



RISK MANAGEMENT GUIDE

▶ SLIPS & TRIPS

- **Put proper management policy in place**
 - Use wet floor signs and mop spills immediately
 - Keep stairways and landings clear and ensure handrail in place
 - Schedule major cleaning during off hours
 - Provide slip resistance floor covering and finishes
 - Arrange adequate lighting in public areas
- **Toilet cleaning checklist**
 - Put toilet checklist in place, monitor and maintain for 90 days
- **CCTV**
 - If CCTV in place, maintain records for minimum of 60 days
- **Additional entertainment**
 - If engaging in additional entertainment outside of what is already noted on your policy (Dances, Bouncing Castles, etc.) notify your insurers in advance

▶ STAFF

- **Manual Handling**
 - Complete Manual Handling training with all staff and maintain training records including a sign off sheet. (See Campion Online Manual Handling Training)
- **Knife Handling Training**
 - Complete Knife Handling Training with kitchen staff, maintain training records including a sign off sheet. (See Campion Online Knife Handling Training)
- **Staff**
 - Obtain written references for all staff

▶ HEALTH & SAFETY

- Ensure you have a health and safety statement in place (see link for free online tool)

▶ CONTRACTORS

- **Proof of Insurance**
 - Obtain written proof of insurance prior to engaging any contractors
- **Hot Works**
 - If contractors use any heat (Welding, Cutting, etc.) ensure you comply with hot works warranty on your policy
- **Security Staff**
 - Obtain written confirmation
 - All staff are PSA registered
 - Contractors have insurance cover in place (including deliberate acts cover)

▶ LATE BARS (if applicable)

- All exits are unlocked and free of obstruction during working hours
- Ensure glasses are collected regularly from all areas including dance floor.
- Fire certificate must be in place at all times

KITCHEN

- Ducting and Regular Cleaning

- Ensure that ducting is professionally cleaned every 6 months and a written record retained.
- All extractors, hoods and ducting are cleaned at least fortnightly

- Deep Fat Frying and - Fire Extinguishers

- Make sure thermostats are fitted to prevent overheating
- Confirm that foam dry powder, CO2 fire extinguishers and fire blankets are available close to deep fat frying installations.
- Keep Maintenance Record and review annually

- HACCP Requirements

- Ensure you comply with HACCP requirements
- Display ingredients likely to cause allergic reaction on menus
- Ensure shelf life is monitored and food is stored and prepared safely.

- Hot Surfaces, Waste and Legal Inspections

- Warn customers about hot surfaces
- All waste must be removed from premises daily
- Ensure inspection certificates are in place for all relevant equipment.

PREMISES

- Flat Roof or Thatched Roof

- Ensure flat roof is inspected annually by a competent contractor
- If you have a thatched roof comply fully with your policy conditions

- Alarm and Electrical Inspection

- Confirm that alarm is maintained in full working condition when premises is occupied and unoccupied.
- Ensure electrical circuits inspected every three years by a qualified electrician and any defects repaired and a written record of inspections kept

- Lock up

- Inspect premises after hours to ensure it has been fully vacated and fully secured

DETERIORATION OF STOCK

- Ensure you have refrigerated equipment maintained annually and keep records.

MONEY

- Ensure that your safe's cash rating is sufficient for your insurance cover requirements
- Advise location of all safes on your policy i.e. House, etc. to your insurer
- Vary times of your lodgements
- Make Regular Lodgements (lodgements in excess of €3,750 will be subject to the Custodian's Warranty)

INCIDENTS/CLAIMS

- Should an incident occur which may lead to a claim:

- Treat customer/staff member with sympathy
- Photos of scene should be taken
- CCTV records (if available) should be retained
- Contact your insurance broker/insurer to advise them of the incident
- Do not admit liability
- Details of any action recorded (e.g. called ambulance)
- Arrange medical attention if injured (or potentially injured)
- Names of witnesses (staff or customers etc)
- Note in incident log details of incident:
- Time/Location and Exact Circumstances of incident

In the possibility of an event that may give rise to a claim please call **1890 300 305** to report the incident.
This is a guide only - Please refer to your policy document for full details of Insurance Cover.



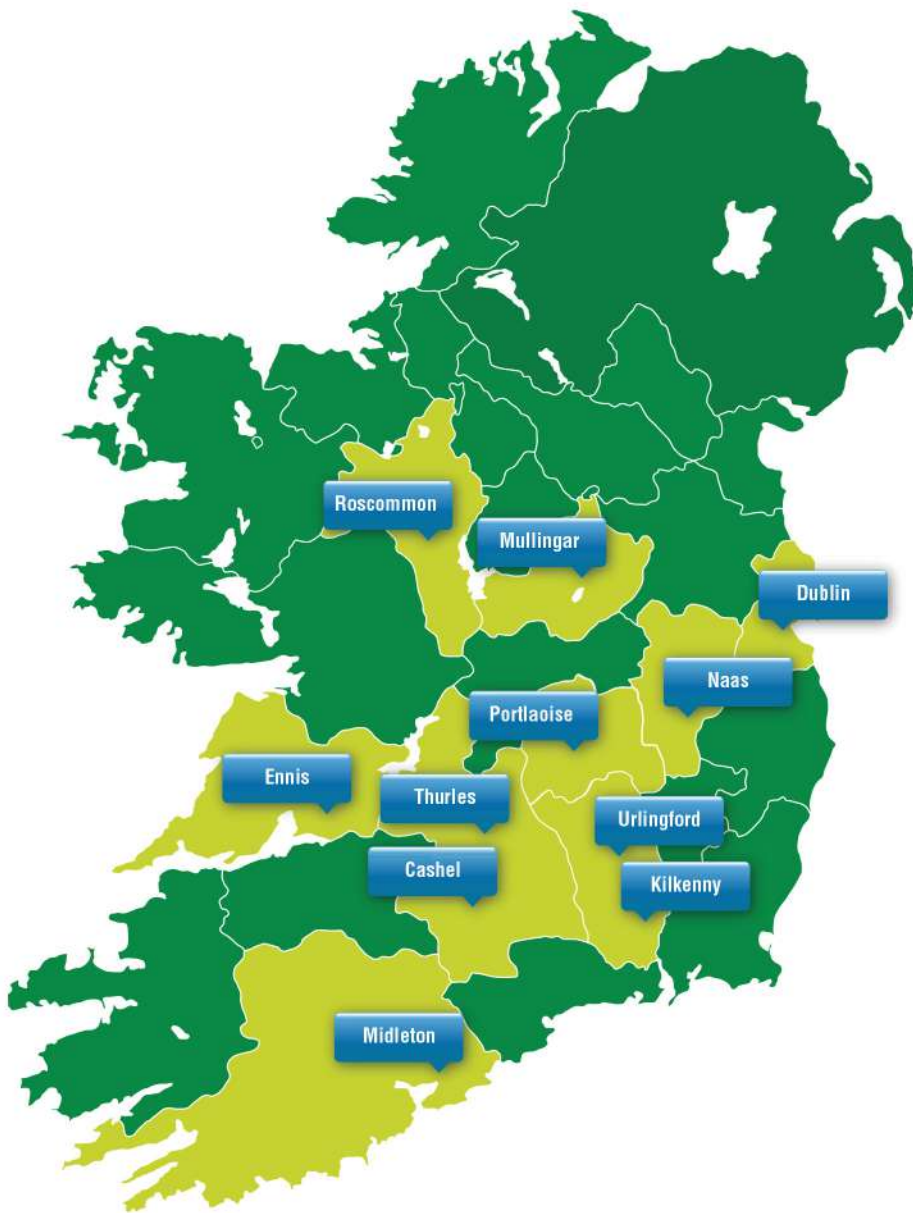
HELPFUL LINKS

- Free Online Safety Tool
<https://besmart.ie/>
- Online Food Safety Advice
<http://www.safefood.eu/Food-safety.aspx>
- HSA Manual Handling Training System
http://www.hsa.ie/eng/Publications_and_Forms/Publications/Manual_Handling_and_Musculoskeletal_Disorders/Guidance_on_the_Manual_Handling_Training_System_-_2010_revision.html
- Online Manual Handling Training
<https://www.youtube.com/watch?v=xtAGXVDWchU>
- Online Knife Handling
<https://www.youtube.com/watch?v=2DoM83G3Ik0>
- Fire Plan
http://www.firesure.ie/fire_safety_guidance/fire_risk_assessment.html





- **Competitive Rates**
- **Tailored Bespoke Package**
- **Reputable Insurers**
- **Risk Management Support**
- **Local Service**



If you would like to speak to a member regarding your hospitality insurance, please contact 1890 300 310

 **CAMPION
INSURANCE**



BUSINESS



HOME



CAR



HEALTH



LIFE



FARM



YOUNG DRIVERS

Visit our Website at: www.campioninsurance.ie

Or call us on 1890 300 310 Mon-Fri: 9am - 5pm

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RISK MANAGEMENT PROGRAMME

CAMPION INSURANCE

Insured Name	
Address	
Implementation Date	

Confirm risk management is a key focus of this business & that this risk management guide is being implemented & reviewed regularly.

Signature	
Date	

