

SUMMER 2015

## In This Issue:

- Use Video to Fight Fraud, Reduce Claims, and Correct Real Hazards
- Parking Lots - Worker Safety
- Food Safety 101

# PROFITING FROM SAFETY NEWSLETTER

INSURANCE & SAFETY SOLUTIONS

## 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.**

For additional information on the use of video footage use the following link:  
<http://www.profitfromsafety.com/how-to-use-video-to-fight-fraud-reduce-claims-and-correct-real-hazards/>



**- FREE -**  
**Online Safety Training Portal**  
For Your Managers –NEW!  
[www.ManagersSafetyU.com](http://www.ManagersSafetyU.com)



**- FREE -**  
**Sign Up Today for Our Newsletter!**  
[www.ProfitFromSafety.com](http://www.ProfitFromSafety.com)

## Parking Lots – Worker Safety

Your restaurants have many situations where management, maintenance, and crew members must work outside. This may include momentary tasks such as taking out garbage to the dumpster, delivering food to customer's vehicles, to parking lot cleanup and inspection, to longer term tasks, such as maintenance of equipment, and Hand Held Order Taking. In all of these cases, your team exposes themselves to the risk of being struck by vehicles.

### Preventing and reducing struck by motor vehicle accident is fairly easy, as long as you enforce these simple steps:

- Ensure crew members never walk between vehicles in the drive-thru.
- Ensure crew members always wear a high visibility vest when performing any outdoor task. This includes taking trash out to the dumpster or bringing food to a customer.
- Ensure that lighting in the parking lot and around the building covers all areas and eliminates any dark areas.
- Ensure crew members enter and exit through doors with the least traffic, or restricted traffic patterns.
- Ensure crew members are all trained to look both ways when crossing traffic patterns.
- Ensure crew never bend over in front of a vehicle (such as in the drive through) to pick up any objects. Let the vehicle pass first. They may not see the crew member bend over or kneel down, and proceed forward, striking the crew member.
- Ensure crew members are required to always look to the right into the drive through lane when delivering food to a vehicle. The vehicle in the lane may be checking the food bag and not look forward when letting off of the brake.

For additional information on parking lot safety use the following link: <http://www.profitingsafety.com/parking-lot-safety-tips-employee-safety/>



## 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.profitingsafety.com/food-safety-101/>

## Restaurant Safety University Online Training:

All McDonald's Owner/Operators want to protect their customers, people, profits, and the brand. We all know that this can be accomplished by hiring the best people, implementing safety best practices, and making safety training a priority. At Restaurant Safety University, we help you achieve these goals through our FREE online supplemental restaurant safety training solution. All you have to do, is register your Managers and Supervisors and we do the rest. Contact us @ 877-200-1718 for more information.

**Questions? Call us at 813.287.1721 or email us at [Safety@BesnardInsurance.com](mailto:Safety@BesnardInsurance.com)**