

As the owner of a restaurant you have many things to worry about. Where are the clients coming from? Am I putting out the best product I can? Does my targeted demographic fit my marketing plan? Where do I find quality employees? And on and on it goes. But I find that very few restaurant owners take the time to study carefully how to prevent and protect their business from employee theft.

Employee theft takes on many faces, from free meals while the boss isn't looking to taking home food for family members and giving out free food to friends. These are annoying and a drain on profits, but each restaurant owner has the responsibility to make sure that each employee understands the rules and the guidelines and that these rules are followed without exception. There are many resources to help you [prevent employee theft](#) and [spot employee theft](#)

and I will tackle this in more detail in a future blog. This blog is about setting up a last line of defense that will protect your restaurant from destruction should you have a serious and determined thief on your payroll.

Most [restaurant insurance programs](#) have an option to include a minimum amount of protection on the businessowners policy for employee dishonesty coverage. This is an excellent way to build in last resort protection for your restaurant. But don't just gloss over this add on coverage. Take the time to think carefully about what you stand to lose and how you would deal with it. In most cases, you can purchase high limits of coverage here. My insurance agency was attacked in the late 1990's by one of our employees who made away with over \$10,000 before we caught here. I have a neighbor who lost \$300,000 over a very short time frame when one of his employees found a quick and easy way to steal from him and his partners. The point here is that if you might need higher limits, be willing to buy them. At the very least, think carefully through the process.

Another thing to consider with employee dishonesty coverage on your restaurant insurance policy is that in most cases the company will not pay off unless you prosecute the thief. For some employers this is a hard thing to instigate so don't buy the coverage if you aren't going to be able to go through what you have to do to make the claim legitimate. Also, your deductible will also apply but bear in mind that in most cases if the insurance company decides to prosecute and if they are able to collect any money from your employee, then your deductible will be reimbursed first.

At Clinard Insurance Group, located in Winston Salem, NC, we specialize in helping restaurant

owners all across North Carolina and South Carolina with their restaurant insurance needs. It doesn't matter if your restaurant is in a metropolitan area like Raleigh, Durham, Charlotte or Greensboro, or if you are located in a small town like Kernersville or Oxford NC, we have the knowledge and the tools to help you keep your restaurant insurance costs low. And we go a step further by implementing our [Partners Program](#) to help drive new customers to your establishment to help you grow your top line revenue as well. In addition, we know that not all restaurants are the same so we have developed specialized programs for the different types of restaurants out there. We have a [Fine](#)

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, a

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[Bar and Grill insurance program](#)

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