

POINTS OF INTEREST

- Start planning to attend the ILBA convention in Kankakee Sept. 17-21. We'll be there!

Office Hours

Monday to Thursday

9 am—5 pm

Fridays

9am—2 pm

You can always send us an email or look for info on www.bretdixonins.com

FUN FACT:

In English pubs, ale is ordered with the metric system - in pints and quarts. So in old England, when customers got unruly, the bartender would yell at them, "Mind your pints and quarts, and settle down."

This is where the phrase, "Mind your P's and Q's" came from.

BDI Quarterly Newsletter

BRET DIXON INSURANCE

SPRING 2006

Be Prepared for a Liquor Control Inspection

We've been getting a lot of feedback lately, both from our clients and our contacts with the Illinois Licensed Beverage Association, about the increased scrutiny of Liquor Control during inspections. Two of the most discussed topics have been 1.) having proof of insurance on premises, and 2.) having the necessary "required postings" in your business.

We've been doing our best to take care of #1 for you for some time now. You may have received a letter from us that starts out by saying "Our records show that your liquor license for the State of Illinois is going to be coming up for renewal soon," along with a Certificate of Insurance.

By cross-referencing our client list with the state's liquor license records, we send the letter mentioned above along with a Certificate approximately 60 days prior to your state license renewing. You'll need to show proof of insurance when you renew your state liquor license. We'd also recommend keeping the certificate behind your bar, in the event of a liquor inspection. We've even heard of people framing them and keeping them on the wall behind the bar.

Failure to show proof of insurance during an inspection is a \$500 fine. When your insurance is up for renewal, we'll issue you another certificate for your records. If you ever need one, just call our service center or request one online at www.bretdixonins.com, under the "Client Resources" page.

The second hot topic has been a crackdown on mandatory posters to be displayed in all businesses, as required by the Department of Labor, specifically, at the State level. Note: This is only a partial list. Not all of these may be applicable to your business operation.

Notice to Employers and Employees—This poster includes the information needed for Payment of Wages, Child Labor Law, Minimum Wage Law and the One Day Rest in Seven Act. It is required for all Illinois employers.

Equal Pay Act of 2003—The Equal Pay Act of 2003 prohibits employers with four or more employees from paying unequal wages to men and women for doing the same or substantially similar work, requiring equal skill, effort, and responsibility, under similar working conditions for the same employer in the same county, except if the wage difference is based upon a seniority system, a merit system, a system measuring earnings by quantity or quality of production, or factors other than gender.

Emergency Care for Choking—The poster explains emergency care for conscious and unconscious choking victims. It has a place to list an emergency phone number. While it's only mandatory in food service facilities, it could help if your employees eat on the premises. The poster is also available in Spanish.

Workers Compensation Notice—Illinois law requires all employers to post this notice in a prominent place in each workplace. This one-page poster briefly explains employees' rights and responsibilities if there is a work-related injury. It also has a place to list the employer's insurance carrier or the person who administers workers' compensation claims. This information must be filled-in to be in compliance.

This is just a partial list. For the full list as well as information on how to obtain these posters, visit www.bretdixonins.com. There will be a link there to the full list.

Bret Dixon Insurance

P.O. Box 159

East Alton, IL 62024

**Niche Writers of the
Restaurant & Tavern Industry**



Contacting You in an Emergency

A few weeks back tornadoes ripped through the middle part of Illinois, taking a few lives, severely damaging buildings and the power and utilities grid. Although most of our clients in the area escaped harms' way, a few did suffer property damage. This gave us reason to re-evaluated our own procedures and policies in the event of emergency.

One thing we're emphasizing more and more is our effort to get additional phone numbers and email addresses from all of our clients. If your place of business or our office were to be crippled, would we still be able to stay in touch with one another to continue "business as usual?"

We try to update our files with your contact information each year at renewal. If you have a home or cell phone number or an email address that you know we don't have, send us an email at mail@bretdixonins.com with your updated info. Doing so will mean that even in times of chaos and claims, we'll still be able to give you the customer service you've come to expect.

Tenants Need Equipment Breakdown Coverage

Why would you need equipment breakdown coverage as a restaurant or tavern owner? You deal in food and drinks, not machinery. If you lease your business space or building, you probably assume you don't have to worry about an air conditioner failing or a walk-in breaking down. It's your landlord's problem then right?

Maybe so, but it could be your problem as well. What would you do if your walk-in cooler shorted out overnight? When you showed up the next morning all your food has to be thrown out and your drinks dumped (Hopefully you have spoilage coverage). What if the problem took days to fix, basically crippling your business?

As a tenant you depend on others to some degree. You

need breakdown coverage, not only to protect you from damage to the equipment you own, but from losses that happen to equipment that serves your leased premises - that which isn't yours and you aren't bound by the lease to be responsible for.

How much business would you lose if you were down from a Thursday through Monday? The loss of electricity, heat or air conditioning from a breakdown can drive customers away and send employees home. Power surges can damage equipment like computers, cash registers and communication systems. Landlords usually do not pick up coverage on these things for you and basic property insurance often excludes them. Be sure you're prepared for anything.