**How to Use Video to Fight Fraud, Reduce Claims, and Correct Real Hazards**

Today, nearly all restaurants have camera systems in place. Most realize that used effectively, this valuable equipment will pay for itself many times over.  Video cameras can be a vital tool in combating costly employee, liability, and crime related claims while helping to fight fraudulent claims too.  Your insurance company is your partner, but they need your camera footage to maximize their effectiveness in managing claims costs.

**Tips to Optimize your Video Capabilities.**

There are many ways to increase your chances of fighting a fraudulent claim, mitigating costs, or even correcting a genuinely unsafe situation.

* Designate a specific person to secure video.  This person, or persons should be properly trained on how to operate the system, how to secure the data file, and how to forward it to the proper person (owner or directly to the insurance company).
* Secure video regardless if there is an eminent claim or fault – and send it immediately to your insurance company.  Claims that are filed late catch the insurance company blind. Many times later when a claim is filed, evidence from the actual injury needs to access.
* Make sure you have cameras covering every side of your building and parking lot – Not just the drive-thru.
* Camera(s) should be pointed at bathroom doors – this captures the condition of patrons/and employees as they enter and exit.  This can help prove or defend an injury that actually happened in the bathroom.
* Most locations have few, if any cameras outdoors.  Consider installation of outdoor cameras to view the parking lot, and prevent potential slips trips and falls.

In addition to assist you in fighting fraudulent claims, video cameras can also help you identify real safety hazards in-store, and make immediate changes to procedures.  For example, if a floor was wet and no wet floor signs were displayed, or the employees failed to use a dry mop, then those mishaps can be addressed and corrected.  After all, it is better to identify real dangers before they turn into costly claims and higher insurance costs.

**Video cameras can help you keep a watchful eye on safety, even when you’re not there.**