

CRAFT BEVERAGE PROGRAM

Loss Control Services

TARGET
MARKETS

Create safety programs and enhance the program's success by including safety awareness as part of your overall mission. Management's concern and action in establishing safe work procedures increase the overall level of safety for your organization, along with involving workers at all levels.

The Cincinnati Insurance Company's experienced, knowledgeable – and in most cases local – loss control representative can help you establish safety guidelines before an injury or loss occurs. Available for consultations, education and training, industrial hygiene and ergonomic services, Cincinnati's loss control services address many of the issues craft beverage operations face.

Consider this sampling of general recommendations to help you control exposures typically associated with craft breweries, wineries and distilleries. Your agent and Cincinnati's loss control representative can share with you the full range of services you receive with your Cincinnati policy.

Control general liability exposures

Manage loss – maintain an organized system for managing liability exposures:

- train your employees—ensure employees receive appropriate training on their roles and responsibilities, including reporting and correcting any potential hazards they encounter
- embed visitor and customer safety in all your training, practices and procedures
- ensure premises and grounds are free of trip or slip hazards and exterior lighting is in good repair by using a documented self-inspection checklist
- reduce potential for common types of accidents
 - clearly mark and separate areas that are restricted to employees only
 - clean up spills immediately and cordon off wet floors and provide warnings
 - provide absorbent floor mats and umbrella stands at entrances during inclement weather
- identify potential areas of hazard and concern if you are providing tours; your Cincinnati loss control representative can walk the tour with you and help to develop guidelines for taking your tour:
 - consult with your legal counsel on the need for any tour warnings or legal disclaimers
 - implement a script for your tour guides to follow that includes concern for visitor safety
 - train your tour guides to point out hazards that may be encountered before the tour begins and allow visitors to opt out

Create a safe
environment for
customers and
employees.



If you are providing food services, consider a certified food safety manager and/or certified kitchen manager to help:

- train everyone and reinforce the importance of hand washing and personal hygiene
- ensure your storage, prep and service areas are designed to avoid cross contamination
- keep cold foods cold and hot foods hot; use your thermometer
- avoid open bowls of chips/snacks etc. on counters that can be easily contaminated and warn customers of potential allergens used in dishes on your menu

Develop and maintain your policy for alcoholic beverage services:

- train and certify your staff; making age identification a priority
- have available contact information for local transportation or taxi service
- be ready to deal with uncooperative and potentially unruly customers
- document the times when you refuse a guest due to intoxication, when identification was refused, when alternate transportation was arranged, and when any alcohol-related incidents occur

Record and investigate incidents – document and investigate customer complaints; train staff to record details and take site photos where an incident occurs.

Manage property exposures

Measures to consider to help protect your property:

- prevent theft and embezzlement – screen applicants or prospective employees who will assume financial responsibilities prior to employment
- prevent burglaries – control access to your property, including security alarms with comprehensive access point monitoring
- detour vandalism – provide adequate lighting on the grounds and entrances and install closed-circuit television

Control fire exposures

Formalize a fire safety program. Map out all fire safety practices and outline responsibilities for implementing the plan. Include steps to prevent fire from occurring, to control fire and expedite post-fire recovery. Control media access during and after a fire and consider:

- emergency preparedness – establish call lists and pre-incident plans

- fire prevention planning – control ignition sources and provide adequate ventilation in all areas, particularly where dust is present
- building services – inspect and maintain electrical and plumbing systems, ensure roofs are well-maintained and inspected regularly and repair leaks as soon as they are noted
- fire suppression and alarm systems – inspect and test fire protection systems using a qualified contractor and ensure all alarms are monitored by an outside company at all times
- storage practices – ensure storage height does not exceed 12 feet, keep storage 36 inches away from electrical panels and make sure there is spill control for large containers

Manage auto exposure

Factors to consider when your craft beverage operation includes a commercial vehicle exposure:

- manage vehicle operation – implement a written safety program that includes safety directives to all drivers on operating vehicles, including use of safety belts, communication device, consumption of alcohol, controlled substances and procedures for full compliance with department of transportation guidelines
- qualify all drivers – establish a screening process, including reviews of driver history, motor vehicle records and drug testing. Establish and maintain all DOT driver qualifications files.
- consider adding hired and nonowned auto coverage to your business auto or general liability policy. You may be held responsible for employee actions when using their own vehicles to perform tasks for your business, such as picking up supplies or going to the post office – even when driving their personal vehicles
- proper training – offer driver training to operators of company vehicles as well as to employees operating their own vehicles
- maintain and inspect vehicles – develop a scheduled maintenance program. Post trip and annual inspections
- establish accident procedures – train drivers on what to do at the scene of an accident

Please contact your local independent agent recommending coverage to find out more about all the loss control services available to you as a policyholder of Cincinnati Insurance.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. Coverages are available in most states. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through The Cincinnati Insurance Company or one of its wholly owned subsidiaries – The Cincinnati Indemnity Company, The Cincinnati Casualty Company or The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2015 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.