

**BRET DIXON  
INSURANCE**

**POINTS OF  
INTEREST**

- **Happy New Year!**
- **Next Newsletter will be in April.**

### **Office Hours**

**Mon—Thurs**

**9 am—5 pm**

**Friday**

**9am—2 pm**

You can always send us an email or look for info on [www.bretdixonins.com](http://www.bretdixonins.com)

### **WACKY FACTS:**

It was the accepted practice in Babylon 4000 years ago that for a month after the wedding, the bride's father would supply his son-in-law with all the mead he could drink. Mead is a honey beer and because their calendar was lunar-based, this period was called the "honey month," which we now know today as the "honeymoon."

# Quarterly Newsletter

WINTER 2006

## Food Contamination - The Unseen Threat

In any given year, the biggest claim our agency sees is usually a property claim, most often involving a fire. But 2005 was a little different. Our biggest claim last year involved food contamination, and medical bills and other losses in the claim totaled just under \$198,000. Given these events, we figured it would be a good idea to address food borne pathogens in this newsletter.

When you think about it, a food contamination outbreak is potentially far more damaging to your business than any natural disaster. Sure, an earthquake could knock your building down, or a tornado could collapse a wall and rip your roof off. But your building can be rebuilt, equipment and supplies reordered and replaced. If you have 60 people come down with food poisoning, you're going to be in the local paper. Probably on the local news too. And with food contamination, that old cliché "any press is good press" just doesn't apply. For years you'll be known as "that place that a bunch of people got food poisoning at."

We've been insuring restaurants & taverns for some time now, and believe us when we say there is no coming back from a food contamination claim. Even with a well-thought out, well-funded, and ultra-aggressive marketing campaign, there will always be those customers who just won't come back, and they're sure to tell everyone they know how they can just never eat there again.

Just because your establishment doesn't offer a full menu and have a full kitchen staff doesn't mean that food contamination can't happen to you. If you're only grilling burgers or serving cold cuts, you could still be the victim of a bacterial outbreak.

For a pathogen to live it needs protein, water and the appropriate pH level (pH is the amount of alkali versus acid that's in a food). Foods with just the right conditions for pathogens (high in protein, moist and with a mid-range pH) include meats, fish, poultry and eggs (out of the shell) as well as cooked rice and potatoes. Food borne illnesses from patho-

gens fall into two categories: food borne intoxication and food borne infection. Food borne intoxication is more commonly called food poisoning.

It occurs when a person eats food that contains toxins from bacteria, molds or certain plants and animals. Toxins act like a poison and cause symptoms in 1 to 12 hours, depending on the type of bacteria. Food borne infection occurs when a person eats food containing harmful microorganisms, which live and reproduce inside the body and attack the gastrointestinal tract. These symptoms present between 12 to 48 hours later. Below is a chart of the different types of food borne illnesses, symptoms, common foods involved, and most importantly, preventative measures that can be taken.

If you'd like to print out this table to post in your kitchen, it is available at [www.bretdixonins.com/FoodborneIllness.jpg](http://www.bretdixonins.com/FoodborneIllness.jpg).

# Bret Dixon Insurance

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Niche Writers of the  
Restaurant & Tavern Industry



Disease	Symptoms	Cause	Food Involved	Prevention
<b>Botulism</b> 12-36 hour incubation	Sore throat, vomiting blurred vision, cramps, diarrhea, difficult breathing, fatality rate up to 70%	Clostridium botulinum: anaerobic bacterium that forms spores with high resistance to heat	Improperly canned foods; low-acid foods like spinach, tuna, green beans, beets and smoked products. Rare in commercially canned foods	Toxin is sensitive to heat so maintain a high temp while canning food and boil 20 minutes before serving. Don't use swollen cans.
<b>Staphylococcus</b> 2-4 hour incubation	Vomiting, nausea, diarrhea, cramps	Staphylococcus aureus: facultative bacterium found in the nose, throat, and skin infections of humans.	Foods that are high in protein, moist, handled much and left at temperatures that are too warm; milk, egg custards, turkey stuffing, chicken/tuna/potato salad.	Store foods below 40 degrees Fahrenheit and reheat thoroughly to 165 degrees. People with infected cuts or illness should not handle food.
<b>Shigellosis</b> 12-48 hour incubation	Diarrhea, fever, cramps, dehydration	Shigella spp: found in feces of infected humans, food and water	Beans, contaminated milk, tuna/turkey/macaroni salads, apple cider and mixed, moist foods	Safe water sources, strict control of insects and rodents, good personal hygiene.
<b>Infectious hepatitis</b> 10-50 day incubation	Jaundice, fever, cramps, nausea, lethargy	Hepatitis A: virus grows in feces of infected humans and human carriers	Shellfish from polluted water, milk, whipped cream, cold cuts, potato salad	Cook clams, shellfish, and so on thoroughly, to a temperature exceeding 150 degrees. Enforce strict personal hygiene.
<b>Salmonellosis</b> 6-48 hour incubation	Headache, diarrhea, cramps, fever, can be fatal or lead to arthritis, meningitis and typhoid	Salmonella spp: aerobic bacilli that live and grow in the intestines of humans, animals & birds	Eggs, poultry, shellfish, meat, soup, sauces, gravies, milk products	Since Salmonella can be killed by high temps, cook to proper temps and reheat leftovers to 165 degrees internal temp. Eliminate rodents and flies, wash hands and avoid cross-contamination
<b>Trichinosis</b> 4-28 day incubation	Fever, diarrhea, sweating, muscle pain, vomiting	Trichinella spiralis: a spiral worm that lives in intestines, transmitted in pork and by rats	Improperly cooked pork allows larvae to live	Cook pork to 150 degrees, avoid cross contamination of raw meats, if frying, cook to 170 degrees
<b>E. coli 0157:H7 enteritis</b> 12-72 hour incubation	Nausea, vomiting, diarrhea or bloody diarrhea	Escherichia coli: aerobic bacteria found in the intestinal tracts of animals, especially cattle and humans	Raw and undercooked ground beef and other meats, imported cheeses, unpasteurized milk.	Thoroughly cook ground beef, avoid cross-contamination, fecal contamination, practice scrupulous hygiene.