

This is the first part of a 2 part series of blogs addressing the issues of substance abuse in the work place and the effects on restaurant owners and their insurance and profits. Part 2 of this series will help you create an action plan to protect your restaurant and your restaurant insurance rates from these dangers.

Let's start with some numbers surrounding substance abuse and the work place. A nationwide study indicates that more than 70% of the nearly 120 million admitted drug and alcohol users are employed. How many are working for you? Substance abuse costs US employers more than \$276 billion each year in lost productivity, workplace accidents and increased health care costs. Let's take a look at some of the known facts.

Drug and alcohol abuse affects all of your employees, not just the ones who abuse these materials. Here are some results of a survey sponsored by the [National Institute on Drug Abuse](#) :

Drug using employees are –

2.5 times more likely to have absences of eight days or more per year,

2.2 times more likely to request early dismissal or time off,

3 times more likely to be late for work, and

5 times more likely to file a [workers compensation](#) claim. If you are unsure how them filing a workers compensation claim affects your insurance rates, [please read my blog on protection your experience modification factor.](#)

Also, according to the [American Council for Drug Education](#) , substance abusers don't have to

use drugs or drink while at work to have a negative impact on productivity. Compared to their non-abusing coworkers, they are 33% less productive and 10 times more likely to miss work. They are also 3.5 times more likely to be involved in a workplace accident and it is estimated that 47% of workplace injuries can be linked to alcohol consumption. Also, health care costs for employees with alcohol problems are at least twice that of other employees.

All of this creates a unique challenge for restaurant owners. Because you are a small business, you are less likely to have a formal program in place to combat substance abuse and so you become the employer of choice for the abusers who don't want to risk being tested, observed or caught. With abusers in your employ, you risk increasing the workload on your non-abusing employees, you risk compromising the quality of your product and services and you face increased turnover. It is clear that if you don't have a program to weed out these employees, you will become a catch all for having more employees of this type. In next week's blog I will help you with the steps you need to take to create an action plan to solve this potential problem before it creates other problems for your restaurant and your restaurant insurance rates.

[Clinard Insurance Group](#) is an independent insurance agency, located in Winston Salem, NC. We insure over 100 restaurants all across North Carolina and South Carolina and we want restaurant owners to be informed consumers of restaurant insurance products. If our experience and professional advice would be of help to you in running and insuring your restaurant, then we invite you to call us, toll free, at 877-687-7557 or visit us on the web at www.TheRestaurantInsuranceStore.com

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