

Food-borne illness. These are words sure to strike fear in the heart of any restaurant owner. The implications for your restaurant and your customers are frightening. The costs to repair your reputation, as well as to compensate your client for damages could be enormous. As an insurance agent who has owned 4 restaurants in the past, I still feel queasy at the thought. So the results of the most recent CDC study regarding the most common food-borne illnesses in NC should give every restaurant owner pause.

The most recent CDC figures show that the rates of infections linked to 4 of the 5 main pathogens that they track went up or remained steady between 2007 and 2011. The four pathogens with the increased infection rates were salmonella, vibrio, campylobacter, and listeria. The only pathogen to be tied to a reduced rate of illnesses was a strain of E. coli.

The data from this study was based on infections diagnosed by 10 different state laboratories. These laboratories cover a geographic region that includes about 15% of the U.S. population.

These results have outraged consumer advocates who, along with other industry groups have pushed hard for passage of the Food Safety Modernization Act. This act empowers the Food and Drug Administration to prevent food-borne illnesses instead of simply reacting to them after they occur. This legislation was signed into law by the Obama administration in January 2011 after a string of food-borne illness outbreaks shook the nation's consumer confidence. That said, the Obama administration has not met the deadlines for drafting rules that are needed to implement key provisions of this law. In particular the law demands that food imported into this country meet the same safety standards as food produced domestically. Once again reaction to a crisis has outrun the lawmakers' ability to craft the rules for the law. I'm willing to bet that there is some lobby negotiating being done here to protect a powerful interest or two that is slowing down the process.

So where does your restaurant insurance policy stand with regard to food contamination coverage? Do you know for sure? Often this coverage is added to a restaurant insurance package policy along with a host of other protections that you may or may not need. Few restaurant owners take the time to read the key provisions of these add on coverages. These provisions can address what might trigger the coverage in the first place, how much money the policy will provide, exactly what types of contamination are covered and not covered and a whole host of other issues. To read my blog on food contamination coverage for more help evaluating your own coverage, please [click here](#).

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