



Food, Glorious Food...Usually

Whether your business is a professional food service or an office hosting a party, food safety is important in preventing claims of liability resulting from illness. Here are some important tips:

Don't assume people know about food safety. From the need to wash hands to knowledge of required internal temperatures for certain food items, safety is a broad topic. Those who handle food before it's served should receive training on safety practices.

If food items must be stored before preparation begins, ensure they are stored properly.

Before serving any item, get current information about product recalls and

food-borne illness outbreaks.

Always request that those with special food concerns—such as an allergy or an illness with a food sensitivity—provide clear, written information about their restrictions.

Keep it clean! Thorough cleaning of surfaces before food items arrive and after they've been served is of vital importance. Help avoid contamination by making sure untrained employees do not touch or tamper with food items. Also, make sure food preparers don't



mix duties. For example, someone who collects money for a raffle should not then handle food items (touching money and then food is an easy way to transfer bacteria).

Are Your Products Safe?

If you receive notice from the Consumer Product Safety Commission that a product you manufacture or sell has been officially recalled, you will need to take action.

If a recall order is issued, the notice should include the model number, product name, a description of the hazard, and photos/images of the product. The notice will also contain information on how and where to return the product.

Manufacturers are required to inform consumers of a product recall. Information about consumer awareness can also be found at cpsc.gov.

In addition to rules and compliance, this website includes information for manufacturers and businesses on how to test products and adhere to standards to help keep products safe.

Should a product recall affect your business, there will be costs to you. These may include consumer notifications, product collection, returning recalled products, replacing recalled products, and other possible costs. For assistance with such expenses, you should explore adding product recall insurance to your business's liability insurance policy. It can protect your business from devastating financial loss.

Violence at Work



Losing an employee because of an avoidable workplace-violence incident is a tragedy that affects your entire business. Incidents of workplace violence are plentiful, whether perpetrated by a fellow employee or someone from the outside. Following are a few things that every employer should consider:

Consult law enforcement for tips on identifying suspicious and potentially violent behavior. Meet with staff and remind them that, if they suspect potential violence, they should call for help immediately. Have a protocol for passing concerns up the chain of command.

Consider providing a basic self-defense and safety course to all employees. The lessons learned could be life-saving.

Invest in inside and outside security technology. Not every business can afford a high-tech, highly customized security system. However, security technology (cameras, alarms, etc.) have greatly improved in recent years, and a highly functional system is affordable.

Know the law on weapons. Many people choose to carry personal weapons everywhere they go, including the workplace. Should this action create concern for you or your employees, consult local laws and/or legal counsel before determining a company position.

Watch for These Safety Exposures

According to the National Safety Council (NSC), the seven categories below include common workplace hazards:

1. Working at height—Employers should carefully identify all locations where fall protection is necessary and regularly audit the fall protection program.
2. Poor housekeeping—The NSC recommends setting aside a few minutes at the conclusion of each shift or at a regularly scheduled time (e.g., Friday afternoon) to focus solely on worksite cleanup.
3. Electrical extension cords—The Occupational Safety and Health Administration no longer considers the use of an extension cord as “temporary” when it’s used to supply power for several weeks or months. This could open the

door for an OSHA violation.

4. Forklifts—A major concern is when the operator is rushed and may try to cut corners by lifting too heavy a load or by multitasking while driving.

5. Lockout/Tagout—The NSC says many businesses establish proper procedures but often fail to implement them.

6. Chemicals—Make sure you properly use, mark and store chemicals.

7. Confined spaces—The NSC reports that tragedies can occur when an employer doesn’t issue a permit or fails to carry out a risk assessment.

There’s nothing like risk management and prevention to protect a company from financial loss. Take safety seriously at your workplace.

Check Your Windstorm Insurance Coverage

With major disaster declarations in some parts of the U.S. due to tornado activity, business owners should take a close look at their property insurance coverage and how it will (or won’t) respond to claims of windstorm damage.

When reviewing your policy, here are a few considerations:

Does your policy cover claims of windstorm damage? This is the first and most important question you must answer. Examine your policy and determine if it includes coverage for only “named perils.” If so, make sure that windstorm is one of the named perils on your policy. You should ask your insurance agent for information on a different type of policy, which is often called “open perils.” This type of policy usually provides better coverage for many types of losses, including windstorm.

What is your policy’s deductible? This should be an easy question to answer; the deductible amount typically appears on the Declarations/Information page of your policy. Should you wish to raise or lower your deductible, contact your insurance agent.

Is the deductible different for claims of windstorm damage? In some cases, the policy may include a separate, more expensive deductible for claims of windstorm damage. You should be aware of this before the damage happens to avoid a surprise at claim time.



Online Business May Need Special Insurance

Over 500,000 small businesses are started each month, many of which operate exclusively online.

Unfortunately, many such business owners believe that, because of their small size or their online distribution model, they are sheltered from expensive property damage or claims of liability.

That isn't necessarily the case. For example, what is your exposure to losses to your business or damage to others due to a cyber attack? Have you contracted with an IT firm and had an enterprise-level web security program installed? Are you relying on over-the-counter virus protection? Did you download your web security program from the Internet? Few things are more important to your business than the security of your online operations. While it may not be necessary to go overboard and break the budget, it is necessary to regularly



evaluate what you have in place and if it's the safest solution for the service your business provides.

Many online businesses rely on standard business insurance policies designed for traditional "brick-and-mortar" exposures. Such insurance

does not adequately address the exposures created when a business sells products or offers services online. The good news is there are policies intended to cover small online businesses. Your agent can show you your options.

Be Thorough When Insuring a Business Vehicle

If your business is on the rise and you are on the go, you may need a vehicle dedicated to business use. Having a commercial auto means you need car insurance that goes beyond your personal auto policy. It is crucial to make sure you have coverage—both for damage to the vehicle and damage or injury you cause while using your vehicle. Your personal auto policy typically will not cover accidents resulting from business use of a vehicle.

There are some questions you will need to answer to obtain business auto insurance. First, who actually owns the vehicle? It will make a difference if it's you or the business or a partner. Second, who

will be using the vehicle? Will it be used exclusively for business, or will it also be driven for personal use? To help ensure that the rate being charged is adequate, your

Some policies extend coverage to vehicles the company doesn't own, such as rentals.

agent will ask you to estimate how many miles you will drive the vehicle in a year and where you will be using it.

There are different types of coverage you can choose under business

auto insurance. Some policies can be written to allow family members to drive the company vehicle, and some policies extend coverage to vehicles the company doesn't own, such as rentals. How you drive for business—to and from meetings, for deliveries, shuttling clients around—and where you drive are important considerations. Your agent will need to know if you want to insure for medical coverage due to an accident and for damage to your vehicle from things other than collision, such as flying debris or falling trees. Plan on having a thorough conversation with your agent so you get the proper protection for your commercial vehicle.

Thank you for
your referral.

If you're pleased with us,
spread the word! We'll be
happy to give the same great
service to all of your friends
and business associates

Responding to Flood Losses

Recent flooding in the southeastern and western U.S. has produced horrific images of the power of rising water and left thousands with damaged property.

The National Flood Insurance Program (NFIP) works with insurers to make sure flood insurance is available to businesses and to help business owners prevent property damage due to floods.

Make no mistake: floodwaters will damage more than just your property. A business with no flood insurance may not have the financial resources to repair building damage or replace damaged equipment. The likely result is a slowdown of business operations and a threat to the job security of employees.

Basic flood insurance is backed by the NFIP and is normally available through your insurance agent. Your agent may also be able to secure insurance beyond NFIP's maximum coverage by turning to private insurers.