

Accidents happen in restaurants every day. As the restaurant owner you don't get to choose when they happen and you may not necessarily be there every time someone is injured. And even if you are at the restaurant when someone gets hurt, if you haven't taken the time to analyze what your next steps should be, then you likely won't immediately chose the best course of action to deal with that injury.

This discussion assumes that your restaurant has a workers compensation insurance policy in place. If that is not the case, stop reading now and call our office at 877-687-7557 as no restaurant should be operating without workers compensation insurance.

Workers compensation is an experience rated policy. What this means for you is that your future work comp costs are directly based on the costs and the number of workers compensation losses that your restaurant experiences. Without getting into a detailed discussion of how the experience modification factor works, just keep in mind that the more that is paid out for your workers compensation losses, the greater chance your rates will be higher in the future. To read a more detailed description of how the experience modification factor operates on your workers compensation policy, [please click here](#).

With all of this in mind I want to point out a scenario that we see replayed over and over by a number of our restaurant clients. Often the restaurant owner is not working at night when an employee gets injured. The manager of the restaurant has not had a conversation with the owner about what to do when someone is injured. If they can't reach him on the phone right away, then they typically take the injured person to the nearest emergency room for treatment. Emergency room treatment is notoriously expensive for small cuts or for slip and fall injuries which are most common in restaurants. A better option is to visit one of the walk in clinics, often referred to a doc in a box.

Here's a recent case that happened to one of our clients. A waitress slipped and fell, bumping her elbow hard on the tile floor. Because the owner was not available, and because no procedure had been established in advance, the waitress was simply taken to the emergency room. Once the emergency room staff learned that this was a workers compensation insurance claim, they decided to not only x-ray the arm, but they also performed an expensive cat scan as well. As you can well imagine, this procedure was many times more expensive than the treatment she would have received at a nearby walk in clinic. And in the end, our client will have to pay more for workers compensation insurance as a result of this decision.

My recommendation is that you take about ½ hour now, and make a plan for where the minor injuries should be taken for stitches, x-rays etc. Get it in writing and make sure that your managers all understand these procedures and that they know where to find the written instructions in case they can't remember exactly what you told them to do. Things can get a little panicked right after an accident occurs so you want to make this process as smooth as possible. Taking care of this little detail could mean the difference between a huge workers compensation insurance rate increase in the future and no increase at all.

Clinard Insurance Group, located in Winston Salem, NC insures hundreds of restaurants all across North Carolina, South Carolina, Georgia and Tennessee. If you need help with your restaurant insurance, or if you just need an insurance second opinion, please feel free to call our office, toll free, at 877-687-7557.