A Recipe for Success:
Risk Management for the Food Service Industry
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A Recipe for Success: Risk Management for the Food Service Industry

Introduction

As a food service business owner, you love the sound of plates clattering, glasses clinking, and people chatting. To your ears, it’s the sound of success – and rightly so. On a typical day in the United States, restaurants pull in approximately $1.8 billion in sales, according to the National Restaurant Association’s 2013 Restaurant Industry Pocket Factbook.

But as you open your doors to hungry and thirsty patrons, you also welcome a certain amount of risk. For instance, if you serve alcohol at your establishment, you could be held responsible for any liquor-fueled incidents that happen on or off your premises. A patron could burn themselves on a hot dish or the food could be contaminated. A kitchen fire could destroy your property. The list goes on.

Fortunately, the restaurant insurance experts at insureon are familiar with the hazards you face and the steps you can implement to reduce your risk exposures. We’ve put together this guide to help you protect your food service business. Keep reading to learn more.
Chapter 1

Understanding Your Food Service Business’s Risks

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Understanding Your Food Service Business’s Risks

Owners of restaurants, bars, catering businesses, and other food service establishments need a solid risk management plan to handle hazards and minimize losses. With the appropriate insurance policies and risk-reducing practices in place, you can ensure your food service establishment can survive a drawn-out liability lawsuit or extensive property damage.

But before you can build a proper risk management plan, your need to understand your business’s risks. Read on to learn more.


As a food service business owner, you face many unique risks that other small-business owners never have to worry about. But what, exactly, is risk? Here’s one way to think about it: every business decision you make can result in one of two ways:

- A positive outcome.
- A negative outcome.

The potential for a decision or action to have a negative effect on your business is what we call “risk.” Yes, some actions are riskier than others. But much of what you do can be influenced by external factors – ones that are beyond your control. That’s why you must consider and plan for your business’s risks.

The process of examining your business to make it stronger is called “risk management.” Though no one likes to dwell on a worst-case scenario, doing so can reduce the negative impact that events such as lawsuits or property damage could have on your business. Once you understand the risks you may encounter, you can purchase insurance policies and create procedures to handle these events when they arise.

Let’s take a look at some of the most common types of risks for food service businesses.
Part 2: How to Identify Your Food Business’s Risks

Did you know that restaurant and bar sales saw 3.0 percent growth in 2014 (according to Technomic.com’s “U.S. Foodservice Industry Forecast”)? Yours is an industry that continues to outpace overall employment in terms of consistent growth and demand.

But if your restaurant, bakery, catering service, or tavern is going to have staying power, you have to build a plan for managing potential pitfalls. This means taking careful inventory of your food service business’s vulnerabilities and risk exposures. Plus, you’ll need to ensure your establishment is operating within your state and community regulations.

Ready to get started? Here are some risk considerations for food services professionals.
Safety Hazards

No matter the size of your coffee shop, bar, eatery, or fine dining establishment, there are plenty of hazards on either side of the counter. Customers could burn themselves with piping hot coffee or food fresh off the stove. They could slip and fall in your dining area on a slick spot on the floor. Your employees could be injured on the job, too. In all of these scenarios, proper insurance coverage can protect you from paying out of pocket for the damages, but you’ll also want to take steps to prevent these events in the first place.

Employee Liability

It takes a team to run a successful bar or restaurant. However, your employees also present another obligation: most states require employers to carry Workers’ Compensation Insurance.

If your servers, bartenders, or chefs are injured while working, your business could be liable for paying their medical bills out of pocket if you don’t have adequate coverage (not to mention the noncompliance fines).

Compliance

As a food services business owner, you must comply with certain federal, state, and local regulations that govern food preparation. This may include health inspections or food safety examinations, depending on where your business is located. For a complete rundown, check out the FDA’s guide, “State Retail and Food Service Codes and Regulations by State.”

In addition to complying with health codes, you will likely need to register your business with the city or county clerk’s office, which typically means paying a business-licensing fee.

You may also need to apply for a health permit from the county, a resale tax permit (if the state charges sales tax on restaurant sales), and a liquor license if you intend to serve alcohol. For more information about business licensure, consult the Small Business Administration’s page, “Find Business Licenses & Permits.”
Personal Liability

If you are a sole proprietor, all business profits and debts revert to you. So if you find your business on the wrong side of a liability lawsuit and you’re charged with wrongdoing, your personal assets can be collected to settle the liens if you don’t have adequate commercial funds.

You can legally separate your personal and commercial entities by registering your business as a limited liability company (LLC). With adequate insurance coverage, though, you can remain a sole proprietor without jeopardizing your personal finances.

And even those organized as LLCs can enjoy improved financial security by purchasing liability insurance.

Business Liability

Unfortunately, the fast-paced world of food service means that accidents happen quickly and the repercussions can be serious. So if you unknowingly serve contaminated food, you could be sued for the illnesses your patrons suffer as a result.

If you serve alcohol or allow customers to BYOB, your establishment could be held liable for the booze-related incidents that happen on your premises or once intoxicated customers leave. You will also want to account for your equipment – downtime and repairs can easily drain your bank account.

Some risk is inherent in running a business. Failing to manage this risk is what can topple a small food service establishment. For a full illustration of the toll lawsuits take on small-business owners, be sure to check out “We the Plaintiffs,” an infographic by AboveTheLaw.com.
Chapter 2

Understanding Food Business Insurance Policies

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Now that you have a solid understanding of the risks that threaten your food service business, it’s time to take a look at the small business insurance policies that can help you finance your worst-case scenarios.

First, we take a look at how business insurance works, including the factors that affect your premium. Then, we explore the basic insurance policies that benefit most small-business owners and the ones that help food service business owners stay out of trouble. Last, we discuss the areas that standard policies can’t cover and how you can fill these gaps with specialized coverage.

Part 1: What Is Small Business Insurance?

You’ve invested a lot into your restaurant, bar, or other food service business. From your commercial real estate to your culinary equipment, your assets are physical representations of your hard work and dedication to your business’s future. But if a tavern, bakery, or coffee shop is going to flourish, you need safety nets that protect your investments. And that’s what small business insurance does.

Business insurance shields you from financial losses that could jeopardize the future of your business. It works similarly to other policies you may already have, such as Personal Auto Insurance or Health Insurance. Your business insurance policy is a legally binding agreement stating that, in the event of certain loss scenarios, your insurance carrier will cover specific damages. Each policy describes what it will and will not cover.

In order to understand how an insurance policy works, food service business owners should recognize these key terms:

- **Premium.** This is your insurance “rate” — the amount of money you pay on a regular basis in order to maintain coverage. Depending on the policy, you may pay a monthly or annual rate.
- **Deductible.** In the event of a claim, you must pay your deductible before you can receive your insurance benefits. When choosing a policy, you usually have a few options for your deductible. The higher your deductible, the lower your premium.
- **Policy limit.** Every insurance policy has a limit, which is the max amount of money your insurance provider can pay toward a claim. An insurance agent can help you choose policy limits that fit your business’s needs.

Not convinced that the cost of business insurance is worth the investment? Let us try to convince you in the next section.
Do Food Businesses Really Need Insurance?

If you’re a sole proprietor, you may mistakenly think that you don’t have enough commercial assets to warrant the investment in business insurance. However, if your business is not registered as a limited liability company (LLC), you are personally liable for all the business debts you incur.

Without insurance, you would have to pay all court costs and fines out of pocket in the event that someone files a lawsuit over an injury they sustained at your bar. Attorney fees alone can be tens of thousands of dollars, and settlements can be enough to bankrupt even financially secure business owners.

And if a storm strikes your establishment, the survival rate is grim. Almost 40 percent of small businesses fail to reopen after a disaster, according to FEMA’s article, “Protecting Your Businesses.”

When you consider these scenarios, premium rates seem like a small price to pay for the financial security you enjoy with appropriate coverage. After all, if finances are tight enough that you’re tempted to forego coverage, how will your business survive an unexpected lawsuit or natural disaster?

After you’ve invested this much of your time, energy, and money into building your food establishment, it makes sense that you’d want to invest in its protection, too.
What Factors Influence Your Premium?

When you buy car insurance, your provider takes into account the kind of car you drive, your age, your sex, and your driving history to determine your annual coverage rate. Similarly, your business insurance provider will use certain details about your food services business to calculate your premium.

This information lets your insurance provider assess the risk they’re taking on by covering you. For example, if you drive a snappy sports car, you can expect to pay more for Personal Auto Insurance because your vehicle has a higher chance of being stolen. And if you operate a high-risk business, your premium price will also be higher.

So what determines how high- or low-risk your business is? Your provider will assess...

- The kind of business you run (i.e., bakery, tavern, banquet hall, etc.).
- Where your business is located.
- How many employees you have.
- The risks specific to your industry.
- The kinds of policies you purchase.
- The coverage limits and deductible you choose.

In the risk management section of this guide, we’ll explore how you can reduce your chances of lawsuits or accidents to reduce your premium costs.

Part 2: Small Business Insurance Basics

Now that you know the risks that restaurant, bar, and catering business owners face, it’s time to examine the insurance coverages that can help you out of a costly situation. As we mentioned earlier, sole proprietor status means that you have “unlimited liability” for any debt your business incurs. If you don’t have the commercial funds or insurance to satisfy a claim, creditors can collect your personal assets.

You’ve worked too hard to let that happen. So let’s discuss the coverages that can protect your business:

- General Liability Insurance.
- Property Insurance.
- Business Owner’s Policy.
- Workers’ Compensation Insurance.
- Health Insurance.

Keep reading to learn how these policies offset risks for your food service business.
General Liability Insurance

General Liability Insurance (GL) is the foundation of your business protection plan. This policy offers an array of liability coverage and ensures your business can survive an expensive court battle without depleting your personal finances. After all, it only takes one trip, fall, or hot-coffee burn to cost your bar, catering business, or fine-dining establishment big time.

General Liability shields your small food business from the following third-party liability risks:

- Bodily injuries that happen on your premises.
- Damage to others’ property.
- Advertising and personal damages.

A “third party” is anyone who isn’t employed by your business or your insurance company. (Coverage for injuries that happen to your staff and employees is covered by Workers’ Compensation Insurance.) If your restaurant is sued for a GL-related claim, your policy can cover legal defense fees, settlements or judgments, and other court expenses (up to your policy limits). Common GL claims include…

- Premises liability. If you own commercial property, the premises liability protection GL offers alone is worth the investment. If a customer slips and falls in your restaurant or bar, this is the part of your policy that steps in to cover the claim. Unfortunately, such instances aren’t as rare as you’d think: the National Safety Council’s “Slips, Trips, and Falls” handout estimates that slips and falls are to blame for approximately 8.9 million trips to the emergency room each year. Emergency room trips aren’t cheap. If a customer is injured in your establishment, your GL may include Medical Expenses Coverage, which covers the hurt person’s immediate medical attention. Insurance providers would rather pay the cost of an ambulance ride than the bills associated with months of fallout from an untreated injury.

- Property damage. Some food services professionals (including caterers) frequently come in contact with others’ property. Here’s an example: while catering a wedding, you and your team set up and serve at someone’s venue. If your heating equipment causes a fire and destroys the venue’s tables and floors, you could face a lawsuit angling to recuperate those expenses. General Liability handles claims over third-party property damage that happens while you’re carrying out your work.

- Advertising liability. Ever use an image from a quick Google search on your business’s Facebook page, blog, or Twitter feed? If so, you could be sued for copyright infringement. There’s also product disparagement to consider. Product disparagement is when you make a false statement about the quality of goods being offered for sale somewhere, and that statement encourages others to refrain from dealing with the injured party. For both these instances, GL steps in when the injured party sues you for copying their work or hurting their reputation. Your policy also covers libel or slander charges.

As you can see, General Liability Insurance offers a substantial safety net against these all-too-common claims. The cost of General Liability coverage varies based on the services you provide, how long you’ve been in business, your claims history (if applicable), and the amount of revenue your establishment generates. For a custom estimate, apply for free GL quotes online.
Property Insurance

Property Insurance is essential for business owners who own or rent commercial real estate or expensive equipment. For most food service professionals, both are true. From your building and furniture to your ovens, stoves, and refrigerators, you’ve invested a lot of money into creating an inviting dining atmosphere or functional kitchen and bar.

Luckily, Property Insurance can cover the cost of any loss or damage to your equipment and premises. With a Property policy, you don’t have to start from scratch when a disastrous event leaves your restaurant in ruins. Property Insurance typically covers destruction or loss caused by...

- Fires.
- Thefts and vandalism.
- Windstorms.
- Power outages or surges.

You’ll notice that hurricanes, floods, and earthquakes are absent from this list. Standard Property policies exclude such events, but you may be able to add the appropriate endorsement to your plan.

Because you don’t want your restaurant or bar to be among the 40 percent of small businesses that never reopen after a natural disaster, it’s important to secure a Property plan before you’ll ever need to use it. Generally, it’s wise to purchase a policy if you...

- Own commercial real estate. As the owner of commercial property, you may already be acquainted with just how much repairs can cost. (The price of construction and building materials continues to rise each year! Read ENR.com’s “Construction Economics” report for the full rundown.) But a repair here or there is nothing compared to the avalanche of bills you would face if a serious weather event or kitchen fire leveled your property. With adequate coverage, though, you have the means to make repairs to your building and replace its contents so you can get back to work quickly.

- Rent a building. Though your landlord may have your building protected under their Property Insurance plan, be sure to check your lease. Some landlords require commercial renters to secure their own coverage; others don’t. Even if your landlord has a policy to protect the building, you’re likely responsible for damage to your furnishings, fixtures, and equipment. If that’s the case, you’ll need a Property plan that doesn’t charge you for coverage of your building — only its contents.

- Own expensive equipment. You rely on a wealth of supplies, inventory, dishware, glassware, cleaning equipment, and kitchen equipment to run your business. Plus, you likely have computers and registers to protect. Your Property plan can cover the gear you depend on to serve your customers and keep your kitchen in working order. Your insurance provider may offer you the option of covering your equipment at its actual cash value or its replacement value. Actual-cash-value coverage comes with a lower premium, but only pays out what your depreciated items are worth. This may be the most cost-effective option if secondhand replacement items are readily available. If not, you may be wise to choose replacement-value coverage. Though it costs a little extra, this option compensates for the cost of buying brand-new replacements.
Chapter 2: Understanding Food Business Insurance Policies

As you take inventory of your commercial assets and decide which limits are appropriate for your needs, be sure to give yourself plenty of breathing room! Getting back on your feet after a disaster is hard enough – no need to strain your finances, too.

Business Owner’s Policies

A Business Owner’s Policy (or “BOP”) is an insurance bundle offered only to small-business owners. A BOP packages General Liability Insurance, Property Insurance, and Business Interruption Insurance for less than you’d pay if you bought these policies individually.

In order to purchase a BOP, your business must meet a few qualifications. These include…

- **Having small business premises.** Limiting square footage helps your provider distinguish your small business from larger operations. Your carrier may also use the number of employees you have to help assess the size of your business.
- **Having a low risk profile.** For this portion of your assessment, your provider takes your industry and your claims history into account.
- **Needing no more than a year’s worth of Business Interruption Insurance.** Business Interruption Insurance can be purchased as a rider to Property Insurance. The coverage steps in when your restaurant or bar must temporarily close due to a covered Property claim. When that happens, Business Interruption Insurance compensates you for foregone earnings. Compensation is based on the past financial records of your food business.

Ready to save money and build the basis of your business protection plan? Find out whether your business is eligible for a BOP today when you talk to one of our insureon agents!

Workers’ Compensation Insurance

According to the National Restaurant Association’s “News & Research: Forecast 2014,” restaurants are expected to employ 14.8 million people by 2024. Even though your restaurant or catering business is still growing, you know it takes an entire team – whether that includes servers and cooks or your bartenders and hosts – to keep patrons and clients happy.

But in the food services industry, accidents can have devastating consequences for your staff. A chef could suffer grease burns or cut a finger while chopping veggies. A server in a hurry to get food to the table could slip, fall, and break a bone. Any of your employees could throw out their back while lifting heavy equipment. And if you own a catering business, your employees could be the victims of a robbery, because catering employees often carry cash.

As much as 10% of the U.S. workforce works in food services, making the industry the nation’s second-largest private employer.
For all these reasons, you’ll want to protect your employees with Workers’ Compensation Insurance. This coverage can shield you from the high cost of medical bills related to your employees’ occupational injuries. Plus, most states require that employers carry the insurance if they have even one employee – full- or part-time. (For a full rundown of Workers’ Comp regulations, check out our guide, “Workers’ Compensation Insurance Laws by State.”)

A quality Workers’ Comp plan can help pay for…

- **Medical expenses** associated with your employees’ occupational injuries, including their immediate and ongoing medical treatment.
- **Missed wages** during your employees’ recovery.
- **Lawyers’ fees** (through the Employer’s Liability Insurance portion of your policy) if an employee sues your business for their work injuries.

As the sole proprietor of a restaurant, deli, café, or catering business, you may be permitted under state laws to include yourself under your Workers’ Compensation coverage. If you do, you’ll have a little extra income security if you suffer an occupational injury, too.

However, most states don’t require you to cover yourself, so you can opt out if you want to save some money on your premium.

**Health Insurance**

As you know, the Affordable Care Act (Obamacare) has changed the rules on healthcare. As of 2014, health insurance is no longer something you can opt out of if you are self-employed. Everyone must carry coverage.

The good news is that you can’t be turned away or charged more for preexisting conditions. And women can no longer be charged more for health coverage. According to HealthCare.gov, you don’t have to provide coverage for your employees if you have fewer than 50 full-time equivalent (FTE) employees. This part of the law is called the Employer Shared Responsibility Payment.

For all your health insurance needs, you can turn to the SHOP Marketplace to find coverage options. The plans are organized by metal categories: bronze, silver, gold, and platinum. The platinum plans come with highest premiums and lowest out-of-pocket costs. On the other end of the spectrum, the bronze plans have lower premiums and higher deductibles. As a self-employed person, you may qualify for lower insurance premiums or tax credits.
Part 3: Essential Insurance Policies for Food Services Professionals

Now that you know the foundational insurance coverages that can safeguard any small business, let’s delve into some policies that were designed with restaurants, bars, catering services, and other food services businesses in mind:

- Liquor Liability Insurance.
- Off-Premise Insurance.
- Hired & Non-Owned Auto Insurance.
- Umbrella Liability Insurance.

Keep reading to learn why these coverages are vital to your food business’s continuity plan.

Liquor Liability Insurance

If you serve alcohol to your patrons or allow them to BYOB, you open your food service business to the possibility of liability suits. In most states, dram shop laws hold liable establishments that sell, furnish, or serve alcoholic drinks if they continue serve an obviously intoxicated guest who goes on to injure someone.

Who Needs Liquor Liability Insurance?

As a rule, if you serve alcohol or allow patrons to drink it on your premises, you’ll want to secure a Liquor Liability policy. Some states even require restaurants, caterers, or bar owners to carry Liquor Liability Insurance if they sell alcohol. For reference, these are the primary indications that you’ll want to invest in your own policy:

- You live in a state that requires Liquor Liability Insurance before you can sell or furnish alcohol to your customers.
- You sell or serve alcohol.
- You have a BYOB policy and patrons consume alcohol at your establishment.

Do any of these apply to you? If so, feel free to chat with an insureon agent to find a policy that fits your needs.
What Does Liquor Liability Insurance Do?

Liquor Liability Insurance can shield your business from the rippling consequences of liquor-related incidents. Say, for example, a drunk patron starts a fight with one of your other customers and punches that person in the face, knocking out several teeth. The injured guest could sue your business for dental expenses.

Though Liquor Liability coverage is a staple for most food services professionals who generate revenue through the sale of alcohol or liquor, InsuranceJournal.com reports in the article “Bars Often Roll Dice on Liquor Liability Coverage” that bar and tavern owners tend to be underinsured. That’s a gamble that could saddle them with serious debt or force them to file for bankruptcy.

So what’s the benefit of carrying Liquor Liability Insurance? The policy can offer your business:

- **Assault and Battery coverage.** Fights are the most common cause of liquor liability claims. That’s why most Liquor Liability Insurance policies include assault and battery protection. Your policy may outline specific instances for coverage, such as sexual assault, stabbings, shootings, and more. Be sure to talk to your insurance agent to determine which inclusions are appropriate for your business.

- **Legal Defense Costs coverage.** Attorneys’ fees alone can drain a small-business owner’s finances—and liquor-related claims are notorious for becoming drawn-out court battles. Even if your business is ultimately not found liable for wrongdoing, you’ll still have to pay for your legal defense, which can cost you thousands of dollars. When reviewing possible Liquor Liability policies, be sure you choose one that covers both your legal defense and court-ordered compensation costs.

- **Intoxicated Employee coverage.** Though you probably prohibit employees from drinking on the job, you don’t want to take chances when it comes to protecting your livelihood. To better protect your bar or restaurant from liquor-fueled incidents, look for a policy that covers employees as though they were patrons.

- **Mental Damages coverage.** Violence is traumatic, and if other patrons witness a booze-induced fight on your premises, you could be sued for damages. These claims may allege the incident caused undue stress, psychological trauma, or anguish.

No Liquor Liability policy will cover incidents related to serving alcohol to minors.
How Can I Spot a Quality Liquor Liability Policy?

A quick Google search will turn up countless Liquor Liability policies, all promising exemplary coverage. But how can you discern which policies are legitimately worthy of your consideration?

Look for a Liquor Liability policy that includes coverage for…

- Legal defense fees when you’re faced with a liquor liability suit.
- Court-ordered compensation when you’re found liable for damages.
- Liquor-related incidents that happen away from your premises (e.g., an auto accident caused by a patron who become intoxicated at your bar or restaurant).
- Bartenders who drink on the job.
- Assault and battery incidents (e.g., a scuffle between a drunk patron and a bouncer).
- Specific criminal instances, such as sexual assault, stabbing, shootings, etc.
- Mental damages for those who witnessed a violent, liquor-related event on your premises.

Your coverage needs depend on the kind of establishment you run, the revenue you generate from alcohol sales, where you live, and other factors. To find a policy hand-selected to fit your food service business, apply for free insurance quotes today!

Liquor Liability Insurance can cost anywhere from $2 to $16 for every $1,000 in liquor sales.

Off-Premise Insurance

As a caterer, food truck owner, or food vendor, you travel with your cooking gear, inventory, and refrigeration units. Typically, your Property Insurance policy will only cover this equipment within a specified radius of your primary business location.

For the freedom and flexibility to travel wherever your business takes you, you’ll want Off-Premise Insurance. This is a kind of Property Insurance that follows your covered gear when it’s away from your primary location – en route or in storage.

Your policy can offer your food service business…

- **Off-Premise Property coverage.** Off-Premise coverage can protect others’ property in your custody or control, including the venues where you operate. So if your heating equipment catches fire and damages the reception hall that your business is catering, your policy can cover the property damage even though you don’t own or rent the facility.
- **Off-Premise Equipment Breakdown coverage.** Off-Premise coverage can also cover your equipment and supplies when they’re in transit or in use at another location. If your equipment is damaged by a power failure somewhere other than your primary business location, your policy offers compensation for the cost of repairs or replacements. Your policy can cover mobile refrigeration units, stoves, ovens, computer systems, and electrical culinary supplies against damage. Also, if your food products are ruined directly by your malfunctioning, damaged, or broken equipment, your policy may be able to compensate your business for the associated cost.
- **Accounts Receivable coverage.** Some Off-Premise policies may also include coverage for damaged accounts receivable records.

If this policy seems appropriate for you, know that you can easily add it as an endorsement to your Property Insurance plan.

Liquor Liability Insurance can cost anywhere from $2 to $16 for every $1,000 in liquor sales.
Hired and Non-Owned Auto Insurance

If you send your employees to run occasional errands on behalf of your business in their personal vehicles, this is another avenue for potential lawsuits. If they have an accident, the other driver could sue your restaurant or bar for damages.

That’s why Hired and Non-Owned Auto Insurance (HNOA) was invented. This insurance protects your business by:

• Covering liability claims arising from accidents in rented vehicles.
• Covering liability claims arising from accidents in an employee’s personal vehicle while conducting business errands.

For both claim scenarios, your Hired and Non-Owned Auto policy can cover the cost of your legal defense, settlements or court-ordered compensation, and other expenses related to the initial charge.

One note, though: HNOA does not protect you or your employees from individual lawsuits. It only protects your business. For protection against individual claims, be sure that you and your employees carry adequate Personal Auto Insurance.

Umbrella Liability Insurance

Umbrella Liability Insurance (aka Excess Liability Insurance) is an insurance policy that can help you pay for claims that are so expensive they max out another policy’s limit.

You may consider adding Umbrella Insurance to your business protection plan if you want to:

• Afford worst-case scenarios. Umbrella coverage can help you pay for the extra expenses when a claim maxes out the limits of your General Liability Insurance, Employer’s Liability Insurance (part of most Workers’ Compensation plans), or Hired and Non-Owned Auto limits.
• Get more coverage with one premium. Though you can put your Umbrella Insurance toward several policies, you only pay one premium for the extra coverage!
• Cut costs, not corners. Umbrella Liability Insurance can cost as little as a few hundred dollars per year (annual premiums can be as low as $350 to $400). At the same time, it offers additional financial protection in increments of $1 million.

Here’s how Umbrella Liability coverage works:

Say you’re tangled in a General Liability lawsuit over a serious slip-and-fall incident on your premises, and your restaurant settles with the plaintiff for $800,000 to cover medical costs, lost work time, and pain and suffering. Once you factor in $300,000 for legal fees (yours and the plaintiff’s), you’re past your $1 million GL limit.

This is when your Umbrella Insurance steps up to the plate. You can file a claim with your Umbrella Insurance so that it covers the additional $100,000 for the claim without forcing you to dip into your bank account.
Part 4: What Business Insurance Can’t Cover (and the Riders that Fill the Gaps)

Business insurance can safeguard your restaurant or bar from a slew of risks and liabilities, but there’s no single policy that will cover every event, circumstance, or incident. All insurance coverages are written with unique limits, inclusions, and exclusions, which is why you should always read the fine print!

You don’t want to think your policy covers something only to be surprised when it explicitly doesn’t. But the good news is that there are endorsements (or “riders”) for nearly every gap your coverage may have.

Endorsements give you the freedom to customize your plan to account for risks specific to your industry. Plus, riders are generally pretty inexpensive, because they are designed to fill a specific need.

Let’s explore a couple endorsements you may consider adding to your plan.

Food Spoilage Coverage

When you’re in the food services industry, proper refrigeration can make or break your success. One power outage and you could have weeks’ worth of rotten food on your hands. If you’re a caterer, you could miss deadlines and end up with a stockpile of rotten produce and premade products.

Plus, if your food is spoiled or contaminated and you accidentally serve it to a customer, you could be sued for causing their illness. Think of the damage that could do to your reputation! Fortunately, the Food Spoilage endorsement (which you can add to your Property policy) can cover the high cost of replacing damaged food and lost revenue due to contamination or spoilage.
Coat Check Coverage

If you are a caterer or you own a fine-dining establishment, consider adding Coat Check Coverage to your Property Insurance policy. This endorsement protects others’ property against loss or theft while it is in your custody. If your customers’ personal belongings are stolen, the policy can reimburse you for the cost of replacement.

Why Starting and Stopping Insurance Coverage Never Pays Off

For most small-business owners, finances are an ongoing challenge. Chances are you often mix your personal and commercial funds together just to pay the overhead, bills, and unexpected expenses that arise. So when you don’t have much wiggle room, it can be tempting to view your business insurance as an expense rather than an investment.

But it’s worth reiterating that the money you’ll save by discontinuing insurance is not worth the risk. After all, if money’s tight now, you definitely won’t have the funds you need to hire an attorney and pay settlement expenses out of pocket if you’re sued during a coverage hiatus.

Even if you’ve had a policy for years, the moment you cancel your policy, you leave your food service business exposed. That means if someone was hurt at your bar a month ago by an intoxicated patron, but you terminated your Liquor Liability Insurance policy just this week, you are on your own if they decide to sue for damages.

The moral of the story is that even when you think you’re in the clear, you never know when an incident from the past may come back to haunt you. And because each state has its own statute of limitations, you really can’t be too careful.

For a list of each state’s statutes of limitations, check out Nolo.com’s Statutes of Limitations in All 50 States chart.
Chapter 3

Tips for Purchasing Food Services Business Insurance

Part 1: Finding Small Business Insurance on Your Own 24
Part 2: Finding Small Business Insurance with an Insurance Agent 28
Part 3: When to Update Your Business Insurance Policies 30
Now that we’ve described what business insurance is and how it can help you hold on to your revenue, you’re probably itching to find a policy of your own. But before you head down the Internet abyss on your quest for the holy grail of insurance policies, let us offer some guidance.

Traditionally, there are two paths you can take to find commercial insurance coverage. You can...

- Strike out on your own to find insurance policies, which involves carefully researching, compiling, and comparing quotes yourself.
- Team up with a trusted insurance agent and let them handle all your insurance needs.

Fret not – we’ll walk through each process so you can decide which makes sense for you.

Part 1: Finding Small Business Insurance on Your Own

If you’re new to the world of small business insurance, it’s not uncommon to feel overwhelmed. With hundreds of companies vying for your dollars and promising the moon, you may have a hard time separating the wheat from the chaff.

So let’s start from the top. To find a quality business insurance plan without the help of an agent, you’ll need to complete the following tasks.
Evaluate Your Risks

We’ve talked at length about the common risks food services businesses face, but every company is different. Before you even open your browser, take some time to consider your business:

• Which disasters could you not handle on your own?
• Which equipment do you depend on to serve your customers and clients?
• Which policies does your state require you to carry?

When building a business protection plan, it’s essential to consider all worst-case scenarios. Though your insurance can help get you through smaller financial hiccups, your protection is most useful for events that could threaten the future of your business.

Choose Your Insurance Provider Wisely

In the Internet age, you can never be too careful when buying insurance. After all, you don’t want to be the victim of a scam — or end up with an inexperienced insurance company. As you’re searching for the insurance carrier that will be your saving grace in hard times, you’ll want to be sure you choose someone you can trust. Consider the following:

• Does this provider have experience insuring small businesses?
• Does this provider have experience insuring food businesses?
• Is this provider credible?

One way to determine the credibility of a provider is to check for proper licensing. Also, make sure the company is covered by your state’s guaranty fund. A guaranty fund acts as a safety net in case the insurance company defaults. This information is available through your state’s insurance department.

Find the department you need on the National Association of Insurance Commissioners’ “Map of NAIC States & Jurisdictions,” and click on your state.

Check Insurance Companies’ Ratings

Verifying experience and licensure is just the beginning of your hunt for a trustworthy insurance provider. Another major consideration is the carrier’s reputation. How well do they treat their clients? Do they offer industry-tailored products? How painless is the claims process?

The key to uncovering their track record is by checking their rating. If the provider boasts an “A” rating, then you know you’re in good hands. A-rated carriers have built their businesses on reliable terms, quality products, and quick payouts.

To compare insurance companies’ ratings, check out A.M. Best’s website and look up your prospective provider.
Request Quotes from Multiple Insurance Providers

After you’ve compiled a list of credible insurance carriers, you’ll want to request quotes from each one. Give yourself at least a handful of options so that you can compare estimates.

Compare Coverage Offerings

Premium prices alone should not be the basis for your policy selection. Though you want to find the best deal, you also want to purchase coverage you can count on. So take a hard look at each policy’s limits, inclusions, and exclusions.

The limits should be high enough to cover extensive property damage or a drawn-out liability suit. Double check for legal defense coverages on your liability plans. And whatever you do, be sure you always read the fine print before signing anything!
Choose an Appropriate Deductible

Lastly, let’s talk about your deductible. This is the out-of-pocket expense you’ll pay before your insurance coverage kicks in for a claim. Typically, lower deductibles are paired with higher premiums, and vice versa. Though you may be tempted to take on a higher deductible to cut down on your annual premium, be warned: that could end up costing more in the long run.

Before you make your decision, consider how often you may actually face a claim. Then consider whether or not you could spare that deductible cost at any given time, multiple times a year. As a rule, your deductible should never be high enough that it jeopardizes your personal finances.

Though this process is far from streamlined, it can be done. However, if you have enough on your plate running and growing your business, maybe this isn’t the route for you. If that’s the case, let’s take a look at the approach that will save you time, effort, and stress.
Part 2: Finding Small Business Insurance with an Insurance Agent

One of the major perks of working with an insurance agent is the time you save. In some cases, your agent can also save you money. With a licensed insurance agent, you can enjoy the following benefits.

Receive Multiple Insurance Quotes with One Application

Forget about the hours spent requesting quotes from companies you had to vet yourself. Your agent does all that legwork for you. In fact, at insureon, the agent assigned to work with you compiles quotes based on your specific needs.

This allows our insurance experts to tailor your plans, trimming away the bells and whistles you don’t need and adding on the endorsements you do. When you fill out our all-online insurance application, we ask you a few simple questions about your business.

From there, your real-life agent finds the appropriate policies and sends quotes right to your inbox. Plus, because of our relationships with the top insurance companies in the industry, we can often find policies at prices that you wouldn’t be able to find on your own.
Have Your Questions Answered by a Person

No one likes calling a company and talking to a machine. And when it comes to your coverage, you shouldn’t have to rely on an automated system for help! At insureon, we appreciate that every query and problem has its own nuances.

That’s why we pair each of our clients with their own agent for the life of their policy. Your agent will be available to you any time you have questions about your coverage – not just when it’s time to renew.

Work with an Industry Specialist

Insureon’s agents are trained by the industry, which means you’ll work with an agent who already understands the food services industry and the risks bar owners, restaurateurs, caterers, and other food services professionals face.

This means your agents will know the right questions to ask to ensure you’re covered for risks you didn’t even think of.

Avoid the Insurance Jargon and Legalese

Insurance is a complicated field – one full of jargon, legal terms, and fine print. But we don’t expect our clients to know the intricacies of this world – that’s our job! Our goal is to explain business insurance in plain English.

We take pride in helping you understand your policy so you can make informed, confident decisions about your business protection plan. We’ll happily walk you through each of your policy’s terms, inclusions, exclusions, limits, and anything else.

Ready to protect your restaurant or bar? Let insureon lead the way! Simply complete our online insurance application, and we’ll send competitive quotes right to your inbox.
Part 3: When to Update Your Business Insurance Policies

By now, you know the risks that threaten food services businesses. You know the policies that can step in to save you from bank-breaking lawsuits and property damage. And you even know how to find your coverage.

But as your restaurant, catering service, or tavern continues to grow and succeed, you may need to update your insurance policies to account for the changes. So let’s take a look at the situations that can affect your protection. You’ll want to notify your agent when your business...

- **Purchases new equipment.** When your business takes off, you may celebrate the milestone by purchasing that stove you’ve been eyeing. Or by installing a new bar. Whatever investment-worthy additions you take on, be sure your Property Insurance reflects the changes. Your premium is dependent on the type and volume of hardware and equipment your business uses, so you’ll likely need an update if you make any big purchases.

- **Relocates or expands its premises.** If you relocate or remodel to expand your premises, there are a few policies you’ll need to revisit. Primarily, your General Liability and Property Insurance plan will need to be amended for the new location and its contents, fixtures, and furnishings. However, your insurance policies may take time to update because your new digs may have a different risk profile than your last workplace. Some factors that could affect your Property policy include the square footage of your new commercial space, its security features, and its exposure to natural disasters.

- **Offers new services.** If you expand the type of food services you offer, you may need extra protection. If your equipment must travel because of these changes, talk to your agent about adding Off-Premise Coverage to your Property policy.

- **Has a significant change in revenue.** The revenue your business generates affects your premiums. So if your business takes off or markedly declines, it may be time to reevaluate your plan. After all, more revenue means you have more financial assets to protect, so you may want to raise your limits to give you more security. On the other hand, pulling in less revenue means you may not need as much coverage, and reducing your limits may lower your premium costs.

- **Hires or fires employees.** As your business grows, you may need more staff to help you serve your customers and clients. But this hiring spree will affect your Workers’ Compensation Insurance needs. If you take on more part- or full-time employees, most states will require you to offer those employees occupational injury coverage. Similarly, if you are downsizing and need to fire employees, you may be able to reduce the amount of Workers’ Comp coverage you currently have.

As always, we are here to answer any questions you have about purchasing small business insurance or changing your plan. For advice or assistance, just call up one of our insurance experts.

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In December 2013, small businesses added 108,000 of the 238,000 new jobs in the U.S.
Managing Risks as a Food Business Owner

Part 1: Risk Management Tips that Keep Your Insurance Rates Low 32
Part 2: Dram Shop Laws and Your Food Service Business 35
Part 3: Tips for Limiting Liquor Liability Lawsuits 37
Conclusion 40
All food service business owners must realize that their risk management strategy should consist of more than just insurance policies. It's best to try to avoid as many claims as possible in order to keep your insurance premiums low and your days headache-free. That's why small-business owners should practice a variety of risk mitigation techniques in addition to carrying insurance.

In this section, we explore a few basic strategies that can help keep your insurance rates low. Next, we take a closer look at dram shop laws and how they might affect your food service business. Last, we give you a few pointers on reducing your risk of liquor liability lawsuits.

In 2008, small businesses paid $105.4 billion in lawsuit-related costs.

**Part 1: Risk Management Tips that Keep Your Insurance Rates Low**

Adequate insurance coverage can help raft your food service business through an unexpected disaster. When you pair insurance with other risk management strategies, you have a recipe for success.

With some basic prevention, you may even be able to reduce your premiums as well as the likelihood of a liability suit. Give these pointers a taste:
Put Safety First

Your restaurant’s kitchen and your bar’s seating areas could be theaters for slips, spills, and trips. Be sure to keep these areas dry, clean, and free of clutter. If it’s rainy out, ensure your entranceways are kept as dry as possible and put warning signs so patrons know to tread lightly.

If you have steps leading up to your doorway, ensure the railing is secure. In colder months, keep your sidewalk, porch, and steps shoveled and salted. Though these seem like small things, they can go a long way to reducing General Liability and Workers’ Comp claims.

(For more about managing the risks associated with preparing food, check out our blog post “UL 300 and NFPA 96: Kitchen Safety Standards for Restaurant Owners.”)

Secure Your Digital Life

If you allow customers to pay for their drinks or meals using credit cards, smartphones, or iPads, or you use computers to ring up their orders, you’ll want to be sure that your digital information is safe.

To reduce the risk of cyber theft, keep your computer systems up to date with antivirus and malware protection software. Also, be sure that your restaurant, bar, or café’s Wi-Fi network and point-of-sale system is secure with a unique password and a firewall.

Protect Your Business on the Road

As a food service professional, you may often need one of your staff members to pick up a little something – extra napkins, sugar, toothpicks, etc. But before you ever let an employee run errands on behalf of your company, check for proper licensing and insurance.

You don’t want to risk the legal entanglement that could happen if they’re pulled over or have an accident without a driver’s license or Personal Auto Insurance. Plus, you’ll want to have a Hired and Non-Owned Auto Insurance plan just in case an accident does happen and your business is sued by the other driver.
Keep Patrons Informed

Food allergies can be deadly, so it’s important to be sure your patrons are aware of allergens that could be in your signature dishes. If dishes are fried in peanut oil, make sure your menu notes this common allergen so your customers can make informed choices.

You may also note the presence of MSG, gluten, or other ingredients people may be sensitive to. If you offer items such as rare steaks or sunny-side-up eggs, you may also include a disclaimer about the hazards of eating undercooked animal products.

Train Employees in Food and Alcohol Safety

Employees should have thorough training in safely handling, preparing, serving, and storing food. Chefs and cooks should keep their hair covered and have appropriate protective gear to minimize the chance of cuts or burns.

Employees should also have training in alcohol awareness and safety, which includes the ability to recognize signs of intoxication. To learn more, jump to the “Tips for Limiting Liquor Liability Lawsuits” section on page 37 of this guide.

Comply with the Affordable Care Act

As a small-business owner, you are responsible for securing your own personal Health Insurance. As of January 1, 2014, you can be penalized if you don’t carry health coverage. To meet coverage requirements, you can choose from a variety of plans available on HealthCare.gov’s Individuals & Families Marketplace.

Premium costs depend on which plan you choose, where you live, your family size, and your income. For more information about the ACA and what it does, check out WebMD’s primer, “Health Care Reform: Health Insurance & Affordable Care Act.”

Business owners are not required to offer Health Insurance to their employees, but if you wish to do so, check out the SHOP Marketplace exchanges. Starting in 2015, businesses with 50 or more full-time employees will have to pay an Employer Shared Responsibility Payment if they don’t already offer Health Insurance that meets the minimum essential coverage requirements.
Pay Your Quarterly Taxes

As a self-employed food services professional, you are responsible for regularly paying your own income tax and self-employment tax during the year (in April, June, September, and January). Depending on where you live, you may also have to pay quarterly income taxes to your state.

If you’re late on those payments, you may owe penalties and interest in addition to your back taxes. To avoid that unpleasant situation, be sure to pay your estimated taxes in equal installments when they’re due. You can file and mail Form 1040-ES vouchers to the IRS, or use the IRS Electronic Federal Tax Payment System to complete your estimates.

Part 2: Dram Shop Laws and Your Food Service Business

Earlier, we mentioned that dram shop laws are the statutes that hold alcohol-serving establishments (or even hosts) partially accountable for the harm or damage caused by patrons who became intoxicated at that establishment.

Even if the bodily harm or property damage happened off your premises, certain states may still find you guilty of wrongdoing if the injured party decides to sue your business. The laws also forbid selling alcohol to minors.

These laws were created to help reduce liquor-related accidents, injuries, and assaults. The logic is that if your bar or restaurant has a personal stake in the matter, then you will be less likely to over-serve. Plus, it gives your establishment an incentive to properly train employees to refuse alcohol sales to minors and visibly intoxicated persons.

Dram Shop Laws and State Compliance

Dram shop laws differ depending on where you live. While some states impose liability on any establishment that serves alcohol, others don’t. Some states require you to carry Liquor Liability Insurance if you furnish alcohol or have a BYOB policy.

The one unifying law across the land is that serving alcohol to minors is illegal in all 50 states. In Texas and New Jersey, minors can even sue your bar or restaurant over their own injuries if they became intoxicated at your establishment.

Do All States Have a Dram Shop Law?

Though serving alcohol to minors is illegal in all 50 states, not all states have adopted dram shop laws that hold establishments liable for over-serving patrons. Currently, these states have no dram shop liability laws:

- Delaware
- Kansas
- Louisiana
- Maryland
- Nebraska
- Nevada
- South Dakota
- Virginia

Most states have either laws or court rulings that make establishments that serve alcohol liable for the actions of intoxicated patrons.
How to Evaluate Intoxication

For most states, the plaintiff can only sue for recovery when you know (or should have known) the customer was intoxicated. This is called the “obvious intoxication test.” In other words, you or your employees should have reasonably known by looking at the patron that they were so intoxicated that more alcohol could lead to harm for themselves and others.

Of course, this “test” is not without subjectivity problems. In an attempt to clarify dram shop liability and what it means to be “obviously” intoxicated, some states have created more specific criteria. For example:

- **Missouri** requires proof that the patron demonstrates “significantly uncoordinated physical action or significant physical dysfunction.”
- **Massachusetts** allows a bar to be sued for damages if the patron exhibiting “drunk, loud, and vulgar” behavior was determined to be “visibly intoxicated.”
- **Illinois** allows bar owners or restaurants to be sued after demonstrating that…
  - The defendant sold alcohol to the plaintiff.
  - The plaintiff sustained damages.
  - The sale of alcohol was the proximate cause of the intoxication.
  - Intoxication was at least one cause of the plaintiff’s damages.

Dram Shop Immunity: The Safe Harbor

In **Texas**, you can qualify for dram shop immunity through what’s known as “The Safe Harbor.” Through this clause, your food service business can shield itself from liquor liability claims if you prove that your employees have completed a TABC Seller / Server Training Program. If the employee accused of overserving an intoxicated patron attended the program, then the plaintiff can only successfully sue your establishment if they prove that you encouraged the employee to violate the Texas Dram Shop Act.

Meanwhile, in **New York**, an intoxicated person who injures themselves isn’t allowed to sue the bar or restaurant that served them. However, if that person dies due to intoxication or a liquor-related accident, the person’s children can sue the drinking establishment for loss of parental consortium.

For a complete rundown of each state’s dram shop liability laws, check out the National Conference of State Legislatures article, “Dram Shop Civil Liability and Criminal Penalty State Statutes.” There’s a full list at the bottom of the page that details each state’s specific statutes and penalties.
Part 3: Tips for Limiting Liquor Liability Lawsuits

Consider this scenario: it’s a weekday at your tavern. A man sits down at the bar and orders a White Russian. All evening long, the man throws them back, drink after drink, and your bartender keeps serving him even though his speech is slurred and he struggles to stay upright on the stool. After leaving the tavern, the intoxicated patron loses control of his car, drives on a sidewalk, and kills a pedestrian.

Or let’s say you’re catering a corporate event where alcohol is served. Your bartender doesn’t notice that he’s over-served an attendee. Unfortunately, that person climbs behind the wheel at the end of the night and drives straight into oncoming traffic. As a result, the intoxicated driver dies.

In both scenarios, the surviving family members could sue your business for dram shop liability (depending on where you live). So how do you ensure these costly court battles don’t land on your doorstep?

If you don’t want to eliminate the sale of alcohol, you have to take other precautions to reduce your liability exposures. Here are some tips that can keep your business better protected:

Ensure Your Servers and Bartenders Are Trained in Safe Alcohol Service

Part of your employees’ training should involve becoming certified to serve or sell alcohol. Your state may even mandate this kind of training. For training and certification programs, check out the Training for Intervention ProcedureS (TIPS) website.

The goal of this kind of training is to teach servers what their legal responsibilities are when it comes to alcohol service, how to recognize and prevent intoxication, and how to handle guests who have overindulged.

Promote Safe Alcohol Consumption

Hang signs around the bar that encourage patrons and attendees to exercise good judgment when it comes to their alcohol intake. Placards on the bar that read “Drink Responsibly” can reinforce the idea that your establishment is not interested in over-serving its patrons.
Create Protocol for Handling Intoxicated Guests

If it becomes obvious that a patron or guest has overindulged, your employees will need an established policy for handling that person. For example, you may recommend that they first stop serving the guest.

Next, they might ask for the patron’s keys, call a cab, or try to arrange a designated driver. If the intoxicated guest resists or becomes aggressive, a manager or bouncer should escort them outside the establishment.

Purchase a Liquor Liability Insurance Policy

Though a Liquor Liability policy will not eliminate the risk of liability suits, it does give your food business a last line of defense if a claim occurs. If you are sued for a Liquor Liability claim, your insurance provider can cover your legal defense fees, damages related to the liquor-related accident, and other court costs.

As we mentioned earlier, all policies come with different inclusions and exclusions. Be sure you choose one that covers assault and battery claims, as these are the most prevalent lawsuits when it comes to dram shop liability.

A final note: your coverage will not protect your business if you serve alcohol to minors. Which brings us to our next point.
Card Everyone

No matter what age your patrons or attendees appear to be, do not allow employees to serve a drop until drivers’ licenses have been displayed. Under no circumstances should a minor be served alcohol.

Prevent Your Patrons and Guests from Overindulging

Maybe the best way to reduce your liability exposure is to discourage overconsumption when feasible. For example, you may limit the timeframe for happy hour specials. Also, you’ll want your bartenders and servers to encourage patrons to eat with their drinks. Eating decreases the pace of drinking and slows the process of alcohol absorption. Employees should not serve a customer another libation until their previous drink is gone.
Quick Tips for Preventing Intoxication

- If you run a catering business, ensure drinks are served to guests rather than self-served.
- Don’t price alcohol too low. People will be more inclined to drink heavily if they don’t have to think about cost.
- Provide a range of low-alcohol drinks, such as beer or wine. Also, be sure to provide nonalcoholic drinks.
- Offer food items. If you have a happy hour special, consider marking down food, too, to encourage patrons to eat with their drinks. This will slow the rate of their alcohol absorption.
- Insist that your bartenders use jiggers to measure spirits.
- Only allow a person to buy one drink at a time.
- Ensure that only authorized employees have access to the bar.

Conclusion

As a food services business owner, you help people eat, drink, and be merry every day. But owning a restaurant, bar, or catering service comes with a set of risks that most business owners never need to worry about. Health codes, food preparation protocol, and liquor liability laws must be a priority. Through proper safety training and process protocol, you can greatly reduce the risks associated with these issues. But a solid small business insurance plan is still a necessary investment in your business’s future.
Quick Resource Guide

AboveTheLaw.com, “We the Plaintiffs” infographic
A.M. Best
ENR.com, Construction Economics report
FDA, “State Retail and Food Service Codes and Regulations by State”
FEMA, “Protecting Your Businesses”
HealthCare.gov
  • Affordable Care Act
  • Employer Shared Responsibility Payment
  • Individuals & Families Marketplace
  • SHOP Marketplace
  • “What If I’m Self-Employed?”
Insurance Journal, “Bars Often Roll Dice on Liquor Liability Coverage”
Insureon, “Workers’ Compensation Insurance Laws by State”
IRS
  • Electronic Federal Tax Payment System
  • Limited Liability Corporation (LLC)
  • Self-Employment Tax
  • Self-Employed Individuals Tax Center
  • Sole Proprietorships

National Association of Insurance Commissioners, Map of NAIC States & Jurisdictions
National Conference of State Legislatures, “Dram Shop Civil Liability and Criminal Penalty State Statutes”
National Restaurant Association
  • “2013 Restaurant Industry Pocket Factbook” [PDF]
  • “News & Research: Forecast 2014”
National Safety Council, “Trips, Slips, and Falls”[PDF]
Nolo.com, Statutes of Limitations by State
TABC Seller / Server Training Program
Technomic, “U.S. Foodservice Industry Forecast”
Training for Intervention Procedures (TIPS)
U.S. Small Business Administration (SBA), “Find Business Licenses & Permits”
WebMD.com, “Healthcare Reform: Health Insurance & Affordable Care Act”