

Reporting an Accident

We all do our best to prevent accidents; however, in the restaurant business, accidents do happen occasionally. How management responds to these accidents can make a significant difference in controlling loss expenses.

The following tips are very useful to follow if and when an accident regarding a customer needs to be reported.

Report all accidents, regardless of how minor. If a minor accident is investigated properly, it will be much easier and cost-efficient to handle it later on should it manifest into a more serious claim.

1. Be as courteous and helpful as possible. Many claims are pursued because the customer was irritated by a crew member that portrayed an image to the customer that they did not care or did not want to be bothered by taking an accident report.

2. Gather as much information as possible.

In a Slip and Fall claim, identify:

- the type of shoes the customer was wearing.
- where the accident occurred and comment on any visible hazards. Photograph the area, if possible.
- the number of people with the customer.
- whether or not the customer wore glasses.
- the weather at the time of the accident.
- the condition of the floor.

In a Food claim, identify:

- if the product was consumed in the store or off-premise.
- when it was eaten as it relates to when it was purchased.
- if the claim relates to a foreign object in the food; could the customer tell if the object was in the bun or the meat?
- the manufacturer of the product.

3. Never make any commitments to a customer after an accident as it relates to the payment of medical bills. You will often be asked, "Where should I seek treatment?" The answer to this question should be that any choice of treatment is up to the customer. If the customer asks where the medical bills should be sent, the answer to this question should consistently be:

"I will turn in the completed accident report and you will be contacted by an authorized claims representative shortly."

Following these tips will simplify the claims process for all parties involved.

Should you have any questions or need further assistance, please visit our website, send an email or call us.



Accidents should be reported as soon as possible after they occur to your insurance company.