



# RESTAURANT RISK ADVISOR

Keeping An Eye On Protecting Your Business Interests

-Sponsored by BayRisk Svcs., Alameda, CA-

70+ years in CA, specializing in Employment Practices, Work. Comp. and Business Liability



## Monthly Alert: April 2010

The challenging economy has created the risk of a more litigious and unstable business and political environment. As a value-added service for our existing and prospective clients, we monitor relevant events in the Restaurant Marketplace as it pertains to protecting your business assets. We've included a summary of recent, worthy news items below. For links to the entire News Flashes or other areas of inquiry, visit [www.restaurantriskadvisor.com](http://www.restaurantriskadvisor.com) or call me at 510-523-3435. ~ [Denny Christner](#), Senior Acct Manager

**Announcement!** BayRisk Insurance is proud to partner with the **Golden Gate Restaurant Association!** We are offering an introductory sponsored annual membership for new clients, up to a **\$525 value.\***

### Membership Benefits

- GGRA Group Purchasing Discount Program
- Customized Employee Manual
- Educational Programs & Certifications
- Government Relations & Industry Advocacy
- Marketing

### Welcome New BayRisk Clients

- Commonwealth Mission, SF
- Rick & Ann's Restaurant, Berkeley
- Ann's Catering, Berkeley
- Thermidor, SF



Preferred Partner

\*This offer is for a one-time annual membership to GGRA. Please contact our office for specifics.

## WORKERS COMP FLASH REPORTS!

### Performance Incentive Programs

Performance incentive programs are a good idea - except when they aren't. The Insider has always viewed such programs with ambivalence: yes, it's a good idea to reward employees for safe performance over a given time period. The problem is that these programs can discourage employees from reporting legitimate injuries

### Restaurant Supervisor Safety Training Program

A small business safety training program is currently available for owners and managers of small restaurants in California. The materials include: a training guide to engage workers in identifying and controlling health and safety hazards in their own restaurant; a Safety Orientation Checklist to prepare new workers to be aware of hazards; and Tips on preventing burns and cuts, preventing slips and falls.

## EMPLOYMENT PRACTICE LIABILITY FLASH REPORTS!

### Gaining Access To Private Employee Information

Employers are learning that gaining access to private employee information during workplace investigations can lead to lawsuits, liability and headaches. Two recent jury verdicts (one of which resulted in an award of \$1.8 million in damages to the employee involved) counsel in favor of caution and prudence when undertaking employment investigations that involve employee use of social media or access to an employee's personal information.

### EPLI (Employers Professional Liability Insurance)...Critical

The past decade has witnessed an alarming surge in the number of employment related lawsuits lodged against American businesses. In the past year, the Equal Employment Opportunity Commission received a shocking 50,000 charges of alleged sexual and raced-based discrimination, comprising 72% of the agency's private sector caseload. Almost three-quarters of all lawsuits brought against companies today involve employment disputes.

### -IMPORTANT CA RESTAURANT RESOURCES-

CA Work Comp Insurance Rating Bureau	888-229-2472	<a href="http://www.wcirbonline.org">www.wcirbonline.org</a>
Golden Gate Restaurant Association	415-781-5348	<a href="http://www.ggra.org/">http://www.ggra.org/</a>
US Food & Drug Administration	888-463-6332	<a href="http://www.fda.gov">www.fda.gov</a>
Occupational Safety & Health Administration	800-321-OSHA	<a href="http://www.OSHA.gov">www.OSHA.gov</a>

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