Quarterly Newsletter

BESNARD A SSOCIATES INSURANCE

FALL 2015 In This Issue:

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INSURANCE & SAFETY SOLUTIONS FOR MCDONALD'S

Cleaning Your Way To A Safer Winter

Winter means snow, ice and slick floors. Now is the time to take precautions to keep yourself and customers safe as the temperatures drop. Slip and fall accidents are among the biggest winter weather safety concerns. Parking lots need to be maintained plus people track in wet snow, slush, or water making your floor slick and causing customers to slide. Slip and fall accidents are responsible for up to 30% of injuries to customers and employees.

In order to make your business or home safe, you need to start by:

- Cleaning your outdoor areas regularly, sweep up any trash, debris and fallen leaves from sidewalks, paths and parking lots. Leaves can be especially dangerous because of how slick they get when they wet
- Repair any cracks or holes in those areas as ice can accumulate and make walking more dangerous
- Clean your gutters. This is necessary before and after a winter storm. You don't want ice to accumulate on gutters, downspouts and other outdoor water sources. Falling icicles from gutters can also hurt people as they walk by
- Put quality mats inside and outside your door. Mats that have scrapers or rough fibers to scrape debris off shoes work best. In addition to making your floors safer, mats will also keep them cleaner
- Make sure your indoor mats are dry. They won't work if they're too wet. It might be worth keeping an extra mat on hand for wet days so you can switch out a wet one with a dry one as needed
- Wet floor warning signs will let customers know to be extra careful. Put them right inside the entrance so people know as they walk in the door. The wet floor signs are bright, inexpensive ways to let customers know the floors are slick
- Use a snow puller to remove snow build-up on the sloping section of the roof. This is crucial after a heavy snowfall. Not removing heavy snow can cause unsafe conditions
- · Icicles will form on the overhang and can break loose and become a hazard
- Arrange to have snow and ice removed as soon as possible. Maintaining a snow removal log can help to monitor quality, and demonstrate your efforts should litigation occur as the result of a claim
- · Keep a supply of ice melt and/or sand readily available
- Designate a person to walk the parking lot on a regular schedule at least every 30 minutes to conduct winter weather travel paths. Sidewalks, entries, and paths to the dumpster should be a focus
- Monitor weather forecasts, and be prepared
- When using a contractor to plow and/or salt the premises make sure they have adequate insurance coverage by requiring a copy of their certificate of insurance

MAKE SURE YOUR INDOOR MATS ARE DRY

PROFITING FROM SAFETY

Thank You

SLIP AND FALL ACCIDENTS ARE AMONG THE BIGGEST WINTER WEATHER SAFETY CONCERNS.



The New McDonald's Safety University is Here!

We are very proud to announce that the new McDonald's Safety University (MSU) is live! The new McDonald's Safety University offers a different kind of safety learning experience designed to get all levels of restaurant managers enrolled quicker and safety trained more effectively. With McDonald's Safety University, Besnard has designed an online, mobile friendly experience that will bring safety best practices right to those within the restaurants. In doing so, McDonald's Safety University delivers engaging training courses which are easy to take and track while allowing leadership to verify comprehension to maximize the managers valuable time thus helping to drive profits from safety.

Some of the key features of MSU include:

- NEW! Manager Self-Registration
- NEW! Self-Password Reset Ability
- REFRESHED Courses!
- Improved Browser and Mobil Support
- Customizable Experience
- Improved Reporting Abilities



If you haven't required your managers to complete this training yet, I highly encourage you to do so. If you have, thank you! Having your management staff trained in MSU allows us to secure the best pricing available come insurance renewal time.

www.McDonaldsSafetyU.com



Online Safety Training Portal For Your Managers – NEW! www.McDonaldsSafetyU.com



PROFIT FROM SAFETY Safety Solutions for McDonald's Owner/Operators Sign Up Today for Our Newsletter! www.ProfitingFromSafety.com

MSU

McDonald's Safety

ONLINE RESTAURANT SAFETY TRAINING

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UNIVERSIT

Floor Mat Care and Placement

Slips, trips, and falls are the leading causes of reported accidents and insurance claims in the restaurant industry. They are the number one cause of employee accidents, one of the top three types of accidents involving customers, and the most costly type of customer accidents. People slip, trip, and fall in a variety of ways, resulting in a wide range of injuries. A good floor mainte nance program can help reduce the number of accidents and should include training in the proper placement and care of floor mats, which have proven to be effective in preventing slips, trips, and falls.

Place mats strategically:

Floor mats can be used in areas where there is a large amount of pedestrian traffic and likelihood of water, other liquids, or slippery matter on the floor. These areas can include:

- · Entrances and exits
- Drink/soda dispensers; coffee stations; and self-serve water dispensers
- Sinks and dish washing areas that are constantly wet. Nonabsorbent, slip resistant, anti-fatigue mats are best for these conditions

Regularly clean and inspect mats:

- You may want to consider the cost effectiveness of using a textile rental service compared to restaurant-owned mats
- Promptly replace mats when they are damaged or worn. If the edges begin to curl up, creating a trip hazard, it is time to replace the mat
- If storing a mat, roll them up rather than folding helps avoid bumps or rises in the mats so they will lie flat.

For additional information on floor safety visit here: http://www.profitingfromsafety.com/category/floor-safety/

Questions? Call Chad or Tina at 813.287.1721 or email us at Safety@BesnardInsurance.com