As a restaurant owner you know the importance of minimizing risk to prevent downtime and lost time out of work. But what you may not know is that there are some very simple changes you can make that will not only reduce your risk of loss but can also save you money on your restaurant insurance policies . This article talks about one of the most common sources for claims in the restaurant business and the simple techniques you can employ to help prevent these claims.

The most common restaurant workers compensation policy claim comes from slip and fall claims. These claims can really haunt the restaurant owner because they happen so fast and often happen out of site and can often result in long recovery times. These long recovery times can really kill your insurance costs. The resulting disability payments to your employee who is out of work and recovering will all count against your experience modification factor and drive up your rates for many years to come.

Slip and fall risks in a commercial kitchen are high because of the cluttered and slippery floors with oil water and food on the floor. Also, your employees putting away inventory are at risk because they often can't see where they are walking while carrying large boxes or sacks. In addition, severs and bussers are at risk while carrying trays and operating in subdued lighting environments.

So here is a short list of what you can do to help protect your employees from this risk. All of the items on this list are FREE, you just have to implement them.

1. Have your employees wear non-slip, waterproof shoes.
2. Do not allow running in the restaurant.
3. Properly store all supplies and equipment and eliminate clutter
4. Apply de-icing products to exterior walkways to protect both employees and customers

5. Clean up any spill immediately.
6. If your employees must carry stacked items, you must have a rule that they can see over the top of the items that they are carrying.
7. Keep and eye on all rugs and carpets and make sure they stay in their places and all corners lie flat.

This next list is of some other things you can do to reduce injury to your employees. This list may involve some minor expense but the cost savings are dramatic compared to the costs of a long term workers compensation claim.

1. Provide two double swing doors with windows at the entrance to the kitchen so that people on both sides of the door can see what is going on before they push through.
2. Install wall and ceiling outlets so cords aren't left running along the floor. Also, make sure floor plugs are not in areas where spills are common.
3. Stretch or re-lay any carpet that is bulging or bunched up.
4. Use nonslip floor mats and non skid floor waxes on surfaces where water could be spilled.
5. All floors where water is spilled or used to clean must have adequate drainage.
6. Place convex mirrors at blind corners.
7. Immediately replace any broken or damaged drain covers.

Following these recommendations will help you reduce and even nearly eliminate the slip and fall hazards to both your employees and your patrons. This will help hold down the costs of your workers compensation insurance and your restaurant insurance program .

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