

LOSS PREVENTION

Western Financial Group Insurance Solutions

HIP

HOSPITALITY
INSURANCE
PROGRAM



Plan Administrator

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Hotel Restaurant Safety

Restaurants present a significant fire risk that could destroy the entire hotel complex if not properly protected and maintained.

Many hotels are now renting out their restaurant operations which reduces some of the management duties for the hotel operator. However, too often hotel managers think that they do not have to be concerned anymore with the operation of a tenant run restaurant in their hotel.

These tenant restaurants still pose the same, or possibly even more, fire risk than your own restaurant because you have less control over their operation. At minimum, hotel managers should check the restaurant monthly to ensure that the kitchen is kept clean and well maintained, the hoods and filters have been cleaned regularly and the fire suppression system has been serviced and is operational.

Not only does a poorly run tenant restaurant create a negative image for your hotel but if a customer gets sick in the restaurant, the hotel will get drawn into a liability claim. A fire in a tenant restaurant could seriously affect your hotel operation and would cost you money for smoke and fire damage to the hotel as well as lost business.

The tenant restaurant's liability insurance policy should have the hotel added as an additional insured and a copy should be provided to the hotel.

Fire Suppression System

A full "Wet Chemical" fire suppression system meeting UL300 Standard is required to protect the kitchen cooking equipment, hood and exhaust system.

Newer deep fryers are better insulated to accommodate the higher operating temperature needed for vegetable oils. In the event of a fryer fire, this insulation may keep the oil from cooling down making it more difficult to extinguish.

Dry chemical systems are now obsolete as they do not work effectively on newer kitchen equipment. Older wet chemical systems also need to be upgraded by repositioning nozzles and replacing some component parts. These systems should be checked by a qualified contractor to ensure that

they meet UL300 Standard to effectively extinguish a kitchen equipment fire.

Fire Extinguishers

A Class "K" (for Kitchen) wet chemical portable fire extinguisher is required for commercial kitchens to be compatible with the fire suppression systems.

Cleaning

Cooking equipment, especially grills and deep fryers, give off a lot of grease vapours that collect in the hood, filters and exhaust ducts. If grease is allowed to accumulate, it will provide a large fuel source in the event of a kitchen fire. Regular cleaning of the hood and filters, as well as steam cleaning of the exhaust duct system, is necessary to reduce grease build-up.

Restaurant Checklist

Hotel managers should ensure that:

- The fire suppression system is a "Wet Chemical" system that meets UL300 Standard. (Replace old "Dry Chemical" systems and upgrade older "Wet Chemical" systems. Service report should indicate if system meets UL300 Standard.)
- The fire suppression system is checked and serviced every 6 months by a qualified contractor. Service contract should be in place.
- A Class "K" wet chemical fire extinguisher is provided in the kitchen.
- Kitchen hoods and filters are cleaned at least monthly. (Weekly for busy operations.)
- Filters in the kitchen hood are steel baffle type. Mesh filters are no longer approved – as grease cannot be cleaned adequately from the edges creating a fire hazard.
- Kitchen exhaust ducts and fans are steam cleaned at least annually by a qualified contractor. (Every 6 months for busy operations.)