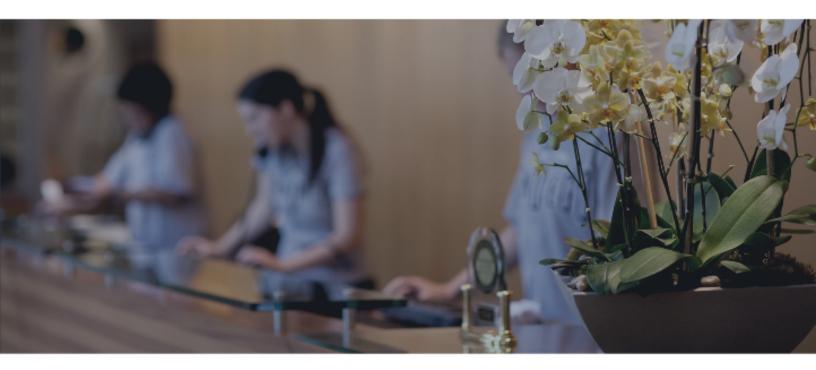
Tooher Ferraris Insurance Group

HOTEL & HOSPITALITY INDUSTRY SERVICES SNAPSHOT



DO YOUR EMPLOYEES UNDERSTAND THE RISKS INVOLVED WITH SERVING ALCOHOL?

Serving alcohol on the premises comes with a host of liability risks. We can help you manage
these risks using both employee-focused flyers and posters, and in-depth, informative
articles.

ARE YOUR EMPLOYEES TRAINED TO PROPERLY HANDLE HEAVY LOADS?

• Instill safe habits in employees with our safety materials for slip and fall prevention, housekeeping, ergonomics, outdoor safety and much more.

ARE YOU COMMITTED TO REDUCING YOUR WORKERS COMP COSTS?

• Have a restaurant or coffee shop on your premises? We can help you protect your employees from injuries with employee training materials on topics such as knife safety, protecting against burns and storage stocking safety precautions.



TABLE OF CONTENTS

OSHA COMPLIANCE

Most Frequently Cited OSHA Standards – Accommodation (NAICS 721)	3
Preparing for an OSHA Visit	4-5
POLICIES, PROGRAMS AND MANUALS	
Hotels and Hospitality Employee Safety Manual	6-8
Hotels and Hospitality Employee Safety Manual (Spanish)	9-11
Drug-free Workplace Policy	12
Return to Work Policy	13
EMPLOYER RESOURCES	
Hotel Risk Insights: Employee Theft - Prevention Tips	14
Hotel Fire Safety Checklist	15
Hotel Risk Insights: Control WC Costs Through Safety	16
EMPLOYEE SAFETY RESOURCES	
Hotel Safety Matters: Controlling Wet Surfaces to Prevent Injury	17
Hotel Playing it Safe: Bodily Fluid Cleanup Cautions	18

Hotel Safety Matters: Eliminating Slip and Fall Hazards (Spanish)19

Accommodation (NAICS 721)

The Occupational Safety and Health Administration (OSHA) keeps records not only of the most frequently cited standards overall, but also within particular industries. The most recent statistics from OSHA reveal the top standards cited in the fiscal year 201X for the accommodation industry. This top 10 list comprises establishments that provide lodging or short-term accommodations for travelers, vacationers and others. Some provide lodging only, while others provide meals, laundry services and recreational facilities in addition to lodging. Lodging establishments are classified in this subsector even if the provision of complementary services generates more revenue. The types of complementary services provided vary from establishment to establishment.

DE	SCRIPTION OF VIOLATION	CITED STANDARD NUMBER	ACV*
1.	Hazard Communication - Properly transmitting information on chemical hazards through a comprehensive program, container labeling, SDS and training.	29 CFR 1910.1200	\$681
2.	General Electrical Requirements - Ensuring electric equipment is free from recognized hazards likely to cause death or serious physical harm to employees.	29 CFR 1910.303	\$1,177
3.	Bloodborne Pathogens - Protection against occupational exposure to blood or other potentially infectious materials.	29 CFR 1910.1030	\$895
4.	Wiring Methods, Components and Equipment for General Use - Using proper wiring techniques and equipment to ensure safe electrical continuity.	29 CFR 1910.305	\$1,197
5.	General Personal Protective Equipment (PPE) Requirements - Selecting the correct PPE, providing instruction, monitoring its use and maintaining the PPE to standards.	29 CFR 1910.132	\$692
6.	Maintenance, Safeguards and Operational Features for Exit Routes - Exit routes must be kept free of explosive or highly flammable furnishings or other decorations.	29 CFR 1910.37	\$223
7.	Medical Services and First Aid - Ensuring the ready availability of medical personnel and first aid supplies on-site.	29 CFR 1910.151	\$1,418
8.	Respiratory Protection - Properly administering a respiratory protection program, selecting correct respirators, completing medical evaluations to determine which employees are required to use respirators and providing tight-fitting equipment.	29 CFR 1910.134	\$250
9.	Design and Construction Requirements for Exit Routes - Protections for workers regarding the design and construction of exit routes.	29 CFR 1910.36	\$952
10	. General Requirements for All Machines - Providing proper machine guarding to protect the operator and other employees from hazards.	29 CFR 1910.212	\$1,328

^{*}ACV (Average Cost per Violation) - The dollar amount represents the <u>average cost per violation</u> that employers in this industry paid in 2014. To understand the full capacity and scope of each standard, click on the standard number to visit <u>www.osha.gov</u> and view the language in its entirety. Source: OSHA.gov

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Preparing for an OSHA Visit

Use the guidelines below to help prepare for an OSHA inspection.

What triggers an OSHA inspection?

An OSHA inspection can be triggered by any of the following:

- Planned inspection
- Complaint
- National/local emphasis program (lead, amputations, etc.)
- Site specific targeting program (high incident rate sites)
- Follow-up on a previous inspection
- Imminent danger
- Fatality

What comprises an OSHA inspection?

Recordkeeping

- OSHA log accuracy (from the last 5 years)
- 101/301 or first report of injury for every log entry
- Medical surveillance (hearing tests, respiratory, etc.)
- SDS books/sheets

Documentation review

- Written safety compliance programs (HazComm, lockout/tagout, emergency procedures, etc.)
 - Development of the written program
 - Execution of the programs
- Employee training (orientation, refresher, attendance records, subject matter, etc.)

Site inspection

- Identify physical hazards
- Observe employee unsafe behavior
- Evaluate level of non-compliance with OSHA standards

Employee interviews

- Labor representative
- Rank and file
- Management

What should I do if OSHA wants to inspect my worksite?

- Provide a room with privacy for the inspector.
- Examine the inspector's credentials.
- Ask for the purpose of the inspection (complaint, etc.).
- Determine how you will handle the inspection.

- Buy time: Require the inspector to leave and obtain a warrant, or ask the inspector to come back the next day because you are busy (depending on how much time you need).
- Let the inspector in to proceed with the inspection, accompanied by appropriate personnel.
- Inform appropriate production personnel (managers, supervisors) of the imminent inspection; advise them to quickly tour their areas and make "last minute" improvements (e.g. housekeeping, PPE, etc.).
- Someone who is familiar with your written programs, as well as the facility, should accompany the inspector at all times to ensure questions can be answered appropriately.
- If the inspector identifies any "quick fix" items, have them taken care of immediately, or at least by the time the inspector returns again.
- Take "before" and "after" photographs of every improvement made.
- If the inspector takes photographs or video, consider doing the same concurrently.
- If the inspector conducts noise or air monitoring, consider doing the same concurrently.
- Take good notes during the post-inspection conference; the inspector's comments are likely to be items that might show up in citations.

What are OSHA's violation classifications?

- Willful violation (maximum \$132,598)
- Repeat violation (maximum \$132,598)
- Serious violation (maximum \$13,260)
- Other than serious violation (maximum \$13,260, can be \$0.00)

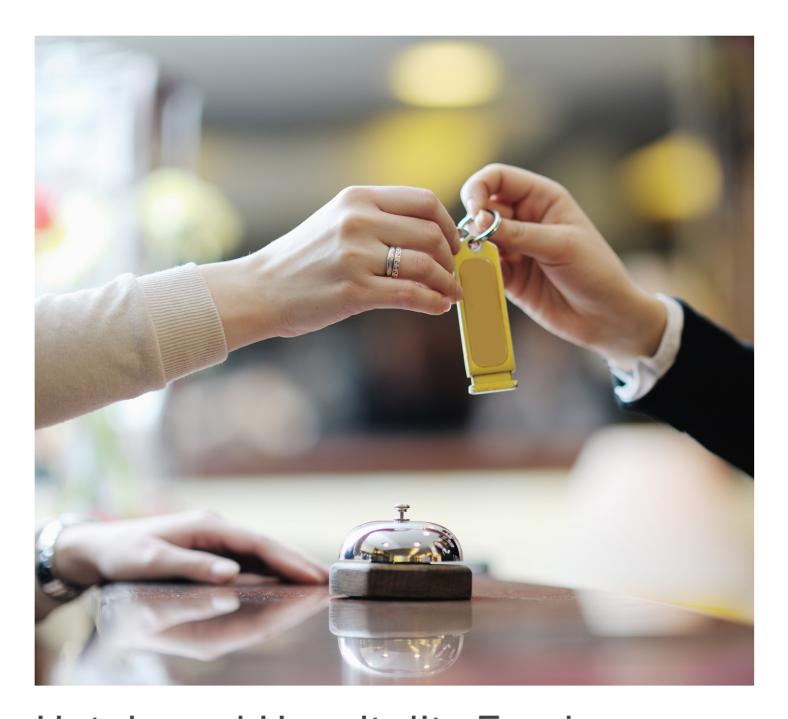
Why might OSHA write a citation and assign a \$0.00 penalty?

OSHA often assigns a \$0.00 penalty in order to write a large number of citations without it being unrealistically expensive for you. However, this is typically only done one time; if OSHA finds the same violations in the future, it may cite you for a "willful" or "repeat" violation and assign a penalty up to \$70,000.

Be sure to start with a clean slate. All violations from previous inspections should be cleared, or you may be assigned large penalties.

What should I do if I receive citations following an OSHA inspection?

- Pay the citations.
- OSHA may offer a reduction in the penalty if it feels the inspection otherwise went well; it will ask you to agree to pay the penalty early in order to pay the discounted penalty.
- If you strongly disagree with one or more citations, send OSHA a letter of "notice to contest" within 15 days of the inspection; prepare to go to court.
- Use the "informal conference":
 - This is one of the most common responses.
 - Meet with the OSHA area director within 15 days of receiving the citations.
 - It enables you to challenge the citations and penalties without going to court.
 - Regardless of the outcome, you give up your right to officially contest your citations.
 - You can make your case to eliminate the citation altogether, reduce the severity of the citation classification, reduce the penalty amount, or revise something about the abatement (time or content).



Hotels and Hospitality Employee SAFETY MANUAL

ABC Hotel Co.

Provided by: Tooher Ferraris Insurance Group

$\label{lem:legal} \textbf{Legal disclaimer to users of this form employee handbook:}$

The materials presented herein are for general reference only. Federal, state and/or local laws, or individual circumstances, may require the addition of policies, amendment of individual policies, and/or the entire handbook to meet specific situations. These materials are intended to be used only as guides and should not be used, adopted, or modified with a divide of legal coursel. These presented therefore with the advice of legal coursel. These presented therefore with the language of the Company is not engaged in rendering legal, accounting, or other professional service. If legal advice or other expert assistance is required, the services of a competent professional should be sought. © 2017-2018 Zywave, Inc. All rights reserved.

Commitment to Safety

ABC Hotel Co. recognizes that our people drive the business. As our most critical resource, employees will be safeguarded through training, provision of appropriate work surroundings and procedures that are conducive to both health and safety. All work conducted by ABC Hotel Co.'s employees will take into account the intent of this policy. No duty, no matter what its perceived result, will be deemed more important than employee health and safety.

ABC Hotel Co. is firmly committed to the safety of our employees. We will do everything possible to prevent workplace accidents and we are committed to providing a safe working environment for all employees.

We value our employees not only as employees but also as human beings critical to the success of their family, the local community and ABC Hotel Co..

Employees are encouraged to report any unsafe work practices or safety hazards encountered on the job. All accidents/incidents (no matter how slight) are to be immediately reported to the supervisor on duty.

A key factor in implementing this policy will be a strict compliance to all applicable federal, state, local and Company policies and procedures. Failure to comply with these policies may result in disciplinary actions.

Respecting this, ABC Hotel Co. will make every reasonable effort to provide a safe and healthful workplace that is free from any recognized or known potential hazards. Additionally, ABC Hotel Co. subscribes to these principles:

- 1. All accidents are preventable through implementation of effective Safety and Health Control policies and programs.
- 2. Safety and Health controls are a major part of our work every day.
- Accident prevention is good business. It minimizes human suffering, promotes better working conditions for everyone, holds ABC
 Hotel Co. in higher regard with customers, and increases productivity. This is why ABC Hotel Co. will comply with all safety and
 health regulations which apply to the course and scope of operations.
- 4. Management is responsible for providing the safest possible workplace for Employees. Consequently, management of ABC Hotel Co. is committed to allocating and providing all of the resources needed to promote and effectively implement this safety policy.
- 5. Employees are responsible for following safe work practices and company rules, and for preventing accidents and injuries.

 Management will establish lines of communication to solicit and receive comments, information, suggestions and assistance from employees where safety and health are concerned.
- 6. Management and supervisors of ABC Hotel Co. will set an exemplary example with good attitudes and strong commitment to safety and health in the workplace. Toward this end, Management must monitor company safety and health performance, working environment and conditions to ensure that program objectives are achieved.
- 7. Our safety program applies to all employees and persons affected or associated in any way by the scope of this business. Everyone's goal must be to constantly improve safety awareness and to prevent accidents and injuries.

Everyone at ABC Hotel Co. must be involved and committed to safety. This must be a team effort. Together, we can prevent accidents and injuries. Together, we can keep each other safe and healthy in the workplace.

President	Risk Manager
12/31/21	12/31/21

Legal disclaimer to users of this form employee handbook:

COMMITMENT TO SAFETY	2
TABLE OF CONTENTS.	3
EMPLOYEE SAFETY RESPONSIBILITIES	4-5
SAFETY ORIENTATION TRAINING	6
RETURN TO WORK PROGRAM	7
EMERGENCY ACTION PLAN	8-9
EMERGENCY CONTACT INFORMATION	10
SEXUAL HARASSMENT POLICY	11
WORKPLACE VIOLENCE	12
ACCESS TO EMPLOYEE EXPOSURE & MEDICAL RECORDS	13
VEHICLE USE POLICY	14
MOTOR VEHICLE RECORD (MVR) GRADING CRITERIA	15
OSHA COMPLIANCE PROGRAM	16-17
BLOODBORNE PATHOGENS	18
FIRE PREVENTION & ELECTRICAL SAFETY	19
GENERAL SAFETY PRECAUTIONS	20-21
JOB-SPECIFIC SAFETY PRECAUTIONS	22-28
EMPLOYEE LIQUOR LIABILITY AGREEMENT FORM	29
EMPLOYEE ACKNOWLEDGEMENT FORM	30



Manual de seguridad para empleados de hoteles y alojamientos

ABC Hotel Co.

Una guía para empleados sobre políticas y procedimientos de seguridad a fin de respaldar la conciencia sobre la seguridad en el entorno de trabajo

Provista por: Tooher Ferraris Insurance Group

Descargo de responsabilidad para los usuarios de este manual para empleados con formulario:

Los documentos se presentan con fines de referencia general solamente. Las leyes federales, estatales o locales, o las circunstancias individuales, pueden requerir la adición de políticas, la enmienda de políticas individuales y/o del Manual en su totalidad para adecuarse a situaciones específicas. Estos documentos deben utilizarse sólo como pautas y no deben utilizarse, adoptarse o modificarse sin la orientación de un asesor jurídico competente. Por lo tanto, estos documentos se presentan sabiendo que la Compañía no se ocupa de prestar servicios legales, contables ni ningún otro tipo de servicio profesional. Si se requiere el assassamentos jurídico on la asistencia de un profesional competente.

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individual policies, and/or the entire handbook to meet specific situations. These materials are intended to be used only as guides and should not be used, adopted, or modified

Compromiso con la seguridad

En ABC Hotel Co. reconocemos que nuestros empleados son el motor de nuestra compañía. Como recurso fundamental, protegeremos a nuestros empleados a través de la capacitación, la provisión de entornos laborales adecuados y procedimientos que promueven la protección de la salud y la seguridad. Todas las tareas realizadas por los empleados de ABC Hotel Co. deberán contemplar el objetivo de esta política. Ninguna función, sin importar su resultado visible, será considerada más importante que la salud y la seguridad del empleado.

En ABC Hotel Co. estamos firmemente comprometidos con la seguridad de nuestros empleados. Haremos todo lo posible para prevenir accidentes en el lugar de trabajo y estamos comprometidos a brindar un entorno laboral seguro para todos los empleados.

Valoramos a nuestros empleados no sólo como trabajadores sino también como seres humanos fundamentales para el éxito de su familia, la comunidad local y ABC Hotel Co..

Se alienta a los empleados a comunicar cualquier práctica no segura o riesgos de seguridad existentes en el lugar de trabajo. Se deben comunicar de inmediato todos los accidentes/incidentes (sin importar su insignificancia) al supervisor de quardia.

Un factor clave en la implementación de esta política será el cumplimiento riguroso de todas las políticas y los procedimientos federales, estatales, locales aplicables y aquéllos de la compañía. El incumplimiento de estas políticas puede acarrear medidas disciplinarias.

En relación con esto, ABC Hotel Co. hará todo lo posible para facilitar un lugar de trabajo seguro y saludable sin riesgos posibles reconocidos o conocidos. Además, ABC Hotel Co. está de acuerdo con estos principios:

- Todos los accidentes pueden prevenirse a través de la implementación de las políticas y los programas eficaces de Control de salud y seguridad.
- 2. Los controles de salud y seguridad son una parte fundamental de nuestro trabajo diario.
- 3. La prevención de accidentes es una empresa rentable. Minimiza el sufrimiento humano, promueve mejores condiciones laborales para todos, contribuye a formar una buena opinión de ABC Hotel Co. entre los clientes e incrementa la productividad. Es por esto que ABC Hotel Co. obedecerá todas las reglamentaciones sobre salud y seguridad que se aplican al curso y campo de acción de las operaciones.
- 4. La Gerencia es responsable de facilitar el lugar de trabajo más seguro posible para los Empleados. En consecuencia, la gerencia de ABC Hotel Co. se compromete a asignar y brindar todos los recursos necesarios a fin de promover e implementar esta política de seguridad en forma eficaz.
- 5. Los empleados son responsables de seguir las prácticas seguras en el trabajo y las reglas de la compañía, y de prevenir accidentes y lesiones. La gerencia establecerá líneas de comunicación para solicitar y recibir comentarios, información, sugerencias y asistencia de los empleados en lo que respecta a la salud y la seguridad.
- 6. La gerencia y los supervisores de ABC Hotel Co. establecerán dignos ejemplos a través de buenas actitudes y un fuerte compromiso con la seguridad y la salud en el lugar de trabajo. Con este fin, la Gerencia debe supervisar el desempeño de la compañía en materia de seguridad y salud, y el entorno y las condiciones en el lugar de trabajo a fin de garantizar el cumplimiento de los objetivos de sus programas.
- 7. Nuestro programa de seguridad se aplica a todos los empleados y personas afectadas o asociadas de cualquier forma con el campo de acción de esta compañía. El objetivo de todos debe ser mejorar la conciencia sobre seguridad y prevenir accidentes y lesiones en forma constante.

Todas las personas en ABC Hotel Co. deben participar y comprometerse con la seguridad. Ésta debe ser una iniciativa conjunta. Juntos, podemos prevenir los accidentes y las lesiones. Juntos, podemos ayudarnos mutuamente a gozar de un lugar de trabajo seguro y saludable que nos brinda nuestro sustento.

Presidente	Gerente de riesgos	_
12/31/21	12/31/21	

Legal disclaimer to users of this form employee handbook:

COMPROMISO CON LA SEGURIDAD	2
TABLA DE CONTENIDOS	3
RESPONSABILIDADES DE SEGURIDAD DEL EMPLEADO	4-5
CAPACITACIÓN DE ORIENTACIÓN EN MATERIA DE SEGURIDAD	6
PROGRAMA DE REGRESO AL TRABAJO	7
PLAN DE ACCIÓN ANTE EMERGENCIAS	8-9
INFORMACIÓN DE CONTACTO DE EMERGENCIA	10
POLÍTICA CONTRA EL ACOSO SEXUAL	11
VIOLENCIA EN EL LUGAR DE TRABAJO	12
ACCESO A LOS REGISTROS MÉDICOS Y DE EXPOSICIÓN DE LOS EMPLEADOS	13
POLÍTICA DE USO DE VEHÍCULOS	14
CRITERIOS DE CLASIFICACIÓN DEL REGISTRO DEL AUTOMÓVIL (MVR)	15
PROGRAMA DE CUMPLIMIENTO DE LA OSHA	16 - 17
PREVENCIÓN DE INCENDIOS Y SEGURIDAD ELÉCTRICA	18
PRECAUCIONES GENERALES DE SEGURIDAD	19-20
PRECAUCIONES DE SEGURIDAD ESPECÍFICAS AL TRABAJO	21-24
FORMULARIO DE RECONOCIMIENTO DEL EMPLEADO	25



Drug-free Workplace

ABC Hotel Co.

Location:

Effective Date: 12/31/21 Revision Number:1

Purpose

ABC Hotel Co. recognizes that employees are our most valuable asset, and the most important contributors to our continued growth and success. We are firmly committed to the safety of our employees. ABC Hotel Co. will do everything possible to prevent workplace accidents and is committed to providing a safe working environment for all employees.

To further this goal, ABC Hotel Co. has developed a Drug-free Workplace Policy effective 12/31/21. The program will consist of three components: Post-Offer Drug/Alcohol Screen, Reasonable Cause Drug/Alcohol Screen and Post-Incident Drug/Alcohol Screen. This policy applies to all candidates for employment as well as all current employees. This policy also serves to reinforce the ABC Hotel Co.'s intolerance for illegal drug use and working under the influence of alcohol.

Post-Offer Testing

ABC Hotel Co. believes accident prevention and a safe work environment begin with hiring. As such, all applicants offered employment will be required to undergo a Drug/Alcohol Screening. Employment is conditional on the results of the Drug/Alcohol Screen.

Procedure

Any applicant the Company hires will be directed to the proper clinic, at Company expense, to undergo a Post-Offer Drug/Alcohol Screen. The clinic will release the results to the Human Resources Manager, who in turn will notify the candidate of the results.

The test will consist of a breath alcohol test along with a urine analysis test for any non-prescribed illegal substances listed in Exhibit 'A' below.

Consequence

In the event the drug test comes back positive, the Medical Review Officer (MRO) will review the report and contact the applicant to determine if any extenuating circumstances, relevant at the time of the test, could have resulted in a false positive. The MRO will determine if the applicant will be re-tested. If any applicant tests positive with a blood alcohol level exceeding .02 or any non-prescribed illegal substance listed in Exhibit 'A', ABC Hotel Co. will withdraw their offer of employment. If any applicant refuses to submit to the tests, the offer will be withdrawn.

Reasonable Cause

ABC Hotel Co. reserves the right under all applicable laws to test any employee for alcohol and illegal drugs if the employee shows cause. Management, supervisors and lead personnel have been trained to identify symptoms of being under the influence of illegal drugs or alcohol.

Procedure

If a supervisor, manager or lead person identifies a problem, they will ask another supervisor/manager/lead person to confirm the reasonable cause. Both persons will then individually fill out a Reasonable Suspicion Report. After filling out the report and it is decided jointly that reasonable suspicion still exists, the employee will be escorted to a private area where the supervisor/manager/lead person will speak to the person confidentially. The employee will be given a chance to explain. If, after the explanation the supervisor/manager/lead person believes the employee is unfit to perform his or her duties and reasonable suspicion for use of illegal drugs or alcohol still exists, the employee will be asked to go for a test. They will then be transported by ABC Hotel Co. to our designated testing facility.

Prepared by Tooher Ferraris Insurance Group

This drug-free workplace policy is a guideline to reduce substance abuse in the workplace. It may not prevent substance abuse from occurring. It does not address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be exhaustive or construed as legal advice. Consult your licensed commercial Property and Casualty representative at Tooher Ferraris Insurance Group or legal counsel to address possible compliance requirements. © Zywave, 2001, 2013-2014 Inc. All rights reserved.



Return to Work

ABC Hotel Co.

Location:

Effective Date: 12/31/21 Revision Number:1

PURPOSE

This policy is in place to ensure ABC Hotel Co. provides meaningful work activity for employees who are temporarily unable to perform all, or portions, of their regular work assignments or duties. This policy applies to employees suffering from either work or non-work related injury or illness. The goal is to allow valued company employees to return to productive, regular work as quickly as possible. By providing temporary transitional or modified work activity, injured employees remain an active and vital part of the company. Studies show that a well-constructed Return to Work Policy reduces lost time days, allows workers to recover more quickly and makes for a more positive work environment.

SCOPE

All active employees who become temporarily unable to perform their regular job due to a compensable work related or non-work related injury or illness may be eligible for transitory work duties within the provisions of this program. Return to work tasks may be in the form of:

- Changed duties within the scope of the employee's current position
- Other available jobs for which the employee qualifies outside the scope of his or her current position
- An altered schedule of work hours

DEFINITIONS

- **Transitional duty** is a therapeutic tool used to accelerate injured employees' return to work by addressing the physical, emotional, attitudinal and environmental factors that otherwise inhibit a prompt return to work. These assignments are meant to be temporary and may not last longer than 90 days, though ABC Hotel Co. permits multiple 90-day assignments back-to-back if it is medically warranted.
- Alternate duty is a part of ABC Hotel Co.'s Return to Work Policy that is designed as a placement service for individuals who have reached maximum medical improvement and are still unable to perform the essential functions of their pre-injury job.

APPLICABILITY

Length of Duty

If work is available that meets the limitations or restrictions set forth by the employee's attending practitioner, that employee may be assigned transitional or modified work for a period not to exceed 90 days. Transitional or light duty is a temporary program, and an employee's eligibility in these reduced assignments will be based strictly on medical documentation and recovery progress.

Daily Application

- An employee's limitations and restrictions are effective 24 hours a day. Any employee who fails to follow his or her restrictions may cause a delay in healing or may further aggravate the condition. Employees who disregard their established restrictions, whether they are at work or not, may be subject to disciplinary action up to and including termination.

Qualification

 Transitional or modified duty will be available to all employees on a fair and equitable basis with temporary assignments based on skill and abilities. Eligibility will be based upon completion of the Return to Work Evaluation Form by the

Prepared by {B_Officialname]

This Return to Work Policy is a guideline. It does not address potential compliance issues with Federal, State or local OSHA or any other regulatory agency standards. Nor is it meant to be exhaustive or construed as legal advice. Consult your licensed commercial Property and Casualty representative at Tooher Ferraris Insurance Group or legal counsel to address possible compliance requirements. ©



Employee Theft Prevention Tips

Unfortunately, employee theft is something you should always watch out for as an employer. This risk is often greater during times of economic hardship. If employees are struggling financially, even normally honest and loyal workers may be tempted to embezzle money or steal from their job. This temptation may increase if your company is also struggling, especially if you've had layoffs or employees are concerned for their job.

Theft comes in many shapes and sizes, depending on your type of hospitality business and employees.

Typically, employees may embezzle money or steal products, such as food or electronics. In addition, employees may use company time to take care of personal obligations (known as time theft). They may use company time to look for a new job, if they are in fear of losing their current one, or may use work time to take care of personal business.

Protect Your Company

To curb theft at your organization, consider the following safeguards:

- Communicate with your employees about the economy and how it will affect your organization. Be open and honest, but discourage them from panicking.
- Try to maintain a positive work environment even during tough times. Encourage open communication, listen to employees' ideas and recognize employee achievement.
- Educate your employees about what is considered

fraud and the consequences associated with it, and emphasize that the company has a no-tolerance policy.

 Conduct more internal audits, especially of your financials and of any employees who handle customer transactions.

You should always watch out for employee theft, but the risk can increase greatly during a down economy. Take steps to protect your company today.

- Increase company oversight by upper management and owners.
- Reconcile bank statements immediately and do not keep large stores of cash on-site.
- Consider using a payroll service to ensure accuracy.
- Purchase Embezzlement Insurance.
- Consider installing surveillance equipment. Be mindful that this may decrease employee morale if they feel that they are not trusted.
- Upper management may consider taking a pay decrease or not receiving bonuses, so that lowerlevel employees see that everyone in the organization is affected by the economy.

Provided by Tooher Ferraris Insurance Group



Hotek Fire Safety

General Salety	IES	NO
Is there a fire alarm system to alert attendees of a fire? Does it sound like a:bell,horn,slow whoop orother?		
Are exit doors and routes indicated by illuminated EXIT signs?		
Is there emergency lighting for the exit ways and stairs?		
Are there any obstacles in corridors, exit doorways, exit stairs and other routes that constitute exit ways for occupants?		
Do exit doors from meeting, food service or casino areas swing out?		
Are exit doors locked or secured in any way that would prevent ready use of the door?		
Are doors which could be mistaken for an exit marked properly?		
Do doors to exit stairs close and latch automatically after use and remain properly closed?		
Are you able to access the guest room floor from the exit stairs?		
Are instructions prominently displayed in each guest room giving details of the fire alarm signal and indicating locations of the nearest exits?		
Are guest room doors self-closing and free of transoms or louvers that might permit penetration of smoke into the room?		
Is there a sign clearly visible in each elevator lobby station that states "Elevators are not to be used during a fire"?		
Are there signs posted at the main entrances to meeting and facility rooms—specifically maximum number of occupancy information?		
Are the provided exits remote from each other so that occupants are able to use alternatives, if one exit becomes unusable in an emergency?		
Are folding partitions or air walls arranged so as not to obstruct access to required exits?		
Are there mirrored surfaces near exits that might create confusion for evacuees?		
Do meeting rooms have sufficient exits to allow the number of occupants to leave readily?		
Are all corridors, stairways and aisles free of temporary or permanent storage, including laundry, chairs, tables, room service trays and trash?		



Control WC Costs Through Safety

Has your business had an increase in workers' compensation costs as a result of workplace accidents? If so, it's time to take a closer look at your safety program. The key to spending fewer dollars is more than just stopping a few accidents; it is having a sound safety program designed to continuously improve. A safety program that is compliant with Occupational Safety and Health Administration (OSHA) standards for those in the hospitality, entertainment and recreation industry can yield significant savings for ABC Hotel Co. by reducing injuries and illnesses, saving workers' compensation dollars over the long run.

Building a Solid OSHA Program

There are five entry-level steps ABC Hotel Co. can take to have a well-rounded safety program that produces a safe work environment, achieves OSHA compliance, reduces accidents and ultimately reduces workers' compensation costs.

- Develop the various programs required by the OSHA standards.
- 2. Integrate those programs into daily operations.
- 3. Investigate all injuries and illnesses.
- 4. Provide training to develop safety competence in all employees.
- Audit your programs and your work areas on a regular basis to stimulate continuous improvement.

Develop Programs Required by OSHA Standards Aside from being a requirement for businesses engaged in hospitality services or the entertainment and recreation industry, OSHA standards provide a good pathway to incident reductions. A hefty number of accidents stem from poorly developed, trained or implemented OSHA programs: slips or trips may come from poor housekeeping standards, burns and scalds from lax kitchen safety guidelines, and not following proper use of hazardous materials, such as cleaning products, can result in preventable illness and injury.

Many of the OSHA standards require some type of written program be developed and then communicated to all employees. Experience shows that companies with thoroughly developed, OSHA-compliant programs have fewer accidents, more productive employees and lower workers' compensation costs.

A safety program that is compliant with OSHA standards can yield significant savings for you by reducing injuries and illnesses – saving workers' compensation dollars over the long run.

Integrate Programs into Daily Operations

Policies alone won't get results; the program must move from paper to practice to succeed. Putting a policy into practice requires a strategic plan clearly communicated to everyone, good execution of that plan based on developed competencies, and a culture that inspires and

Provided by Tooher Ferraris Insurance Group

This Risk Insights is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice



Controlling Wet Surfaces to Prevent Injury

Wet surfaces present a hazard for our staff and our guests. Water can be tracked in with guests, employees or wheeled bags on rainy or snowy days. Spills, mopping, guests leaving the pool area and other activities can also create slippery conditions. Slips on wet surfaces can result in bruises, strains and sprains, lacerations, fractures, head trauma and even fatality. The safety of our staff and guests is critical – employees must be aware of hazards and take precautions to reduce wet surface risks.

Be Aware of Hazards

Employees should follow these guidelines upon encountering a wet surface hazard:

- Clean up the spill immediately.
- Use caution signs to clearly identify when a surface is wet or likely to become wet and remove the signs as soon as the surface is dry.
- Barricade affected areas where possible.
- Check for equipment and electrical currents that may not be grounded and wires that are not insulated.
- Use floor mats at entrances and exits of the building to track in less water from outside.
- Whenever possible, work under covered areas during wet weather days.
- Ensure good drainage to prevent standing water and to speed drying.

- Wear shoes with slip-resistant soles, and clean them if they become muddy.
- Report any trouble spots or building leaks to the supervisor on duty.

Anti-Slip Tips

Sometimes employees must pass through a wet area. The following precautions should be taken.

- Slow down! Safety is more important than speed.
- Take small steps to keep balance centered.
- Walk with feet pointed slightly outward to form a stable base.
- Make wide turns at corners.
- Use handrails if present.
- Concentrate on the surface.
- Be prepared for slippery patches.
- · Keep hands out for balance.

Cooperate and Stay Alert

If any employee has doubts about his or her safety or the safety of our guests', whether it concerns a wet surface or another hazard, he or she should talk to the supervisor on duty. It takes the cooperation of our entire team to keep our facility safe!

Injuries from slips and falls can be devastating. Prevent them by staying alert around wet surfaces!

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Bodily Fluid Clean Precautions

Precautions for maintenance staff at hotels

Though you may not expect to come in contact with blood or other bodily fluids while working at a hotel or resort, sometimes the atmosphere can bring on unusual behavior—fights, public urination or vomiting from excessive intoxication, etc. As a result, we want you to be prepared to protect yourself from bloodborne pathogens and other infectious materials that can be hazardous to your health.

What is the Risk?

Blood and other body fluids can contain microbes that cause illness and disease upon exposure.

This may happen when you are handling and disposing of contaminated trash or waste, or when you are cleaning up after an unpleasant situation. To minimize exposure, consider the following tips:

- Wear the appropriate personal protective equipment (PPE). This may include gloves, protective eye goggles or a mask. Dispose of contaminated protection properly in a leak-proof container that is marked for disposal or decontamination.
- If you have not been trained on the proper use of PPE, do not clean up a mess involving blood or bodily fluids.
- Wash yourself thoroughly after removing PPE. Cover any open wounds or cuts to protect against unnecessary exposure.

- common sense while cleaning up blood and bodily fluids. Try to avoid splashing these materials as you soak them up.
- Clean and disinfect all equipment and surfaces in contact with blood or other infectious material safely.
- Know the proper response for accidental personal exposure so you won't panic when you need to act fast.

Responding to Exposure

If you are exposed to blood or other bodily fluids, take the following steps:

- Wash the affected area thoroughly.
- Report the incident to your supervisor, complete an incident report form and promptly receive follow-up medical care by your doctor or other medical professional.

If your eyes, mouth or broken skin come in contact with blood or any other infectious material, flush the area with water and request immediate medical treatment. You may also have to do the following:

- Document what occurred.
- Identify and test the source of the fluids, if possible.
- Test your blood for possible disease exposure.
- Receive counseling treatment after the incident.

Be safe and healthy on the job at **ABC Hotel Co.** with these helpful tips provided by **Tooher Ferraris Insurance Group.**

Minimize your risk of exposure by recognizing sources of contamination and learning what steps to take to protect yourself following an exposure incident.

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Use good work practices and

dsuntos de seguridad

Eliminación de los riesgos de resbalones y caídas

Los hoteles son una fuente de múltiples peligros de resbalones, tropezones y caídas, ya sea que se deban a líquidos derramados, una cantidad excesiva de clientes u otros medios en nuestra cocina, áreas de comedor y salas de almacenamiento. Todos podemos cumplir con nuestra parte para evitar que estos peligros lesionen a alguien.

Colabore con la seguridad

Un piso húmedo es solo una de las tantas causas responsables de miles de lesiones relacionadas con el trabajo cada año; es por ello que es importante detectar condiciones inseguras que podrían provocar resbalones y caídas y hacer todo lo posible para evitarlas.

Para evitar resbalones y caídas, esté atento a desechos en el piso, como los siguientes:

- Líquidos derramados
- Hielo derramado cerca de máquinas expendedoras de gaseosas
- Comida
- Grasa o aceite
- Jabón
- Papel

Incluso pequeñas cantidades de desechos son suficientes para hacerlo caer. Además del peligro de resbalarse, una superficie continuamente húmeda promueve el crecimiento de moho, hongos y bacterias, lo que puede causar infecciones. Se deben colocar señales de piso húmedo alrededor

del derrame inmediatamente después de que ocurra el incidente. Asegúrese de que se limpien los derrames y el piso lo más rápido posible.

El buen cuidado de las instalaciones importa

Al comienzo y al final de su turno, asegúrese de que el área del restaurante se encuentre limpia y libre de cualquier peligro que pueda provocar tropezones o caídas. Si hay un objeto que representa un peligro y que usted no puede mover, alerte a su gerente de turno.

Esté atento a los riesgos de tropiezo. La basura, las sillas, señales o cualquier otro objeto colocado en lugares creados para el tráfico de peatones invitan a las caídas. Los cables de extensión, los carros de alimentos y otros objetos que se encuentren al paso presentan peligros de tropezones. Una alfombra o tapete que no se encuentre bien estirado en la entrada del restaurante también puede provocar tropezones y caídas.

El clima lluvioso y con nieve requiere una alfombrilla en cada entrada para permitir la limpieza completa de los zapatos. Evite correr, camine de manera segura y no cambie de dirección muy bruscamente.

Ponga en práctica la prevención

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