

LOSS CONTROL DATA GUIDE

Employee Injuries in Restaurants Loss Analysis and Loss Controls

Loss analysis

The following Percentages are estimates based on one study of 19,720 injuries to Restaurant Employees, costing a total of \$10,240,223.

Type Accidents	Type Injuries	% of Total Injuries	% of Total Costs
Slips and falls	Fractures–sprains/sprains–contusions	21%	39%
Lifting	Strains/sprains	14%	25%
Sharp objects	Cuts–punctures	29%	17%
Hot objects	Burns	26%	11%
Other	Miscellaneous	10%	8%

Loss controls

Loss Prevention efforts in Restaurants will be most effective when they are directed to the control of the most significant types of losses. The following is offered as a guide:

Injuries from slips and falls:

- Is good housekeeping maintained throughout the premises?
- Are spills cleaned up immediately?
- Are nonslip floor surfaces provided in areas that are normally wet or greasy?
- Have work areas and aisleways been maintained free of obstructions?
- Are wooden mats maintained free from protruding nails, splinters, loose/missing/broken slats?
- Is adequate lighting provided in all areas including parking lots?
- Are carpeted areas free of holes, loose edges, and seams?
- Are suitable ladders provided and maintained in good condition?
- Have employees been instructed to:
 - Always walk–never run
 - Not carry loads which obstruct vision
 - Not to climb on stock shelving or use crates, boxes, etc., in place of ladders

Injuries from lifting:

- Has each employee been instructed to:
 - Never attempt to lift too much and get help when needed
 - Lift with legs, not with back
 - Keep back straight, bend only knees
 - Do not twist body while lifting, instead shift footing
 - Grasp load firmly–do not jerk load–keep it close to body
 - Use available hand trucks, dollies, etc.
 - Keep fingers away from pinch points

Injuries from sharp objects:

- Have employees been instructed in the safe use and proper care of knives and cutting tools?
- The use of suitable knives for specific jobs enforced.
- Are knives and cutting tools kept sharp and in good condition?
- Are sheaths provided and knives not left exposed in work areas?
- Is broken glass disposed of promptly and safely?
- Are slicing and grinding machines guarded with point of operation guards in place at all times?

LOSS CONTROL DATA GUIDE

Injuries from hot objects:

- Are thermostatically controlled cooking and heating devices maintained in good condition?
- Are exposed steam and hot water lines insulated or otherwise protected?
- Is adequate working space maintained around cooking and heating devices?
- Are work flow and traffic patterns in cooking area enforced?
- Is steam equipment operated within manufacturers recommended limits?
- Are steam kettles drained of water before steam valves are opened?

Employee safety in a robbery:

- Keep calm
- Obey orders
- Don't resist
- Pay attention
- Call police

In addition, an active approach by management in developing an orientation and safety manual that all employees receive and return a form stating they have received and understood the contents of the manual should be developed and distributed.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to imply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.