

Most savvy restaurant owners know that it is no longer enough just to have a web page. You need to have a mobile version of that page and for sure you had better have a place on [Facebook](#)

In fact, most people under age 25 are more likely to do a Facebook search for your restaurant than they are to search on

[Google](#)

. And the Facebook platform really allows restaurants to keep an open, flowing and connected form of communication with their clientele. But very few restaurant owners have taken even a moment to consider how their Facebook site might affect their insurance rates.

Let me start by saying that if you are leaving your restaurant insurance with the same company year after year and never shopping your restaurant insurance policies in the marketplace, then it may take much longer for the ensuing discussion to apply to your [restaurant insurance policy](#). While it is true that some insurance companies will do reviews of restaurants prior to renewing their existing policies, this renewal review process is much lighter duty in general and affects a small percentage of restaurants in any given year. But what about the day you decide to switch agents or switch companies either for better service or a better product or just to save money? Well, when that day comes you don't want your Facebook page to bite you in the butt.

Restaurant insurance pricing, just like most every other commercial insurance policy is pretty fluid. Sure, the companies will file their base rates on their product with the state authority. In North Carolina, rates are filed with the [NC Insurance Commissioner's Office](#). But they also file a list of schedule credits, which are just credits that they can choose or not choose to apply to their policies. In truth, very few restaurants are paying the full filed rates on their policies; most enjoy some level of scheduled credits that reduce their rate by some percentage from the base rate. And most important of all for the restaurant owner, is that the application of these credits is based on the underwriter's comfort with how you are running your dining establishment.

In the old days, before the internet, all an underwriter had to go on was the application submitted by the agent, and perhaps a photo or two. But then came the internet and the underwriters started verifying the application information with the information found on the restaurant website. All of that worked pretty well and could actually work in the restaurant owner's favor. Then came Facebook. And let's face it, Facebook is a social media platform and the key word here is social. So many restaurants use their Facebook page as a way to show how much fun it is to visit their place of business. But it is important for the restaurant owner to understand that insurance underwriters are visiting there as well.

If you, as the restaurant owner, are not actively involved in operating your Facebook page, then you may be leaving yourself vulnerable to higher insurance rates on your restaurant insurance policy. Now, it may be worth it to show people dancing on the tables or having a big time at your establishment, if it brings in more business. But there may be a future hidden cost in your insurance policy that you are not counting on. My advice is to maintain your Facebook page in a way that won't scare off a stodgy underwriter's personality. If that makes the page too banal for your tastes and ambitions, then just be sure to recognize that you may see higher restaurant insurance rates in the future.

[Clinard Insurance Group, Inc](#) , is an independent insurance agency located in Winston Salem, NC. We specialize in insuring all types of restaurants all across North Carolina and South Carolina. Since not every restaurant has the same insurance needs, we have created 5 distinct restaurant insurance packages. We have a [fast food restaurant insurance program](#) , a [bar and grill insurance program](#) , a [casual dining restaurant insurance program](#) , an [insurance program for fine dining restaurants](#) and even a [specialized insurance program for catering companies](#) . If we can help you with your restaurant insurance questions, please call us, toll free, at 877-687-7557, or visit us on the web at www.TheRestaurantInsuranceStore.com .