

# Restaurant Stewardship Report Playbook



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## I. Client Information

1. Client Name:	
2. Contact:	
3. Contact Number:	
4. Email:	
5. Business Description:	
6. Current Policies:	

## II. Industry Trends

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## III. Loss History

## IV. Risk Profile Assessment

Operational Risks:

Property Risks:

Liability Risks:

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Cyber Risks:

## V. Risk Improvement Recommendations

Training:

Property Safety:

Employee Safety:

Cyber Security:

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## VI. Coverage Review

## VII. Market Strategy for Renewal

## VIII. Renewal Proposal

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## IX. Timeline

Carrier submissions:	
Carrier quotations:	
Proposal to client:	
Finalize renewal:	

## X. Service Plan



## Renewal Risk Assessment:

### 1. Client Information:

1. Have there been any changes in the ownership or management of your restaurant in the last year?
2. Have there been any changes in your restaurant's location, size, or layout?
3. Have you made any significant renovations or added new kitchen equipment?
4. Have there been any changes in your menu or food suppliers?
5. Are there any plans for expansion or franchising in the next year?
6. Are you considering adding any new services like home delivery or catering?

### 2. Business Operations:

1. Have you introduced any new food or beverage items in your menu?
2. Have there been any significant changes in your food suppliers or the type of ingredients used?
3. Has there been a change in your operating hours or the number of meals served daily?
4. Are you planning any special events or promotions that could attract larger crowds?
5. Has there been an increase or decrease in your employee count, particularly kitchen staff or servers?

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6. Have there been changes to your food delivery methods or partners?

### 3. Risk Management:

1. Have there been any incidents related to food safety or foodborne illnesses in the past year?
2. How frequently do you conduct safety inspections of your kitchen equipment?
3. What measures have you taken to ensure the safety and well-being of your employees, particularly in the kitchen?
4. Have you trained your employees for emergency situations such as fires, power outages, or other unexpected events?
5. Have you implemented any new protocols for cleanliness and food safety in response to the ongoing pandemic situation?
6. How do you manage risks related to alcohol service, such as ensuring responsible service and checking IDs?

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## 4. Insurance Coverage:

1. Have there been any instances where a claim was not adequately covered by your current policies?
2. Considering the risks in a restaurant operation, do you feel your current liability limits are adequate?
3. Given the incidents of kitchen fires and related losses, do you think the coverage for property and business interruption is sufficient?
4. Are you considering coverage for food contamination or spoilage?
5. With the increase in food delivery, do you have adequate coverage for non-owned auto liability?
6. How well do you understand the coverage for employment practices liability, considering potential risks related to employee claims?

## 5. Marketing:

1. Do they have a social media strategy?
2. Platforms?
3. Community Outreach

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## 4. Sponsorships

## 6. Service Experience:

1. How would you rate your overall satisfaction with our service in the past year?
2. Was there any instance where you felt our service did not meet your expectations?
3. How responsive do you find our team to your questions or concerns?
4. How well do you feel we understand your business and its unique risks?
5. Are there any services that you wish we provided that we currently do not?
6. What are your expectations from us for the coming year?