal) injuries. As such, the following fire prevention protocols should be a top priority for restaurant owners:

- Consult a fire protection company to determine what types of devices, alarms, extinguishers and sprinklers are necessary on the property.
- Utilize commercial-grade kitchen hoods that are fully capable of capturing grease-laden vapors.
- Have all kitchen hoods professionally cleaned on a routine basis. Depending on cooking operations and frequency, hoods should either be cleaned biannually or quarterly, or as recommended by a cleaning professional.
- Install an adequate fire suppression system above any kitchen appliances that have the potential to generate flames.
- Keep the fire suppression system on a regular maintenance and inspection regimen.
- Store Class K fire extinguishers within the kitchen at all times. Take note that using an improper extinguisher during a kitchen fire can increase the spread of flames rather than reduce it.
- Give employees adequate training on how to safely use both the fire suppression system and fire extinguishers within the kitchen.
- Make sure fire-resistant barriers are placed between sources of ignition—such as a burner—and flammable liquids—such as the cooking oils from a deep fat fryer.
- Establish a fire safety plan that accounts for both preventive and evacuation strategies.



## Food Safety

Serving delicious, high-quality food is critical to the success of any restaurant. That being said, poor food safety protocols can have detrimental impacts—potentially resulting in unsatisfied customers, foodborne illnesses and wasted products due to contamination or spoilage. Further, it can be extremely difficult for restaurants to recover from the reputational damages that often accompany a food safety mishap. Therefore, to ensure appropriate food safety techniques, restaurant owners should follow these guidelines:

- Train employees on safe food-handling measures and how to avoid cross-contamination issues when working with raw meat.
- Implement an effective food management system to ensure expired products are never used and are always disposed of appropriately.
- Store food in fully sealed and properly labeled containers. Such labels should list the product name and expiration date.
- Organize products in a way that ensures foods getting closer to their expiration dates are used before spoiling.
- Utilize an adequate housekeeping regimen to keep the kitchen clean and organized at all times.
- Establish pest control procedures to prevent potential infestations.
- Keep refrigerators in good working condition through regular inspections and maintenance. Make sure refrigerators are kept at proper temperatures to avoid food spoilage issues.



## Employee Safety

As with any employer, restaurant owners have a responsibility to protect their employees from illnesses and injuries on the job. Especially in food preparation, safeguarding employees from kitchen hazards (e.g., sharp objects, dangerous chemicals and hot or slippery surfaces) is vital to prevent potential incidents. With this in mind, restaurant owners should implement the following employee safety procedures:

- Provide employees with regular safety training. Key training topics should include cooking appliance safety, kitchen housekeeping and proper knife handling and storage.
- Educate employees on the hazards associated with workplace chemicals—namely, cleaning chemicals. Emphasize what can happen if incompatible chemicals are mixed.
- Establish an in-depth training program for new employees. Require new staff to be mentored or supervised by experienced employees until they are fully competent in their roles and responsibilities.
- Always keep a fully stocked first-aid kit available to assist in the event of minor cuts or burns. Only allow trained employees to administer first aid.
- Install slip-resistant mats throughout the kitchen and in any other areas where walking surfaces could become wet or sticky.



## Premises Liability

In addition to establishing a safe work environment, it's also important for restaurant owners to ensure that their properties are suitable for customers. Whether customers are dining in or ordering takeout, all it takes is a single mishap—such as a slip incident in the parking lot—to result in a costly accident lawsuit. To avoid such liability concerns, restaurant owners should uphold these measures:

- Keep the parking lot in good repair through regular inspections and maintenance. Make it a priority to fix potholes, cracks and other slip or trip hazards as quickly as possible.
- Ensure that adequate snow removal and de-icing protocols are in place throughout the property during winter.
- Place water-resistant rugs at all property entrances to eliminate slip and trip concerns from excess moisture during adverse weather conditions (e.g., rain and snow).
- Train employees on proper spill management practices. Specifically, employees should be instructed to clean up spills immediately. In addition, when cleaning up spills, employees should display clear signage that warns passersby of potential hazards.
- Ensure that a sufficient number of smoke detectors and carbon monoxide alarms are installed throughout the property. Keep detectors and alarms on a routine inspection and maintenance schedule.
- Make sure all entrances and exits are properly marked and free of obstructions. Post signage that clearly outlines emergency evacuation routes and procedures.

## Learn More

It's vital for restaurant owners to take necessary risk management precautions to minimize costly insurance claims and lawsuits. Doing so can help ensure customer satisfaction, reduce liability concerns, prevent property damage and keep employees safe on the job.

While this resource offers several effective loss control strategies, restaurant owners don't have to navigate their risk management programs alone. Working with a qualified and experienced insurance professional can make all the difference. Contact us today to review coverage options and additional loss control tactics for restaurant owners.

