

SMART THINKING

Spring 2022

Restaurant Owners: Outdoor Dining Safety

A growing trend among restaurants is the adaptation of outdoor dining areas. Your restaurant's outdoor dining area should be carefully planned to ensure the safety of your patrons and employees. Below are some common safety considerations to review before opening your restaurant's outside dining area for the season:

- Keep seating areas away from, or properly barricaded and protected against, areas with a high volume of vehicle traffic or parking to minimize accidents. Use wheel stops where appropriate around seating areas to increase safety.
- Seating areas should be clearly distinguished, and if barriers are used, they should be firmly secured to prevent barriers from falling over and causing an accident.
- All steps and ramps should have appropriate handrails. Changes in elevation and transitions should be marked and obviously visible.
- Walking surfaces should be level and kept free from loose materials, uneven surfaces, and any other items that could cause a slip, trip, or fall hazard.
- Make sure to consult your local municipality for proper permits, approval, and to ensure ADA compliance of your outdoor seating area.
- If table umbrellas are used for shade, ensure they are properly fastened and anchored in a weighted base to prevent them from causing damage or injury in the event of a sudden wind gust. Be sure to take them down or retract them immediately if weather conditions become unsafe.
- Weather should be a deciding factor for if your outdoor seating area is open for use. Avoid putting patrons at risk if there is risk of lightning, rain, or high winds. Train staff to be prepared to evacuate the area if the weather declines.
- Tent poles, ropes, and stakes need to be positioned away from avenues of customer foot traffic and should be regularly inspected.
- Exits should be clearly visible and well lit to increase safety.
- Do not block sidewalk rights of ways, fire hydrants, or other important utilities like manhole covers or water or gas shut off valves.



Insurance Coverage Check Up

Spring is the most popular time of year for cleaning up around the house and yard; but it's also a perfect time to take inventory of your insurance needs. While this list is not fully comprehensive, here are a few examples of insurance related items that should be discussed with your agent annually to ensure there are no coverage gaps.

PROPERTY

Building and personal property limits: Review your insurance limits with your agent and discuss any changes needed. Remember, if your living situation has changed, so do your insurance needs.

Outbuildings and off-site storage: Be sure to review sheds, garages, and any other outbuildings on your property, as well as anything you might have secured in off-site storage.

Take Inventory: Review important and high dollar value belongings (jewelry, antiques, tools, gun collection, etc.) and discuss changes with your agent. It is important to keep specific inventory records of these items.

AUTO

New Drivers / Vehicle Changes: Assess the accuracy of drivers listed on your policy, as well as the listed vehicles, and any attachments or major vehicle add-ons (plows, trailers, etc.).

Vehicle Use: Ask yourself if the primary use of any of your vehicles has changed. For example, rides for hire service or seasonal snow plow use.

LIABILITY & OTHER

New hobbies or side jobs: Consider if these activities have liability insurance implications that should be reviewed with your agent.

Pets: Dogs or other large animals may have some liability-related considerations that should be reviewed with your agent.

New recreational vehicles or items: Recreational vehicles like an ATV, snowmobile, moped, side by side, or a boat all have distinct insurance needs; as do other items like pools, trampolines, drones, and other outside toys.

Spring Driving Tips

Each season brings unique weather-related safety hazards, and potholes are a common and dangerous one in the spring. Here are some tips to be mindful of:

- Be careful of other drivers and pedestrians when navigating around potholes. Keep a safe distance away from the car in front of you to reduce the risk of collision if that vehicle brakes suddenly.
- If you are unable to avoid a pothole, slow down as much as possible before riding over the pothole - do not break while directly over the pothole - and keep both hands with a firm grip on the steering wheel to prevent losing control of your vehicle.
- Confirm your tires are properly inflated. This will help reduce damage caused by potholes if you happen to hit one. More damage is likely if tires are under-inflated.
- Avoid driving through puddles. What might look like a puddle may in fact be a pothole that is full of water. Potholes hidden in water can cause serious damage to your vehicle, it's best to drive cautiously around standing puddles if you can safely do so.
- Potholes and parking lot/sidewalk damage can pose a significant trip and fall liability and personal injury hazard in the spring as well. If you are a business owner, it's important to keep parking lots and sidewalks well-maintained to prevent an accident.
- Pedestrians - Use caution when navigating through parking lots or across roadways. Uneven walking surfaces are more common in the spring than any other season.



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