

Loss Control Questionnaire: **Restaurants**

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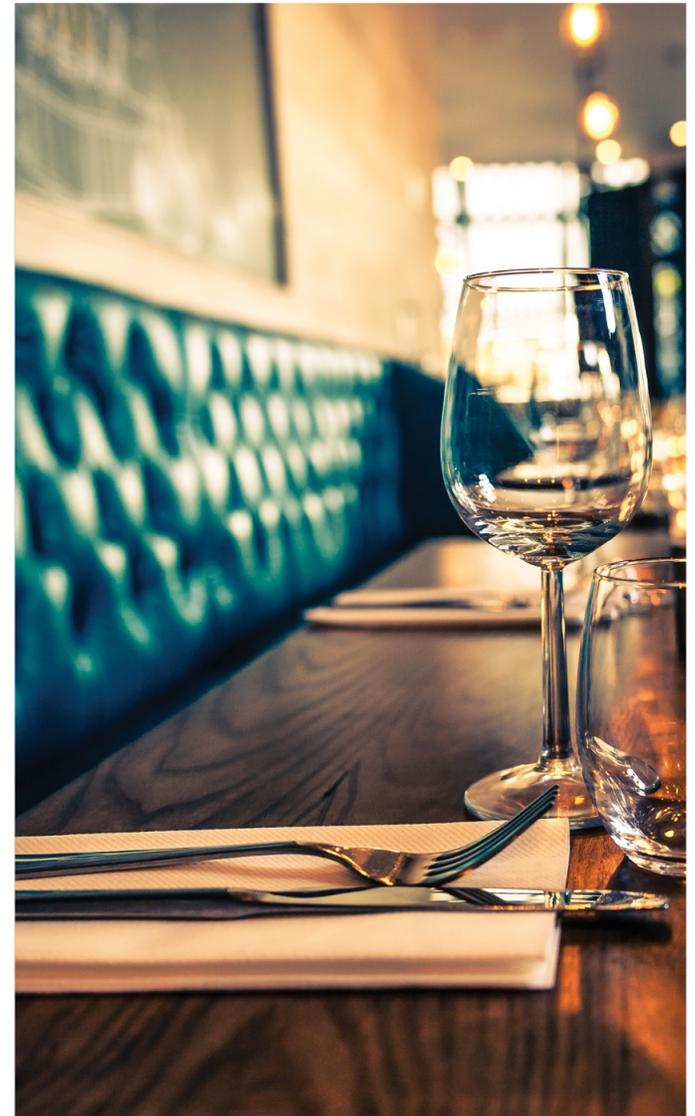


Examine Your Risk

The restaurant industry can be especially competitive, and it's a constant challenge for owners to deliver exceptional food and service, maintain a loyal customer base and ensure a safe work environment. These challenges are magnified when you consider that restaurants often have a number of risks associated with them and a variety of incidents can occur, potentially impacting a business's property, employees and bottom line.

Thankfully, taking the appropriate precautions and assessing your exposures on a risk-by-risk basis can go a long way toward protecting your business. This proactive approach to loss control is particularly important when it comes to avoiding issues during risk manager inspections. These inspections are ordered by insurance carriers and may occur when a new policy is written or on a set schedule. If the risk manager flags any concerns during these inspections (e.g., guards are not properly installed on equipment or good housekeeping practices aren't being followed), they may provide recommendations businesses must follow in order to maintain coverage and avoid higher insurance premiums.

This questionnaire gives restaurant owners the opportunity to review loss categories specific to their operations prior to a risk manager inspection and proactively mitigate their exposures.



PROPERTY

Property - General	Yes	No	N/A	Notes
Is the overall condition of the building in good condition?				
Is the roof in good repair with no visible water intrusion marks?				The age of the roof should be taken into consideration—a thorough roof inspection can provide you with invaluable information.
Is the electrical wiring in good repair?				Wiring must be in compliance with NFPA 70.
Are there Class ABC fire extinguishers in the dining area and outside of the kitchen?				While most fire risks are in the kitchen, an ABC fire extinguisher is still needed outside of the kitchen.
Property - Cooking Equipment				
Property - Cooking Equipment	Yes	No	N/A	Notes
Are cooking appliances in good condition and maintained by a qualified contractor?				
Are there Class K fire extinguishers in the kitchen?				Class K fire extinguishers are specific to cooking fires and must be inspected regularly.
Is cooking equipment covered by a hood to capture grease-laden vapors?				Typical cooking equipment that needs to be under hoods includes ranges, griddles, fryers and grills.
Is the hood cleaned at the appropriate intervals (e.g., two to four times per year) by a qualified third party?				Cleaning should occur semiannually for most cooking operations; quarterly for high-volume, charbroiling or wok cooking operations; and monthly for solid-fuel cooking operations.
Are grease traps cleaned regularly?				

Is there an 8-foot-tall metal baffle in place, or at least 18 feet of space between open flames and the fryer surface?				
Is there an automatic extinguishing system (AES) inside the kitchen?				
Is the AES compliant with UL 300?				This will be stated on the manufacturer's tag. Most newer systems should be compliant, while older systems made before UL 300 may not be.
Are the nozzles for the AES over cooking equipment?				
Are employees trained on how to use extinguishing equipment?				
Is the AES inspected and serviced by qualified contractors?				
Are refrigeration systems inspected for leaks and maintained by qualified contractors?				

Sprinkler System	Yes	No	N/A	Notes
Is there a general sprinkler system installed?				This may not be required.
Is the sprinkler system designed for the hazard?				Sprinkler system data is located on a placard on the system.
Is the sprinkler system inspected at least annually? Does it pass these inspections?				Sprinkler inspection information is located on tags and paperwork on the risers.

Is the Fire Department Connection (FDC) outside the building easily accessible?				These items must be accessible so the fire department can pump more water into the system.
Are sprinkler riser valves supervised (e.g., locked open or electronically monitored)?				
Are employees trained on what to do if a sprinkler is ever damaged and opens?				In the event a sprinkler head is accidentally broken and goes off, it's critical to shut down the water to avoid further water damage.

GENERAL LIABILITY

Premises	Yes	No	N/A	Notes
Are floor surfaces clean and dry?				
During winter, are the parking lot and sidewalks clear of snow and ice?				
Are walkways well-lit, especially entrances, exits and stairways?				
Are exits clearly marked and clear for an emergency exit?				
Is the capacity of the restaurant posted and adhered to?				
Does the restaurant have adequate smoke and carbon monoxide alarms?				
Is furniture, including barstools, in good repair and stable?				
Is the parking lot in good repair with well-marked spaces?				
Food Safety	Yes	No	N/A	Notes
Are food containers well-labeled, including the use-by date?				

Is raw food kept separate from other food?				
Are food containers sealed and not leaking?				
Is the refrigerator set to 40 F or less?				
Are employees trained on safe food handling, including raw meat handling?				
Does the restaurant have a clean health inspection record?				
Are employees trained on hand-washing requirements?				
Are good cleaning practices in place, including garbage removal and floor cleaning?				
Are there pest control procedure in place that do not contaminate food?				
Are raw meats (e.g., beef, chicken, pork, fish and shellfish) thoroughly cooked?				

Liquor Liability	Yes	No	N/A	Notes
Does the restaurant ensure that, when serving patrons alcohol, they are of legal age?				
Are there practices and training in place to ensure patrons aren't over served?				

Does the restaurant have a program or policy in place that secures a taxi or ride-share vehicle for patrons who are intoxicated?				
Are employees trained in verifying legal age, responsible serving practices and intervention strategies?				

WORKERS' COMPENSATION

General	Yes	No	N/A	Notes
Do you support return-to-work?				This can be a written program, a list of light-duty tasks or evidence in past claims of bringing employees back.
Is there a written safety and health plan in place?				
Is chemical training done, specifically on cleaning chemicals?				Mixing incompatible cleaning chemicals can result in very toxic vapors.
Are Safety Data Sheets (SDS) available?				
Is there an eyewash station available?				
Are employees trained on first aid? Is a first-aid kit available?				
Is good housekeeping practiced?				Floors and aisles should be clean with no tripping hazards.
Are nonslip floor mats in the kitchen and other areas with wet surfaces?				
Are stairways in good condition and equipped with nonslip treads and sturdy handrails?				
Are walk-in freezers and fridges equipped with safety latches?				This is to prevent employees from accidentally being locked in.
Are knives stored properly? Are employees trained on safe usage of knives?				

Are ladders and stepstools available and in good repair?				
Are trash and recycling compactors guarded properly and tagged with instructions for use?				
Is the meat slicer and other potentially dangerous equipment properly guarded?				
Is there a formal training program for new employees?				

CRIME

General	Yes	No	N/A	Notes
Are point-of-sale stations in view of other employees and customers?				
Are point-of-sale stations under surveillance?				
Is the parking lot under surveillance?				
Is there burglar alarm? Is it controlled at a central station?				
Are cash, checks and receipts kept in a time-delay safe until deposit time?				
Are deposits staggered?				This is recommended and helps avoid establishing a pattern that can be picked up on and exploited.
Are inventory controls in place for food and liquor?				
Are background checks performed for employees?				
Is there a procedure for reporting robberies?				

AUTO

All Drivers	Yes	No	N/A	Notes
Are drivers at least 18 years old?				
Are motor vehicle records (MVRs) secured for all drivers?				Annual MVRs are required for anyone operating a vehicle for company business, whether the vehicle is company-owned or not.
Do drivers have an acceptable driving record?				An acceptable driving record typically means the driver has no serious violations (e.g., DUI or reckless driving) in last five years and no more than two moving violations in the last three years.
Is there a policy in place on cellphone usage? Is it properly communicated to drivers?				Employees should not use hand-held cell phones while driving (hands-free devices are acceptable).
Is there a policy in place on seat belt usage? Is it properly communicated to drivers?				
Are expectations on safe driving communicated to drivers?				
Are inspections conducted on vehicles before each shift?				Whether company-owned or personal, all vehicles should have a basic check done.
Are guaranteed delivery times discouraged?				Guaranteed delivery times can incentivize drivers to speed and commit other risky driving violations.
Company-owned Vehicles	Yes	No	N/A	Notes
Are company vehicles on a regular maintenance plan?				

Is the personal use of company vehicles prohibited?				
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Employee-owned Vehicles	Yes	No	N/A	Notes
Is evidence of personal insurance reviewed and kept up to date?				

Valet	Yes	No	N/A	Notes
Do valet drivers have a valid license?				
Are valet drivers capable of driving a manual transmission?				