



BESNARD
INSURANCE

Quarterly Newsletter

Summer 2019 | In This Issue:



Summer of Safety



Hurricane Preparedness



Food Safety



Security

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Profiting From Safety



Summer is upon us, and with that comes our Summer of Safety campaign! SOS is our exclusive campaign to assist you in running the safest restaurants and consists of two monthly mailings that will cover worker safety and customer safety.

Summer of Safety has been created to enhance safety at your restaurants

and positively affect your bottom line. By the end of summer, you will have covered Safety for all areas of your restaurant.

Hurricane Preparedness

The hurricane season officially began June 1st, so now is the time to prepare and plan. One of the most important things you can do is to review your resources and update your current plan to ensure you, your business, and your employees will be safe should you experience the impact of a storm.



Below are some items to review:

- ◆ Restaurant Hurricane Plan: To create a hurricane plan or review your existing plan, please contact Safety@BesnardInsurance.com
- ◆ Named Storm Wind Deductible: If you are interested in learning how to lower your Named Storm Wind deductible, please visit www.BesnardWind.com

In addition to the above, please visit www.ProfitFromSafety.com, where you will find an extensive library of safety resources.



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PROFIT FROM SAFETY
Safety Solutions for Owner/Operators

Food Safety 101

As a restaurant manager or owner, you're probably aware of the thousands of frivolous complaints made about food quality – from objects in the food, concerns that the food may be past the expiration date, to other issues that are unlikely to be true. However, food safety needs to be taken seriously to prevent real claim costs.

Customers sometime return food that is undercooked, including beef, chicken, and other items. In all cases, and especially with chicken, a patron can become seriously ill when eating undercooked or raw meat. In many crew interviews, employees often admit to rushing through the cooking process. They confess to either removing the hamburger or chicken from the grill early, or taking out the fried items from the fryer before the proper cooking time. Improper cooking is often easily prevented by crew members. That's why it's crucial to ensure that proper procedures are translated by managers and followed the right way, every time.

Always train AND INSPECT/ENFORCE employees on these food safety rules:

- ◆ Handle food properly, and wear gloves where required.
- ◆ All crew members must wash hands often with foaming antibacterial hand soap.
- ◆ Never rush through proper cooking, even if the restaurant is busy.
- ◆ Remind employees daily that food is why people come to the restaurant, and quality is a number one priority for your reputation and repeat business.

When it comes to food safety, your crew have 100% control over the outcome. Through employee training and strong diligence in properly cooking the food you serve, your store can reduce the risk of life threatening and costly insurance claims.

For more details and information, see your Operational and Training Manual and/or follow the link:

<http://www.profitingfromsafety.com/food-safety-101/>

Prevention of Unlawful Acts - Security

Tough economic times can unfortunately bring more criminal activity to restaurants. Unlawful activity can be categorized as a robbery, violent act, or an assault that occurs on your property. Sometimes, simply because the crime occurs on your property, you could experience an impact on your bottom line. Customer's perception of safety, the restaurant's image, negative media exposure, and increased future insurance costs can all drive lower profits. But you can be prepared by having policies and procedures in place and prevent crime from occurring by taking common sense precautions. If a crime occurs on your property, the following may be asked and you need to ensure your restaurant took basic actions:

- ◆ Did you exercise reasonable care to protect customers and workers from harm?

What is reasonable care?

Reasonable care can be different depending on the situation. In general, it's taking safety precautions - reasonable care - to protect those on your property. Here are some ways to keep crime from becoming a costly problem:

- ◆ Ensure proper lighting in the parking lot - avoid hidden or dark areas.
- ◆ Also ensure trees are trimmed so that lights are not blocked.
- ◆ Make sure employees are trained on what to do if suspicious activity is noticed.
- ◆ Contact the police - have them handle all situations or potential situations.
- ◆ Managers and Crew should not be putting themselves in harm's way.
- ◆ Ensure you have enough working cameras.
- ◆ Be able to prove that you did not avoid an issue or problem.
- ◆ For example: Employees should not ignore a vagrant/homeless on the property or ignore a fight, rather, the police should be called just as they would be if something happened at your home.

