



Risk Control at United Fire Group | riskcontrol@unitedfiregroup.com | 800-828-2705

Restaurant general liability





Owning or managing a restaurant is a tough business. Injuries to or fatalities of patrons caused by fire, hot objects and food are the most severe exposures for restaurants.

The National Restaurant Association states slips and falls are the most frequent sources of injuries and claims among restaurant patrons. Typical accidents occurring outside include tripping over or off curbs, stumbling in or over holes, cracks or rough areas of pavement, and slipping on ice or snow. Falls inside the restaurant are often due to slippery floors, loose or damaged carpeting, or dim lighting.

Restaurant operations must comply with the National Fire Protection Association's Life Safety Codes. Do not exceed the building's maximum occupancy rate. Having a manageable number of guests will improve the chances for an orderly evacuation in the event of an emergency. It also allows employees to give better service and attention to the patrons. Don't allow overflow guests to wait out on the street or sidewalk in front of the restaurant. Provide ample waiting rooms or lounge areas where guests can wait and relax. Establish a reservation system and be very clear how long the wait will be for those without reservations.

The U.S. Center for Disease Control (CDC) estimates that food contamination causes over 76 million cases of illness, 325,000 hospitalizations, and 5,000 deaths annually. Educate employees about food safety and hygiene. Restrict sick employees from food handling areas, and implement a hand washing program. Make sure food prep employees either wear gloves and change them or wash their hands when changing the foods they are handling. Maintain proper refrigeration. Cook all food at appropriate temperatures. Frequently inspect glassware and dishes to ensure they have no chips, cracks, or other flaws that could cause them to break.

People go to a restaurant to relax and enjoy themselves, so they may not be as alert to danger as usual, especially if they are drinking alcohol.

Daily checklists are a great way to ensure that the restaurant is ready for the day's operations. Use this checklist to help create a safe place for guests.

UFG Insurance is the marketing name used to refer to United Fire & Casualty Company and its property and casualty subsidiaries and affiliates. This form, supplied by UFG Insurance, merely provides minimum guidelines to follow and may be utilized as a tool for fact-gathering purposes to assist in your investigation. The information requested above is not exhaustive and you should, at your own discretion, request any necessary additional information as the specific situation may warrant.





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	MANAGER'S DAILY SAFETY CHECKLIST
	Parking areas and sidewalks are well lit.
	Parking lots and sidewalks are free of cracks, pot holes and uneven surfaces.
	The view is clear in all directions from the door to the parking lots.
	Snow and ice have been cleared and salt or sand has been put down.
	Walk-off mats are provided at all entrances.
	Steps in the restaurant are slip-resistant and there are slip-resistant landings.
	Carpeting is in good condition and rugs lay flat.
	Wet floor signs are available near server areas.
	Dust pans and brooms are available for broken glass.
	Halls and restroom areas are well lit.
	Exterior doors are unlocked and unblocked.
	Emergency lighting and exit signs are in good working order.
	Evacuation diagrams are posted where needed.
	Employees are trained to count and control the volume of guests.
	Large group reservations are confirmed.
	A waiting list is ready to use and pagers are charged.
	Guest waiting areas have adequate seating.
	Kitchen staff is trained in safe food handling and preparation.
	Walk-in coolers and freezers are clean and dry.
	Walk-in coolers and freezers have been serviced to maintain optimum temperature.
	Food containers or boxes have been dated and rotated.
	Employees' cutting gloves are clean and available.
	Plastic gloves and hand-washing areas are available for kitchen staff.
	Fruits and vegetables are prepared at different prep stations apart from meat or poultry.
	Plates, glasses, and silverware have been inspected for chips, cracks, or rough areas.
	Employees are trained not to use glasses to scoop ice.
Completed by: Date:	

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