



**BESNARD**  
INSURANCE

## Quarterly Newsletter

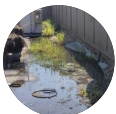
### Summer 2023 | In This Issue:



Summer of Safety



Hurricane Preparedness



Prepare Your Roof



Preventing Mulch Fires

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[www.ProfitFromSafety.com](http://www.ProfitFromSafety.com)

# 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.

Summer of Safety has been created to enhance safety at your restaurants and positively affect your bottom line.



## 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](mailto:Safety@BesnardInsurance.com)
- ◆ Named Storm Wind Deductible: To learn how to lower your Named Storm Wind deductible, please visit [www.BesnardWind.com](http://www.BesnardWind.com)

In addition to the above, please visit [www.ProfitFromSafety.com](http://www.ProfitFromSafety.com), where you will find an extensive library of safety resources.



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Safety Solutions for Owner/Operators

## How to Prepare Your Roof for a Storm

Hurricanes and strong storms have the potential to create tremendous damage to your roof. With simple preparation, you can be one step ahead of approaching storms and help decrease the likelihood of destruction. Below is a list of easy, actionable items to complete in order to avoid future expensive, yet preventable roof repairs.

- ◆ Secure any loose equipment and access panels
- ◆ Inspect the roof for screws and nails
- ◆ Schedule an inspection
- ◆ Clean drains and gutters of debris



To learn more visit: [www.profitingsfromsafety.com/how-to-prepare-your-roof-for-a-storm/](http://www.profitingsfromsafety.com/how-to-prepare-your-roof-for-a-storm/)

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## Preventing Mulch Fires

Mulch is a combustible material that can be easily ignited by improperly discarded smoking materials. The risk is that what starts as a small outdoor mulch fire can quickly spread to buildings. A mulch fire can be well underway before someone notices or is alerted by smoke alarms or sprinkler systems activating.

**Tips for Property Managers, Building Owners & Landscapers:**

- ◆ Use non-combustible building/landscape materials around the exterior walls of the restaurant such as rocks, pavers, gravel and keep combustible landscape materials 18" away from exterior walls
- ◆ Ensure that mulched and dense vegetation areas are covered by landscape sprinkler systems
- ◆ Elevate precautions when environmental conditions (e.g. drought, dry periods) exist
- ◆ Consider adding cigarette disposal receptacles to entry points of restaurant and drive-thru
- ◆ The use of fire-retardant spray on wood mulched areas is not a good solution as it is temporary and will require periodic re-applications.



To learn more visit: [www.profitingsfromsafety.com/preventing-mulch-fires/](http://www.profitingsfromsafety.com/preventing-mulch-fires/)