

## QUICK-SERVICE KITCHEN AND DINING OPERATIONS

# Grease fires can close a kitchen.

You prepare quick-service meals around hot oil and busy counters. Cooking fires, staff burns, guest falls and payment records involve different property, injury and privacy interests.

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## RISKS WORTH DISCUSSING

- 01 Grease buildup or fryer fire
- 02 Kitchen employee burns or cuts
- 03 Guest slips in dining areas



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# Coverage worth discussing



## Commercial property

Insured kitchen assets after covered physical damage.



## Workers compensation

Work-injury benefits for eligible kitchen or counter staff.



## Employment practices

Covered employment allegations involving accepted staff.



## General liability

Covered guest injuries from accepted restaurant activities.



## Cyber liability

Covered payment-record breach response and privacy claims.

Coverage is subject to policy terms and exclusions.

## Why The Southern Agency

### 01 Listen

We review your operations, coverage and past claims.

### 02 Assess

We look at hazards and ways to reduce risk.

### 03 Build

We compare carriers, premiums and audit terms.

### 04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full  
guide

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TheSouthernAgency.com