

First Safe Restaurant

SAFETY
PROGRAM

Since 1911, Hawaii's
businesses have been
covered under our tree.

First Insurance is the largest property and casualty insurance company domiciled in Hawaii. We offer an array of personal, commercial and specialty lines of insurance. Nearly a century old, First Insurance enjoys an "A" (Excellent) rating from A.M. Best Company and is ranked as one of the nation's top 50 property-casualty insurers based on safety, consistency and performance by the Ward 50 Group.

To learn more about how we can help protect your business, please contact your independent insurance agent or call us at (808) 527-7777.



FIRST INSURANCE
COMPANY OF HAWAII, LTD.®

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FIRST INSURANCE
COMPANY OF HAWAII, LTD.®

PERSONAL COMMERCIAL FIRMS

We've got you covered.

First Safe Restaurant Safety Program

If your answer is "YES" to any of the following questions, you may qualify for the **First Safe Restaurant Safety Program** – a one-of-a-kind property and liability safety credit program available from First Insurance Company of Hawaii.

- ▶ Does your restaurant incorporate safety as a foundation of its business practices?
- ▶ Do you have in place an effective safety program with the historical loss ratio to back it up?
- ▶ Have your employees received safety training thereby minimizing the risk of work-related accidents?
- ▶ Is your restaurant thoroughly equipped with an automatic fire suppression system?

A LEVEL OF SERVICE THAT'S SECOND TO NONE

At First Insurance, we strive to achieve the highest level of customer satisfaction. With over 30 full-time, liability and workers' compensation adjusters on Oahu, Maui and the Big Island, our Claims Department is staffed to meet your needs and provide rapid claims service. No other insurance company in Hawaii has so many professional adjusters on staff.

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

PROGRAM BENEFITS

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

- ▶ Specialized Coverage

PREMIUM DISCOUNTS

A restaurant that meets our safety requirements may be eligible for the following premium credits:

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

RISK CONTROL

With the largest Risk Control Department in Hawaii, our Risk Control staff has the experience necessary to help you identify and manage your potential for loss. Our staff is familiar with nationally recognized restaurant-related programs such as SafeServ and TIPS. We also offer a variety of safety training programs for your staff designed to reduce loss frequency in workers' compensation and third-party liability, including liquor liability.

SPECIALIZED EQUIPMENT

- ▶ **INFRARED THERMOGRAPHIC TESTING**
Infrared thermographic testing can detect "hot spots" that, if left undiscovered, may lead to unscheduled downtime, unexpected electric failure and, subsequently, fire.
- ▶ **SLIP RESISTANCE MEASUREMENTS**
Using a Tribometer, we can test 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, our Risk Control consultants can conduct work area site tests to identify potential noise-producing sources that could lead to either sudden or gradual hearing impairment.