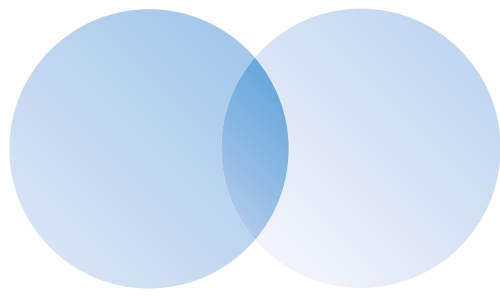




# SUBWAY® Franchise Owners Loss Control Information

Presented by  
L.H.Brenner, Inc.





# Loss control information for SUBWAY® franchise owners

## Key Exposures

Zurich has analyzed close to 5,000 claims of SUBWAY® franchise owners to identify key loss trends. By identifying these key trends, we can consider loss prevention steps that you can take.

## Slips & Falls

Slips and falls is the loss-leading trend accounting for over 20% of employee and customer injuries and in excess of 40% of overall loss costs.

See the Self-Assessment tool to assess your slip and fall exposures.

- Train your employees to prevent slips and falls.
- Spot and clean-up spills immediately.
- Use walk-off mats and properly position by doors.
- Use wet floor signs.
- Use non-slip floor treatments.
- Employees wear slip-resistant footwear.

## Safe Lifting & Handling

Strains account for 15% of injuries and 30% of costs. Teach employees safe lifting practices.

- Make sure the path is clear where you need to travel with the item.
- Get close to the item.
- Bend your knees.
- Grasp the item firmly.
- Use your legs to lift not your back.
- Pivot, shuffle your feet to avoid twisting.
- Use good storage practices.
- Place frequently handled items on middle shelves.
- Avoid over, extended or low reaches.
- Heaviest items use 2-wheel hand truck or cart.

## Cutlery Safety Tips

Cuts account for 40% of employee injuries. See the Cutting Edge Brochure for additional details.

- Use the right tool.
- Keep knives sharp.
- Cut away from you.
- Store knives in racks.

## Robbery & Theft Prevention

Robbery and theft claims account for close to 30% of property claims. Train your employees in robbery and theft prevention as well as what to do if a robbery occurs. See the Safe and Sound Brochure for additional details.

- Install central station monitored burglar alarm systems.
- Vary the times of daily bank deposits.
- Install video surveillance and silent alarms.
- Increase visibility – clear windows, bright lights inside and out.

See the L.H. Brenner web site for additional resources to support your safety and loss prevention programs for your SUBWAY® franchise. Contact L.H. Brenner today for your SUBWAY® insurance needs.

## Loss Control Resources for SUBWAY® Franchise Owners

### **L.H. Brenner Web Site**

L.H. Brenner's web site offers SUBWAY® franchise owners, instant access to Zurich insurance – program information, an on-line application and loss control resources.

<http://www.lhbrennerins.com/customer/subway/index.php>

### **Available loss control tools for SUBWAY® restaurant owners**

#### **Self-Assessment**

In-depth assessment tool to help you recognize and address exposures before loss occurs.

#### **Cutting Edge**

Cutlery safety tips

#### **Hand Washing**

Good hand-washing technique

#### **Safe & Sound**

Robbery prevention tips

**L.H. Brenner Agency**

1412 Whalley Avenue  
New Haven, CT 06515  
Phone: 800-487-2443  
Fax: 800-894-1758  
dkatz@lhbrennerins.com



**Zurich Services Corporation**

1400 American Lane, Schaumburg,  
Illinois 60196-1056  
800 982 5964 [www.zurichna.com](http://www.zurichna.com)

Zurich Services Corporation  
Risk Engineering



ISO 9001:2008  
Quality-Assured Solutions Provider

The information in this publication was compiled by Zurich Services Corporation from sources believed to be reliable. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication, including any information, methods or safety suggestions contained herein. Moreover, Zurich Services Corporation reminds you that this publication cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these procedures insure coverage under any insurance policy.

©2010 Zurich Services Corporation

