



Restaurants encompass everything from the smallest of fast food joints to the largest of themed restaurants with entertainment and valet parking operations. The majority of surveys on restaurants are focused upon Property and General Liability but can easily involve additional lines of Workers Comp, Commercial Auto (deliveries) and Garage Keepers liability. It is also not uncommon for restaurants to appear in ground floor habitational surveys with apartments above and other retail operations adjacent.

The key to a good survey involves evaluation of the commercial cook line; followed by

safe handling of food intended for consumption and slip/trip/fall hazards. We will deliver all relevant data on the cookline with strong recommendations regarding maintenance and inspections on fire extinguisher, hoods/exhausts and electrical/gas services. The food handling and storage of dry and refrigerated goods is evaluated, and public areas are inspected for surface condition, change in height, proper lighting and parking area conditions.

There are certainly restaurants with bars and bars that serve food. Accordingly, we try and determine the mix between food sales and alcohol sales which

Bars are interesting venues as their customers and activities seem to change throughout the course of a day. To account for these differences we offer either a day or night inspection or both combined.

The day inspection covers facilities and external areas controlled by the bar that we can inspect, photograph and evaluate the exposures in daylight. We can discuss the operations and see paperwork on extinguishers, hoods and sprinklers.

The night time inspections occur after 9:00 PM and provide a look into the bar operations that are observational. Our consultants do not let on as to who they are or why they are present. They pay a cover charge and are sort of a mystery shopper. They observe for things such as

- Verifying that IDs are checked upon entrance

- That parking lots are free of unsafe behaviors and conditions
- That dance floors are free of broken glass and spills
- That entertainment provided is appropriate for the structure and occupancy limits
- That bouncers are watching for over drinkers and patron safety issues
- That sufficient lighting exists to navigate the venue safely and exit signs are lit
- That no physical alterations to the day time footprint are made at night that present an uncommon hazard

By pairing day and night inspections, the underwriter gets a better feel of the true nature of the risk and resemblance to the operation described in the application for coverage.

Let us prepare a template for you that is unique to your appetite for risk