

WORKERS COMPENSATION FOR RESTAURANTS

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

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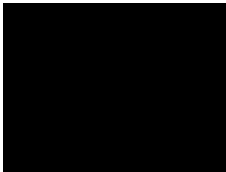


If you work in food service, you know there are plenty of accidents or mishaps that happen regularly. Anything from a wet floor to hot grease can pose a danger to employees.

If you are an owner of a 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 **workers compensation for restaurants** so that you can run your business with peace of mind.

What Is Workers Compensation Insurance?



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 *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 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

Most states require some baseline type of workers compensation coverage if you are operating within their borders. But it can differ depending on the state, so make sure you check the regulations before hiring employees. Some states set their own rates and operate an administrative fund to divvy out insurance.

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

Fulllest Coverage Or Exclude Owners?

The 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 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.

Workers Compensation For Restaurants - The Bottom Line

We hope this article on [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. 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.

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