

Loss Prevention

Take a proactive approach to loss prevention!



Don't leave **loss prevention** off the menu

The ability of your business to quickly recover from an unforeseen event is a priority we share. But we also want to help you protect your business now, before something happens. So you can focus on doing what you do best – running your business – without interruption.

As a restaurant owner, you're used to hustle and bustle in the kitchen. Let us help you keep your focus on your customers and keep a lid on potential losses.

The following tips can help keep your restaurant safe:

- Make sure all cooking appliances are protected by an approved fire suppression and exhaust and ventilation system
- Don't use portable appliances to perform commercial cooking operations
- The fire suppression system that protects your hood, ducts and appliances should be serviced on a semi-annual basis in accordance with the manufacturer's specifications
- If your kitchen fire suppression system was installed prior to July 1, 1995, it will most likely need to be replaced or upgraded
- Standard spray sprinklers can be used to protect all cooking surfaces with the exception of deep fat fryers. Specifically approved sprinklers used to protect deep-fat fryers have lost their listing and as a result replacement sprinklers are no longer available for this application
- Post a K class portable fire extinguisher near deep-fat fryers or other appliances using combustible cooking materials
- Overhead kitchen exhaust and ventilation ducts should be inspected regularly and cleaned by a certified tradesperson
- Safeguard your alcohol stock by using physical protection and electronic security measures
- Large amounts of cash should be stored in a burglary resistant ULC or UL listed safe
- Verify that delivery people working on your behalf are properly insured
- Routinely inspect illuminated exit signs, designated exits and fire alarms in accordance with local codes

Looking for more information?

For more information about Intact Insurance's Loss Prevention services, contact your insurance broker. Your broker has the unique privilege of really getting to know you, and your business. That's important because fully understanding your insurance and loss prevention needs is critical to determine the right kind of coverage for you. As your business grows and changes, your broker can help make sure your insurance changes right along with it.

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