

## Restaurants in the “New Normal”: Minimize Your Risks with Outdoor Dining

As states have slowly reopened, restaurateurs have come face-to-face with the task of figuring out how to safely resume operations. For most, this means exploring curbside/outside dining for the first time or expanding upon previous outdoor dining. While this is a great opportunity to restart operations and draw in new clientele, it also presents new hazards that you may not have faced as a restaurant owner. Below are some tips to keep your outdoor dining exposures to a minimum:

### Safeguard Your Customers, Pedestrians, Vendors and Others from Injuries

1. Inspect your sidewalk, driveway, parking lot and any area where there is outdoor seating or outside walking space. Can a stiletto heel fit into any of the cracks? Are there any potholes or uneven areas that could cause a trip or fall? Have a licensed and insured contractor repair any of these deficiencies.
2. If you have an upper-level deck, raised platform or stairs used by guests, ensure all railings are tall enough, properly secured and have correct baluster spacing.
3. If you offer outdoor dining at night, install appropriate exterior lighting. Additionally, use reflective tape to help patrons identify changes in elevation or other hazardous areas.
4. Install barriers such as traffic barrels, guard rails and fillable barricades between your outside eating location and the roadways. *(Please refer to your municipality’s guidelines.)* Freak vehicle accidents happen, and the right barrier can potentially save a life or reduce injuries.
5. Tables, chairs, umbrellas and tents should be weighted and secured when not in operation. *(Umbrellas and tents should not be used during inclement weather such as high wind conditions.)*
6. Protect patrons from heat exhaustion or sunburn by installing proper shading. Patron burns can also result from metal tables/chairs being too hot.
7. Ensure there is enough space for pedestrians to walk. Lack of space can lead to people running into or tripping over signage, tripping/falling into patrons, walked dogs biting a patron, etc. Clear access should also be given for transit stops, crosswalks and handicap spaces. *(Consult your local township ordinances for guidance on required spacing.)*
8. Prevent the threat of falling objects such as a window air conditioning unit or a hanging sign by making sure such objects are properly installed and secured.
9. Avoid outside food preparations, as this increases the chance of food contamination or food poisoning.
10. Clear away excess vegetation, paying attention to any poison ivy/oak that may be in your area.
11. Consider utilizing safe insect repellents to minimize pesky bugs from interfering with your patrons or their food and beverage.

### Prevent Property Damage *(Your Building Is Still Important!)*

1. Avoid the operation of open fire pits.
2. Ensure that any temporary wiring is properly and securely installed by a licensed and insured electrical contractor.
3. Maintain a clear access to fire hydrants.

While no one can predict what can go wrong at your place of business, taking these necessary steps can help stop or reduce the most common claims from occurring on your premises.







# The Hazard Right Outside Your Door: Preventing a Slip and Fall Injury on Your Property

A small crack or uneven area in your sidewalk may not seem like a big deal, but it may be all it takes for a serious and costly injury to occur on your premises. As the area of your property most exposed to the public, your exterior walkways can pose a constant hazard if they are not inspected and repaired regularly. Here are some of the most common exposures to look out for and the ways in which you can protect yourself against unnecessary risk:

## Your Walkway — Identifying the Slip, Trip and Fall Hazards

- X Those tiny cracks in your sidewalk are more than just an eyesore; if they are wide enough for a stiletto heel to fit inside, you are open to the possibility of a serious injury occurring on your property
- X Tree roots and other plant or weed overgrowth can lead to raised pavers, increasing the likelihood of a trip/fall on your premises
- X Once inclement weather arrives, additional hazards can develop in the form of pooled water, icy walkways and uncleared snow

## Why Take a Proactive Response?

- X In the age of the smartphone, as less people are looking where they're going, trips and falls can occur much more easily than ever before
- X Small cracks and crevices in your sidewalk can get worse over time if they are not addressed early or repaired properly
- X The cost of a sidewalk renovation can range from a few hundred dollars to \$3,000, depending on how extensive the repair/replacement is. This is significantly lower than the cost of most trip and fall claims, which average tens of thousands of dollars
- X Lengthy and expensive claims may lead to business interruption and increased premiums, costing you even more money in the long run

## Keep Your Property Safe and Hazard-free

- X Regularly inspect sidewalks and walkways for uneven, broken or loose surfaces; it is important to check for new hazardous exposures that may have occurred due to colder weather

- X Use a licensed and insured contractor for all repairs to guarantee the work is done correctly and according to code *(install adequate caution signage/yellow tape/cones while you are waiting for the repairs to be made)*
- X Clear trash, weeds and plant overgrowth from all pathways; landscaping should be pruned regularly to keep paths clear
- X Remove snow and ice promptly; apply rock salt to sidewalks/driveways three hours prior to and throughout a snow or ice storm *(have salt and shovels stored at your location for easy access in the event of inclement weather)*

*Keeping your sidewalk clear of hazards isn't just the right thing to do — it's the smart thing to do. These simple, preventative measures, if taken today, will help prevent a major injury tomorrow.*

