



Tavern Solutions



H&T Consulting, LLC risk control required services for Tavern Solutions

Prior to binding H&T Consulting performs the following to assess the risk of the potential insured:

A comprehensive review of the Loss history can establish patterns and give us a clear idea as to where the losses are happening and how to prevent

A review of the ownership structure by our professionals can determine the potential risks for the owner and our professionals can provide alternate structures to mitigate and often times eliminate owner's liability

A comprehensive review of the management structure including the training and the overall understanding of management staff is a proven key to a well managed risk and will lead to fewer claims against the organization ultimately resulting in higher profits

A review of the financial statements will enable professionals to assess where the proper attachment point rests with the potential insured and determine the retained risk and ultimately saving all important cash flow

After binding H&T Consulting will perform the following within 90 days:

A complete and thorough inspection of the insured's premise including the complete operation to assess areas of risk and begin to establish areas of concern and risk prevention measures inevitably making the insured's location safer and more profitable

A comprehensive Fire Safety Inspection will be done to ensure the client's establishment is safe from any potential fire hazards. This report will also be helpful enabling management to develop a working relationship with the local Fire Department/Marshal proving that management is conscious of fire safety. These reports will also assist in defending any action brought against the insured regarding fire hazard

A comprehensive Liquor Liability Inspection will be performed as to controls, service and pours, designated driver programs and overall awareness of consumption. This report will provide the areas of concern and also be helpful in developing a relationship with the local Alcohol Law Enforcement

A comprehensive Premises Liability Inspection will be performed to determine areas of concern such as raised areas, lighting, entrance and egress, patron flow, potential debris hazard. This inspection and proper documentation of such will go a long way in defeating any premises liability claim that is brought against the client and enable them to mitigate any potential future losses. The ultimate goal is making the client more profitable by minimizing risk relating to Premise Liability

**The Perfect Solution for More
Than Just the Happy Hour**



Security Inspection to include review of personnel files, background checks and interviewing of current staff to determine potential existing risk, corrective action and re-training needs. This area is of primary concern as it relates to risk and is an area where improvements can change the culture of the establishment, potentially changing clientele making the client more profitable

Comprehensive review of all policies and procedures for employees. The intention is to enhance the policies and procedures that are already in place as they relate to a safe and secure environment for both the establishment, employees and patrons. These measures properly documented will mitigate the number of losses and severity ultimately making the client more profitable

The following training and paperwork will enhance the measures above and guarantee the all important documentation of preventative risk measures:

A minimum 4 hour training course in *alcohol awareness* will be given to every member of your staff by the foremost training and teaching professional in the Hospitality Industry. The trainer is a professor of Hospitality and Tourism Law for one of the most widely renowned Hospitality Programs in the Country. The teaching methodology coupled with the training material created by Health Communications and the National Restaurant Association along with personal experience and professional experience in the industry will enable the client's staff to be engaged and eager to learn the material that can and will minimize any loss pertaining to Alcohol service and consumption.

A *sexual harassment* training program will be given to each of your employees as this issue is of primary concern in our chosen industry. With the increase in sexual harassment lawsuits over the last 5 years, this training and documentation of such will enable the client to know that their zero tolerance policy will be upheld thus minimizing any claim for sexual harassment. A complete training for management is *offered* as to the handling of such issues to make sure they abide by rules established by the EEOC

A complete and comprehensive *Employee Paperwork Package* is provided to our clients covering the following:

Agreement to Arbitrate – we require all employees to sign this document when hired in order to save off very high litigation costs and to minimize the potential of having to pay the claimants legal fees

No Strike Policy – This policy is in place to remind all employees that harming a patron or employee in any way is a violation of their employment and as such at that time they engage in harming a patron or fellow employee they are working outside the *course and scope* of their employment resulting in immediate termination. (This form is used successfully in litigation involving assault and battery claims)

Security Contract Agreement – will be provided to all Security personnel giving them their specific duties that they must sign off on and agree to. This document gives the security for the establishment specific do's and don'ts as it relates to their job duties and will protect you if a security employee goes rogue.

Service and Safety Oath – will be signed by every employee within the organization specifically covering their responsibility as it pertains to their duty to protect those that are consuming alcohol. This documentation is key to preventing and mitigating claims



Underage Service Oath – will be signed by every employee re-enforcing the establishments zero tolerance policy relating to alcohol service to patrons that are under the legal age to consume. This documentation will allow for immediate and swift action being taken against any employee serving a patron that is under the legal age to consume and will make defense of such claim easier as the policy has been enforced and re-enforced by separate agreement signed by the employee

Drug Free Work Place – will be signed by every employee re-enforcing the policy regarding the use of drugs by employees and patrons. Our chosen industry is riddled with illegal drug use and this documentation clearly spells out the establishments policy regarding such enabling the employee to be released based on drug use and/or the patron that is using illegal drugs to be legally removed. This will ultimately make the establishment a safer place

Fire Safety Checklist will be provided for completion quarterly. This document will be used to establish the safety protocols that are implemented and minimize the risk relating to fire hazard

State of Store checklist will be completed each week providing the manager with a comprehensive state of store review and report. This report is based on specific standards set by the establishment regarding the state of the store

Incident Report and Incident Report procedures – the incident report will be completed each time an incident occurs. There will be a full standard procedure taught for use of these reports. Proper documentation of incidents is the key to mitigating the loss or even negating the potential claim

Waivers for participation of potentially dangerous activities for patrons and/or employees – These waivers will be available for the more risky promotions that the establishment wants to do that will bring in the desired patron and income. Waivers are a good way to mitigate or even do away with potential claims stemming from the potentially risky promotion activity. (Certain activities are prohibited in the *TAVERN SOLUTIONS* Program.

These are the basic risk prevention measures that the carrier **requires**. Every named insured (separate for each insured location if applicable) will sign a contract for the above services with H & T Consulting, LLC at the time of insurance contract binding. All fees for initial base services must be paid in 30 days. A separate invoice will be provided with the risk services contract. The base program cost is \$1800.00 per policy year (May Be Paid \$150.00 per month with direct draft from business checking). The annual fee **does not** include the *cost of travel, meals, lodging, study materials required for alcohol awareness training or reproduction of documents*. These items will be billed at *actual cost*. When implemented and used properly, these measures will decrease risk, decrease cost of risk, and increase profits for the named insured. Additional risk control services are available upon request including a comprehensive maintenance program specifically targeted to new hires and refresher training. All named insured's are highly encouraged to take advantage of these proven services.