

BRET DIXON
INSURANCE

SPECIAL
POINTS OF
INTEREST:

- Stop by our booth at the ILBA Convention in Rockford on September 14th.
- For information and updates, check our website, www.bretdixonins.com

Spotlight on Crazy Claims

A Philadelphia restaurant was ordered to pay a Pennsylvania woman \$113,500 after she slipped on a soft drink and broke her tailbone. The beverage was on the floor because Ms. Carson had thrown it at her boyfriend 30 seconds earlier during an argument.

BDI Newsletter

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The Importance of Incident Reports

When you received your policy or policies from our Agency, you might have noticed a few sheets of paper tucked into the front pocket of the folder. One was our Privacy Notice and the other two are forms called *Incident Reports*. These may not look like much, but they can save you some big headaches later on down the road. As you might have noticed, insurance companies are really cracking down in recent years. One area that's received extra attention has been the claims process.

No one "wins" in a claim – you have your operation interrupted, we have to process more paperwork, and the insurance company has to

scramble an adjuster to you and set a reserve – but claims do happen and that's why you buy insurance.

Anytime something out of the ordinary happens in your establishment, it's prudent to jot down a few notes. If someone falls, if there's an altercation, or a near altercation, and anytime the police have to be called, make a record. Sometimes claims aren't filed against you until a year or two after the incident happened. Unfortunately, many cases like these are fraudulent – it has taken the "victim" a couple years to figure out that they can try to squeeze some money out of you. Think you're going to remember who was in your place, what

they did, and who might have witnessed it a year or two later? Not likely.

Hence, the Incident Report. Take down a little information, send it to us, and we'll keep it in your file. An Incident Report isn't a claim, so there are no repercussions like losing claim-free credits by submitting one. Taking a few minutes to gather information can only work to your benefit. If you keep a record of what happened, and can present the insurance company a list of witnesses in your defense, you'll be much better off.

For your convenience, you can now submit an Incident Report to us electronically, at www.bretdixonins.com.

Have You Protected Your Family?

In the event of your untimely departure from the living, have you thought about your family and how they will get along without you? Who will run the business?

Bret Dixon Insurance is proud to offer financial security for your loved ones in these unfortunate situations. Call us today to discuss your needs. Life insurance has never been easier. In many instances, a physical isn't even

required, but, in the event one is deemed necessary, a fully-certified technician will come to you.

Other than just your family, does your business have an employee that you couldn't really function without, maybe a longtime manager who handles many of the ownership duties for you on a day to day basis? Call us about life insurance for "Key Employees" as well.

You work hard to build your business into a profitable operation for you and your loved ones year in and year out, don't let it slip away with the passing of one individual.

Bret Dixon Insurance

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Niche Writers of the
Restaurant & Tavern Industry



Eliminate Your Paperwork Headaches

Loss Control is the term that Insurance Companies use for the servicing and maintenance of Hoods & Ducts, Fire Suppression, and Fire Extinguishers. All companies have warranty clauses that require you to get your cooking equipment serviced regularly, but for years many have been very relaxed in enforcing these requirements.

Well those days are gone. It's more economically viable for an insurance company to pay a few inspectors to drive all over the state inspecting the company's risks than it is to pay one or two big claims, which means you've probably been getting a small forest's worth of paperwork in your mailbox about Loss Control.

Not only are they mandating your equipment be kept in compliance and

they be provided a copy of the receipt of service, but many companies are now only accepting service receipts from some contractors.

Why all the fuss you ask? In the event of a major claim, like a fire, the insurance company wants someone to be held accountable. This is usually going to be the contractor that was supposed to have thoroughly cleaned and inspected your equipment. But if the contractor isn't a legitimate, fully licensed and insured businessperson, the insurance company may not have any legal recourse against them.

Our agency is often stuck in the difficult position of middleman. To help ensure that your work is being done by a contractor that your company deems acceptable, we have created a

"Approved Vendor" list of contractors on our website, www.bretdixonins.com. By having your work done by one of these reputable people, you can save yourself the hassle of your company not accepting the receipt of service, and thusly saving yourself the time and money of having to get your equipment re-inspected.

If you have given us permission, our own internal Loss Control Department will even contact one of the acceptable vendors in your area and arrange for the contractor to contact you when your equipment comes due for more maintenance. We are here to serve you because your success is our success.