

# The Restaurant Safety Program Partner: First Insurance Company of Hawaii

When you operate a restaurant, you face countless property exposures – from cooking fires to food spoilage and robbery. Then, there are liability exposures to consider. Your customers are the reason you are in business and they are essential for your survival. If you serve food or alcohol that causes harm to someone else, you could face a costly liability claim. Sometimes accidents occur on your premises, so you need protection to address that exposure too. Protecting employees with affordable workers' compensation coverage is no less important.

Fortunately, First Insurance Company of Hawaii offers cost-effective coverage to protect restaurants from all these exposures and more. Furthermore, you may qualify for our proprietary Property and Liability Safety Credit program – exclusively for restaurants! Through this Safety Credit program, we incorporate safety in your business practices and offer training to help your employees minimize the risk of work-related accidents. Take advantage of this great program today!

## Safety Program Benefits

- ▶ Preferred Pricing
- ▶ Safety Credits
- ▶ Tiered Program for all levels of businesses
- ▶ Specialized Coverage

## Premium Discounts

Restaurants that meet our safety requirements may be eligible for the following premium credits:

- ▶ Up to 25% off property coverage
- ▶ Up to 25% off liability coverage

Get more from your business insurance with four key advantages:

1. Get all coverage in one convenient place - First Insurance offers workers' comp, general liability, property, auto, umbrella and bonds.
2. Enjoy service from the largest locally-based risk and safety management department in Hawaii with no third party administrators.
3. Resolve claims quickly working with qualified, local claims adjusters.
4. Operate with confidence in having protection from First Insurance, the largest property and casualty insurance company headquartered in Hawaii, offering superior financial strength, backed by an "A+" rating from A.M. Best.



**First Insurance  
Company of Hawaii**  
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## Risk & Safety Management Services

As the largest risk and safety management department in Hawaii with over 125 years of collective experience, we have the abilities necessary to help you identify and manage your potential for loss. Our risk management staff can help you with the following risk and safety management tactics and other controls:

- ▶ Safety and accident prevention training addressing employee Occupational Safety & Health.
- ▶ Employee third-party liability prevention training.
- ▶ Infrared thermographic testing to detect “hot spots” that, if left undiscovered, may lead to energy loss, unscheduled downtime, unexpected electric failure and, subsequently, fire.
- ▶ Tribometer testing of both wet and dry surfaces to measure the traction properties of the floor and its resistance to slipping.
- ▶ Noise level monitoring to limit employees’ exposure to potentially dangerous noise levels that could lead to either sudden or gradual hearing impairment.
- ▶ Innovative Online Safety Training Resources - Available as a courtesy to our policyholders, our First Online Safety Training (FOST) provides video selections addressing 25 popular topics like Fire Protection & Prevention; Slips-Trips-Falls; Globally Harmonized System; Back Injury Prevention; and many more.

Our restaurant insurance experts offer you the advantages of vast experience and a specialized program in your industry. Ask them to help you evaluate your business operations. They can recommend optimal insurance and loss prevention strategies to reduce accidents and contain costs – giving you an important edge over the competition.

### FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT INSURANCE AGENT.

*This fact sheet is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions.*



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