



## Be Prepared:

- Report claims promptly so they can be investigated quickly and thoroughly. Submit suit papers to the company immediately to prevent default judgments.

## Photo and Record:

- Have employees take photographs of the incident area immediately and save all videos.

## Inform and Cooperate:

- Provide your adjuster with all employee contact info and urge employees to cooperate fully with your adjuster.

## Safety First:

- Repair broken steps, risers & railings Make sure stairways & steps are brightly lit to prevent tripping

## Train your employees:

- Advise your staff to clean up spills
- Service of alcohol to patrons (*Certified Classroom Training*)
- Preparing incident reports (obtain all names and numbers for witnesses and injured parties)
- Handling patrons who become aggressive. If groups get "rowdy" and you need to escort them out, do NOT escort them out of the same door at the same time.

*While these loss prevention tips greatly reduce the likelihood of a claim, we understand that accidents happen. A Badger Mutual commercial policy is uniquely tailored to meet the individual needs of your business. You can count on Badger Mutual Insurance to protect you and your assets when you need it most.*

