



INSURANCE & SAFETY BEST PRACTICES

CLAIMS ADMINISTRATION

1. Prompt claim reporting.
2. Have an insurance coordinator.
3. Conduct accident investigations.

SAFETY AND LOSS PREVENTION

1. Have a safety committee.
2. Conduct restaurant safety inspections.
3. Follow proper floor cleaning procedures.
4. Wear personal protective equipment when needed.

Best practices to prevent slip/trip and falls

1. Wear approved, slip resistant shoes
2. Strategically place wet floor sign when mopping floor
3. Use approved floor cleaning chemicals
4. Repair irregular floor surfaces
5. Keep floors clean and dry
6. Wipe up spills immediately, no matter how small
7. Walk, DO NOT RUN
8. Keep trash, boxes, bun racks, other obstacles from aisles, walkways, doorways and stairwells
9. Do not carry load that could block your vision
10. Repair pot holes and uneven surfaces in parking lot and sidewalks
11. Clear snow and ice from sidewalk and other traffic areas with ice melt, salt or sand.

COST CONTAINMENT

1. Utilize workers' compensation preferred provider organizations (PPO).
2. Work closely with claim adjusters to return injured employee back to work.

Best practice actions to follow after an employee is injured.

1. Provide first aid, if needed.
2. Call nurse.
3. If directed by nurse, send employee to PPO.
4. Report claim.
5. Get employee back to work as soon as possible.
6. Mail medical bills to insurance adjuster.

REWARDS, RECOGNITIONS AND INCENTIVES

1. Using rewards, recognitions and incentives has a positive influence on improving safety and reducing claims.
2. Keep the incentives simple such as movie tickets, an extra day's vacation, a store party, etc.