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In This Issue:

- Preventing Coffee Burns
- Return To Work – It's Everyone's Job
- What is an E-Mod?
- Free Employment Practices Resources

PROFITING FROM SAFETY

INSURANCE & SAFETY SOLUTIONS

Preventing Coffee Burns

Coffee tastes best when served at a specific temperature, but with this comes the potential exposure to burns. Here are some examples of where these claims arise:

- The lid is not on securely and comes off as the customer grasps the cup.
- The cup is dropped during the handoff at the drive-thru.
- A child grabs the cup quickly and spills it.

With this in mind, how do we ensure that the potential for these painful and costly burns is minimized? A few simple steps can be taken to reduce exposure to you, your customers, and your profits:

- Train Crew Members to double check that lids are on securely. Spot check during busy periods.
- Make sure that the coffee cup is handed out through the drive-thru deliberately, and that the customer has full control before releasing the cup. Avoid handing multiple items out at the same time as with the coffee cup.
- Ensure your cameras fully cover the drive-thru (inside and outside). A well-aimed camera can help our defense and also verify that a handoff was made correctly.
- At the counter, hand coffee to adults if children are present.

Exercising care, and following these simple steps can help to reduce the potential for painful and costly burns, and also avoid having your restaurants on the weekly news show, or featured in a local lawyer's commercial.



**SPOT CHECK
LIDS DURING
BUSY PERIODS**

Return To Work – It's Everyone's Job

Senior management's commitment to returning injured employees back to work is the key to the overall success of the disability management program.

- Develop a written policy, signed by top management, with clearly defined procedures that communicate management's philosophy.
- Assign the responsibility for coordinating and evaluating the managed disability program by designating a RTW coordinator.
- Hold all managers/supervisors/employees accountable for their participation in the program by establishing roles and responsibilities for each.
- Provide training for all managers/supervisors/employees on disability issues and their roles and responsibilities in achieving a successful RTW program.
- Inform provider that your organization has an RTW program and that the intent is to bring employees back to work as soon as possible.

<http://www.profitingsfromsafety.com/rtw-everyones-job/>



What is an E-Mod?

With workers' compensation renewal around the corner it is important to understand a key factor which is used in calculating insurance premiums, your "E-Mod". An e-mod, or experience modification, is calculated by The National Council on Compensation Insurance (NCCI) based on your prior three-year claim history and updated annually. Your e-mod compares your claim experience to other's claim experience within your industry. If your claim experience is less than the industry average, you will receive a credit (discount) e-mod on your premiums. If your claim experience is more than the industry average, you will receive a debit (surcharge) e-mod on your premiums.

To learn more about your e-mod and schedule a personal consultation to see how it affects your premiums and what you can do to lower it please contact us.

Free Employment Practices Resources

If you purchased Employment Practices Liability Insurance (EPLI) through the McDonald's National Program you have access to the following free resources:

- **Criminal Background Checks:** For all new and recently promoted supervisors and managers. This program will reduce your company's exposure to employing high risk managers.
- **Employee Handbook Reviews**
- **Employment Law Helpline:** Members have unlimited access for employment-related questions to seasoned employment attorneys. If you take advantage of this service and a wrongful termination allegation arises, your deductible is reduced by 50%!
- **Online Wage and Hour Training:** Is specifically developed for Owner/ Operators and their management team to help them comply with Federal, State and/or Local rules and guidelines regarding overtime, youth employment, appropriate payroll deductions and time clock issues.

To learn more, contact the EPLI Helpline at 877-376-4100