

CALIFORNIA WORKERS COMPENSATION FOR RESTAURANTS

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Learn about California workers compensation for restaurants including costs and coverage. Workers comp helps CA food service businesses & their employees by covering legal fees for defense of work-related injuries, employee medical expenses and lost wages.

CA Workers Compensation For Restaurants



If you work in food service, you know there are plenty of accidents or mishaps that happen regularly. Anything from a wet floor to hot grease can pose a danger to employees.

If you are an owner of a CA food business or restaurant, you need to protect yourself from potential liability for things that happen to your employees while they are on the job. Accidents can be crippling to your business if you are made to pay out large sums of money each time.

The best solution is to get **California workers compensation for restaurants** so that you can run your business with peace of mind.

What Is Workers Compensation Insurance?

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Workers compensation insurance is a plan that shields you and your business from claims by employees that have been hurt on the job. If someone that is working for you suffers an injury (or even dies), this policy takes care of the costs associated with that so that you do not have to pay out-of-pocket. It covers lost wages and any medical costs of employees that have been injured on the job. In extreme cases, it can also cover death benefits should a family member chose to sue you.

Without *California workers compensation for restaurants* coverage, you have to pay all medical fees and legal services upfront. And the failure to do so can lead to large fines and even imprisonment in some states.

What Does Workers Comp For Food Service Businesses Cover?

There are many things that can happen in a CA restaurant, but the most common things you can see covered are events such as slips and falls from wet floors, cuts from knives while cutting food, burns from any surface or liquid, and muscle (or bone) injury from carrying heavy objects.

However, external events can also be covered. Often times the restaurant being robbed can cause damage or injury to employees. Robberies and assaults are usually covered if they happen while you are on the job. Car accidents, if they happen when going to and from a work-related location, can also be covered by workers comp.

Jurisdictional Differences

California requires workers compensation coverage if you have any non-owner or partner employees. See [CA workers comp class codes](#) for more information.

Part-time contractors may even need to be covered as well. When talking to your insurance company, make sure to ask about CA specific laws, as they'll surely have information on what you need to do to comply.

Fullest Coverage Or Exclude Owners?

The CA workers comp policy you get should have high enough limits to make sure you don't have to pay directly for your employees injuries. As a restaurant owner you may want to include yourself under your workers comp coverage to give yourself protection if because of a work related injury become sick, hurt or otherwise unable to work. If this is something you are not able to afford, typically owners and partners can always opt out with certain plans. Talk to your

insurance agent to make sure you are getting the most relevant coverage for your business.

Risk Management

Having California workers compensation coverage is necessary for your food service business though it's not the only thing you can do to reduce cost. Before your insurance kicks in, you can take steps to stop accidents from happening:

- First off, you can train your employees on how to lift items and avoid injury. Make sure to have proper and safe equipment in your kitchens, so that your chefs and waiters can stay safe while handling food and equipment.
- Proper attire is important for all staff so that they are not getting injured in the chaotic restaurant environment.
- In addition, putting around signs and cleaning up right after major spills can prevent any injuries (and should be done to protect customers as well).

Proper training and education can help cut off many accidents before they occur.

CA Food Service Workers Compensation Class Codes

9079(1) - RESTAURANTS OR TAVERNS - all employees - including musicians and entertainers: This classification applies to the preparation and serving of hot and cold food items for consumption on or away from the premises or the preparation, pouring and serving of alcoholic beverages for consumption on the premises. This classification also applies to mobile food vending operations involving the use of food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers. Mobile food vending operations that do not include the preparation of hot food shall be classified as 8017(1), Stores - retail, 8078(1), Sandwich Shops, 8078(2), Beverage Preparation Shops, or 8078(3), Ice Cream or Frozen Yogurt Shops, depending on the products sold. Hot foods items are foods that are cooked to order and served hot to customers or foods that are cooked in advance and served from a warming tray or similar device. This classification includes doughnut shops that prepare and serve doughnuts and beverages for consumption on the premises.

8017(1) - STORES - retail - N.O.C.: This classification applies to retail stores engaged in the sale of items not more specifically described by another store classification, including but not limited to appliances, artwork, baked goods, cellular telephones, cosmetics or beauty supplies, prescription and non-prescription pharmaceuticals, party supplies, craft supplies, disposable medical supplies, mattresses and box springs, domestic pets, firearms, games or gaming devices, home electronics, musical instruments, sporting goods, toys, vitamins or food supplements, cut Christmas trees and wheelchairs. This classification also applies to self-serve laundromats, dry cleaning or laundry drop-off and pick-up facilities (no cleaning on the premises), mail service stores and gaming arcades. The preparation or serving of hot foods shall be separately classified as 9079(1), Restaurants or Taverns.

8078(1) - SANDWICH SHOPS - not restaurants - N.O.C.: This classification contemplates the preparation, serving and sale of cold food items such as sandwiches, salads, and side dishes that are prepared for consumption by the walk-in trade. Cold food items are foods that are prepared and served cold or cooked in advance of orders and allowed to cool. This classification contemplates incidental warming of cold food items using microwave ovens, toaster ovens or heat lamps and the preparation of sandwiches with meats that are kept warm in a steam table. Classification 8078(1) also applies to stores that prepare and sell fresh, unbaked pizzas. This classification shall apply to each separate location at which the sale of prepared cold food items for consumption on or away from the premises equals or exceeds 50% of the gross receipts. Sandwich shops that pour and serve alcoholic beverages for consumption on the premises or prepare and serve hot food for consumption on or away from the premises shall be assigned to Classification 9079(1), Restaurants or Taverns.

8078(2) - BEVERAGE PREPARATION SHOPS - not bars or taverns: This classification contemplates the preparation, serving and sale of cold food items such as sandwiches, salads, and side dishes that are prepared for consumption by the walk-in trade. Cold food items are foods that are prepared and served cold or cooked in advance of orders and allowed to cool. This classification contemplates incidental warming of cold food items using microwave ovens, toaster ovens or heat lamps and the preparation of sandwiches with meats that are kept warm in a steam table. Classification 8078(1) also applies to stores that prepare and sell fresh, unbaked pizzas. This classification shall apply to each separate location at which the sale of prepared cold food items for consumption on or away from the premises equals or exceeds 50% of the gross receipts. Sandwich shops that pour and serve alcoholic beverages for consumption on the premises or prepare and serve hot food for consumption on or away from the premises shall be assigned to Classification 9079(1), Restaurants or Taverns.

8078(3) - ICE CREAM OR FROZEN YOGURT SHOPS: This classification contemplates firms that sell individual servings of ice cream and frozen yogurt for consumption by the walk-in trade on or away from the premises. This classification includes the incidental sale of hand packed ice cream and prepackaged ice cream confections sold as such. This classification shall apply to each separate location at which the sale of individual servings of ice cream or frozen yogurt for consumption on or away from the premises equals or exceeds 50% of the gross receipts. Ice cream or frozen yogurt shops that pour and serve alcoholic beverages for consumption on the premises or prepare and serve hot food for consumption on or away from the premises shall be assigned to Classification 9079(1), Restaurants or Taverns.

9079(2) - CONCESSIONAIRES - dispensing food and beverage items at ball parks, race tracks, theaters, concert venues and amusement and recreational facilities: This classification applies to employers that operate under concessionary agreements to sell prepared or prepackaged hot and cold food items, including but not limited to hot dogs, hamburgers, pretzels, french fries, popcorn, nachos, ice cream, candy, funnel cakes, soft drinks and alcoholic beverages at ball parks, race tracks, theaters, concert venues and amusement and recreational facilities. Employers that operate under concessionary agreements to sell items other than food and beverage products shall be classified depending on the products sold. This classification does not apply to food and beverage vendors selling at locations other than those specified. Mobile food vendors engaged in the retail sale of packaged and cold foods and beverages from food trucks, trailers, carts or temporary booths, including the incidental storage of such merchandise, shall be classified as 8017(1), Stores - retail, 8078(1), Sandwich Shops, 8078(2), Beverage Preparation Shops, or 8078(3), Ice Cream or Frozen Yogurt Shops, depending on the products sold. The operation of mobile food trucks, trailers, carts or temporary booths wherein hot food is prepared for sale to customers shall be classified as 9079(1), Restaurants or Taverns.

California Workers Compensation For Restaurants - The Bottom Line

We hope this article on [California workers compensation for restaurants](#) was informative. Accidents happen every day in restaurants. Working with hot liquids, oil and gas, and lifting heavy boxes can put many employees at risk for injury, which you may have to compensate them for.

Additionally, the time they do not spend at work can cost you (and them) money. See ideas on finding the [cheapest workers compensation insurance in California](#). The best way to protect yourself from having to pay out massive fees each time there is an accident is to make sure you get a workers comp policy for food service in force before anything happens.

If you are looking for state specific Workers Compensation For Restaurants quotes, costs and information: [California Workers Compensation For Restaurants](#), [Delaware Workers Compensation For Restaurants](#), [Kentucky Workers Compensation For Restaurants](#), [New Jersey Workers Compensation For Restaurants](#), [New York Workers Compensation For Restaurants](#), [Pennsylvania Workers Compensation For Restaurants](#), [Texas Workers Compensation For Restaurants](#).

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