



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: July, 2010

The challenging economy has created the risk of a more litigious and unstable business and political environment. Below is a summary of recent, news worthy events. For links to the entire News Flashes or other areas of inquiry, visit www.restaurantriskadvisor.com or call me at 510-523-3435.

~ [Denny Christner](#), Senior Account 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
- Zut! On Fourth St., Berkeley

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



Preferred Partner

WORKERS COMP FLASH REPORTS!

Restaurant Work Injury Claims Account for 4% of Calif. Workers' Comp Benefit Payments

The No. 1 injury diagnosis for restaurant workers is minor wound/injury to the skin, the Scorecard said. These represent nearly 1 out of 3 restaurant claims, but only 4.4 percent of the loss payments, as they tend to be relatively inexpensive cases...

Does a Worker's Drug Use Let His Employer Off The Hook For Workers' Comp Benefits?

... the employer contended that the worker was blocked from receiving work comp benefits because the impairment presumption applied and the evidence established that the worker's use of drugs contributed to his 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; a Safety Orientation Checklist to prepare new workers; and tips on preventing burns, cuts, slips and falls.

EMPLOYMENT PRACTICE LIABILITY FLASH REPORTS!

Fear of Firing

...the threat of litigation is making companies skittish about axing problem workers

EPLI Insurers Still Avoid Wage & Hour Coverage Grants For Large Employers

As fears soar, more offer settlement and defense sublimit to small insureds...

IMPORTANT CA RESTAURANT RESOURCES

CA Work Comp Insurance Rating Bureau	888-229-2472	www.wcirbonline.org
Golden Gate Restaurant Association	415-781-5348	www.ggra.org
US Food & Drug Administration	888-463-6332	www.fda.gov
Occupational Safety & Health Administration	800-321-OSHA	www.osha.gov