

## POINTS OF INTEREST

- Help us save some trees—Sign up on our website to receive the BDI Newsletter & monthly news briefs via email.

### Office Hours

Monday to Thursday

8:30 am—5 pm

Fridays

8:30 am—2 pm

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

It was great to see so many of you at the Illinois Lic. Beverage Assoc. trade show recently. For those of you attending the Indiana LBA's convention, later this month, we'll be there. Come by and see us.

In the coming months look for a redesign & reorganization of our website. It's been awhile since we've had a major update and not all of our product lines have been represented lately (like health insurance - see the blurb below). So we'll be doing some reshuffling.

Check back soon to get acclimated with the changes and see if any of our newer products are of interest to you.

# BDI Quarterly Newsletter

BRET DIXON INSURANCE

FALL 2007

## Employee Safety: Preventing & Reducing Work Comp Claims

Sometimes, an accident just can't be avoided. But in many instances of claims we see, there were additional steps that could have been taken to prevent a workplace injury. You're not only left short-handed and scrambling for the duration of the shift when a worker is injured, but it can have a far-reaching impact on your workers compensation premiums for the next several years. Here are some additional efforts you might consider utilizing in your establishment.

**Non-Slip Footwear** – Slip and fall accidents are the most common injury suffered by workers in the hospitality industry. Unfortunately, many incidents could be prevented with more prompt housekeeping. Many cases of workers falling are a result of a spill that wasn't immediately cleaned up, but rather left until someone could "get to it." But in other instances, slip and falls occur as a result of the footwear of an employee. Your policies on kitchen workers may not go into the detail of approved shoes, leaving employees free to wear whatever pleases them. You can do a Google search for "non-slip footwear" and find a bunch of good websites. One site with a great variety of safety products is [www.shoesforcrews.com](http://www.shoesforcrews.com).

As long as we're on footwear, you might be surprised at the amount of claims occurring as a result of open-toed shoes such as sandals. These types of shoes are often very slick-soled and heavy and/or clumsy because they fit loosely on the foot. This results in a greater chance to slip, trip or even drop something heavy, hot or sharp on their exposed foot.

**Non-Slip Flooring** – If you don't want to provide shoes to employees or go to the trouble of requiring them to buy a specific type, you could also consider a special coating on your hard floors. There are numerous firms that provide such a service. In short, a coating is applied to the floor and, once cured, gives what once was a slick surface some grit, even when slightly damp. If you can't afford to do this to your entire back-of-the-house area, you might consider non-slip floor mats for the higher traffic areas. A 3' x 5' non-slip mat is usually around \$90. These are also good for areas where patrons enter from the street. In the winter time, with melting snow getting tracked in, even a regular rug or carpet can still be slippery once it becomes saturated.

**Cut & Puncture Resistant Gloves or Aprons** – If you have any sort of cooking in your establishment, you probably also have employees using knives or slicers. Cuts are the second most common injury suffered in hospitality businesses. Employees using the knives or slicers aren't the only ones at risk either. Workers bussing tables, doing dishes, or cleaning up broken glass are also at risk.

Some measures to reduce risk of injury seem like common sense:

- Use a broom and dustpan to clean up broken glass, not your hands
- Let a falling knife fall, don't try to catch it
- Don't store knives and other sharp objects in sinks between use. Unsuspecting persons could reach in blindly.
- Don't compress garbage bags with your body

Even though those things seem easy enough to remember, sometimes your employees have other things on their mind. That's why they're called accidents. One way to reduce the risk of these incidents is to provide cut & puncture resistant gloves to your employees. A good website to learn more about these products is [www.hexarmor.com](http://www.hexarmor.com).

There are a variety of other injuries your workers can suffer, but these are the ones that happen most often. In a world of rising costs, sometimes a little money spent on prevention can do wonders for your bottom line.

## Health Insurance as Easy as 1-2-3

Applying for and securing health coverage for you and your family is easier than ever. If you've got a few minutes and an internet connection, log onto [www.bretdixonins.com](http://www.bretdixonins.com). On our current home page, there's a line in big, bold, blue letters on the right side of the screen. After clicking on the link, finding a plan that suits you is just takes a couple of minutes. You can quote and bind online, and have your policy and other documents emailed to you within a few short minutes. Check it out.

# Bret Dixon Insurance

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



## Flood Coverage

Flooding is one of the most common natural hazards we face in the United States. Did you know the most costly natural disaster we face is flooding? It's true. It is also true that most people do not have insurance for flooding. Commercial Property policies almost always exclude this type of coverage, unless you've requested it be included.

There is a solution to this gap in coverage. Flood insurance is available through our agency and the cost is probably less than you might expect. It is most definitely less than repairing your business or home or replacing the contents should flooding occur and it's also less than the cost of repaying even a low interest government loan—the ones you hear about when a flood disaster does occur.

Some people believe they don't need flood insurance because their business or home is not near a body of water. This is not true at all. Everyone

has a possibility of being flooded. Surface water can accumulate from heavy rains, melting snow, a broken water main or a broken dam or dike many miles away. The definition of a flood is broader than just a lake or river growing out of its natural boundaries.

Another common misconception is that homes and businesses in a floodplain cannot get flood coverage. This also is not true. The only eligibility requirement for flood insurance is that your community participates in the National Flood Insurance Program, and most do nowadays.

We feel it is our obligation, as your insurance agency, to inform you of the availability of flood insurance. If you would like a no-obligation quote, give us a call. As always, we'll be happy to go over any insurance concerns you may have and answer questions about any of your insurance policies.