

HOSPITALITYLAWYER.COM PRESENTS:

THE **HL** **HOSPITALITY LAW**
CONFERENCE

FOCUSING ON LEGAL, SAFETY & SECURITY SOLUTIONS

FEBRUARY 10th - 12th, 2014

GUEST AND EMPLOYEE INSURANCE CLAIMS AND SOLUTIONS

Todd Seiders
Petra Risk Solutions

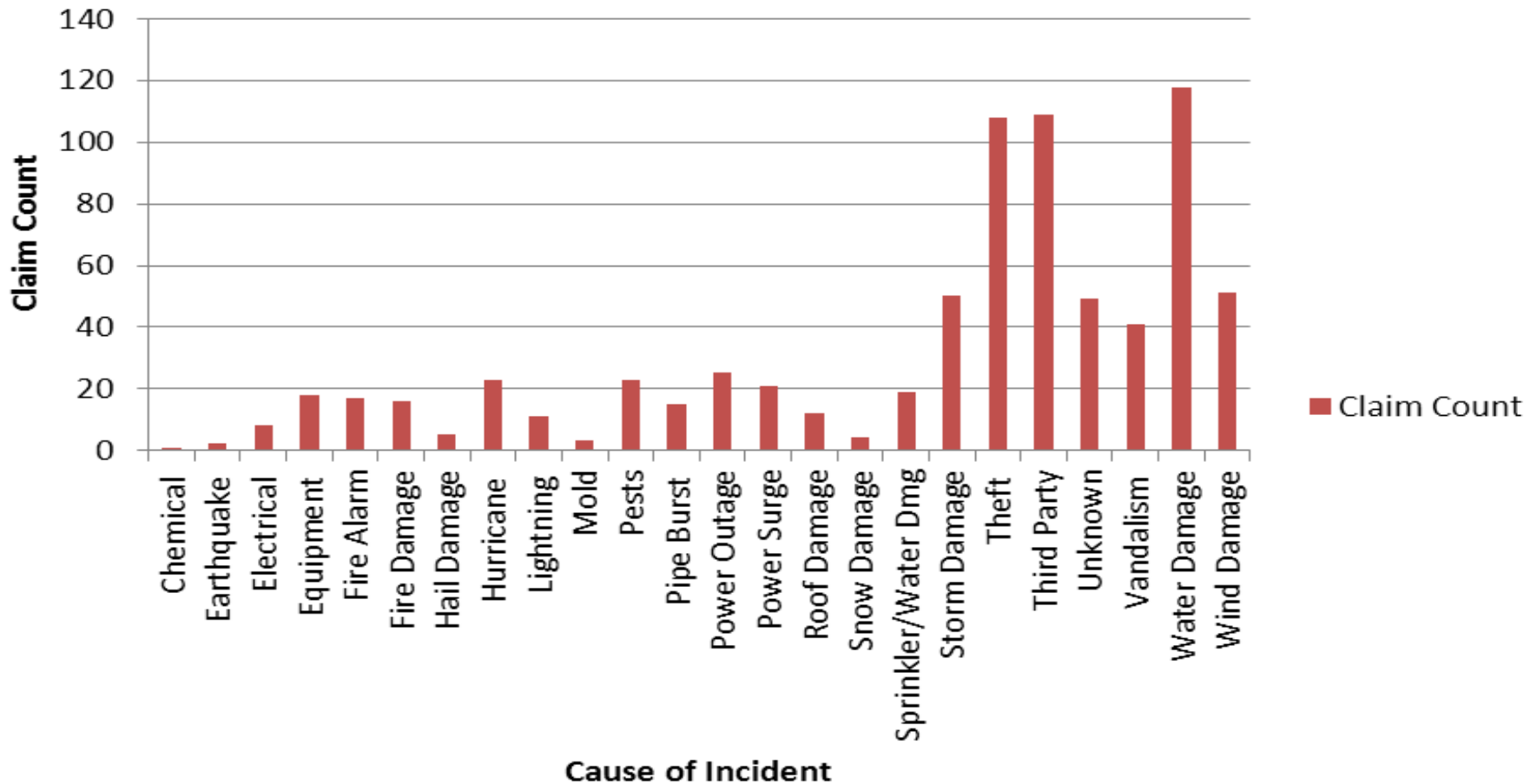
Justin Bragiel
Texas Hotel &
Lodging Association

TODAYS DISCUSSION:

- **Top Hotel Property Claims**, and practical solutions.
- **Top Guest General Liability Claims**, and solutions.
- **Top Employee Work Comp Claims** and some products and solutions you may not know about.

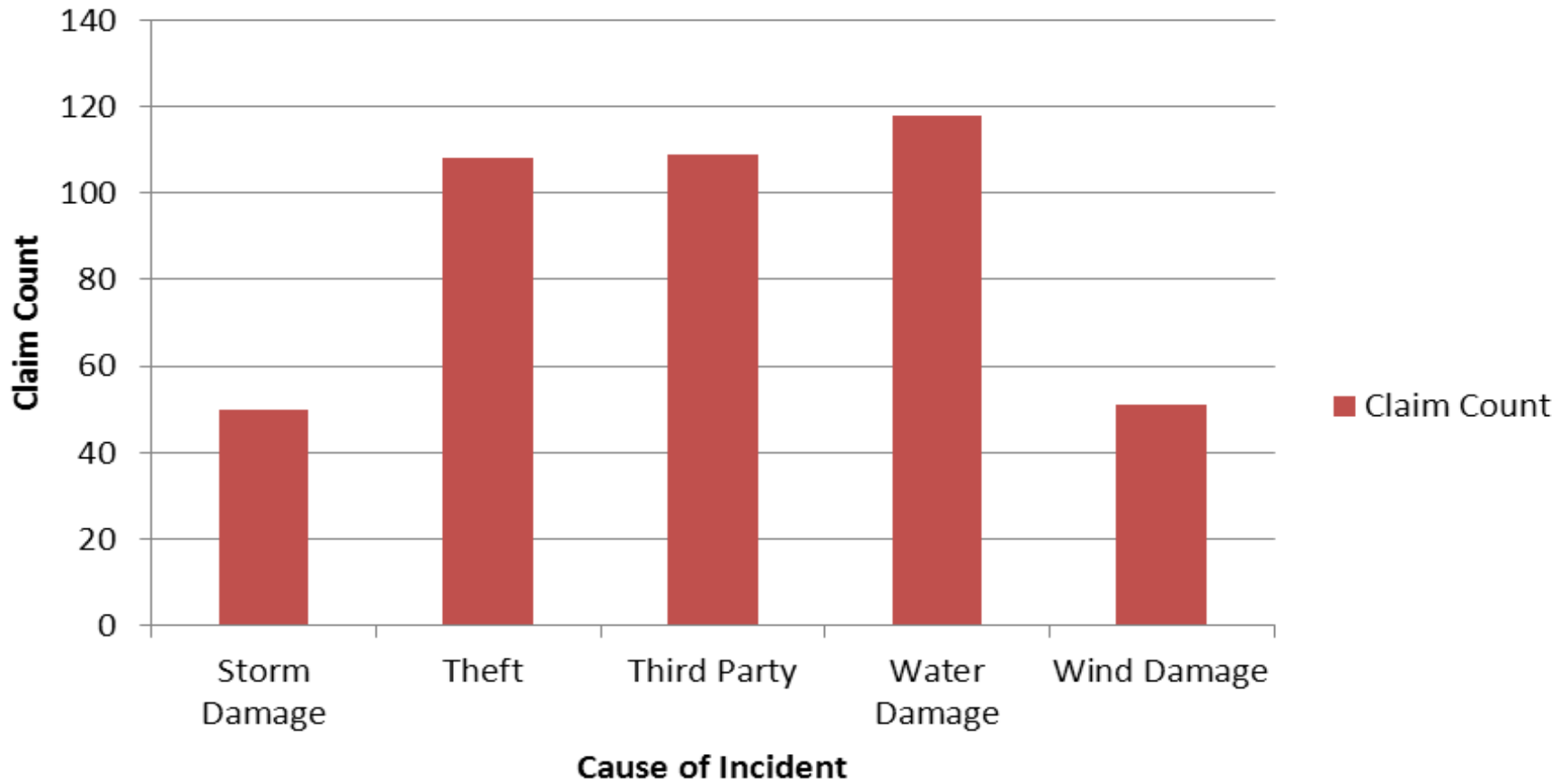
PROPERTY CLAIMS

Property Claims



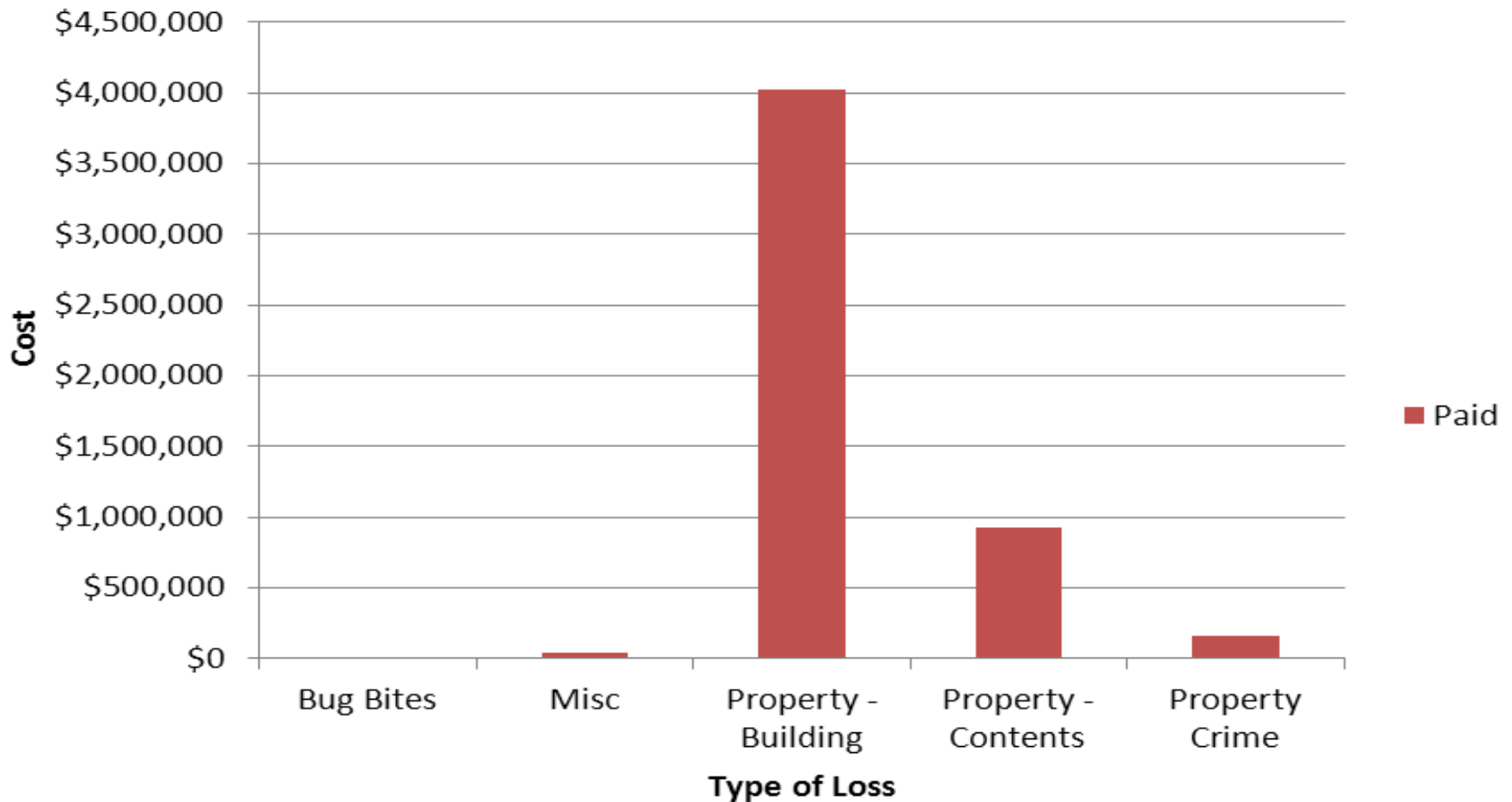
TOP (5) CLAIMS BY NUMBER FILED

Property Claims



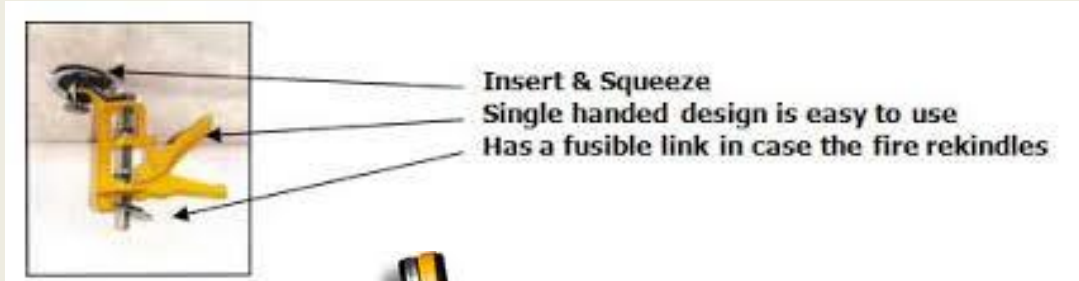
CLAIMS BY COST OF CLAIM

Property Claims



WATER DAMAGE IS “KING”

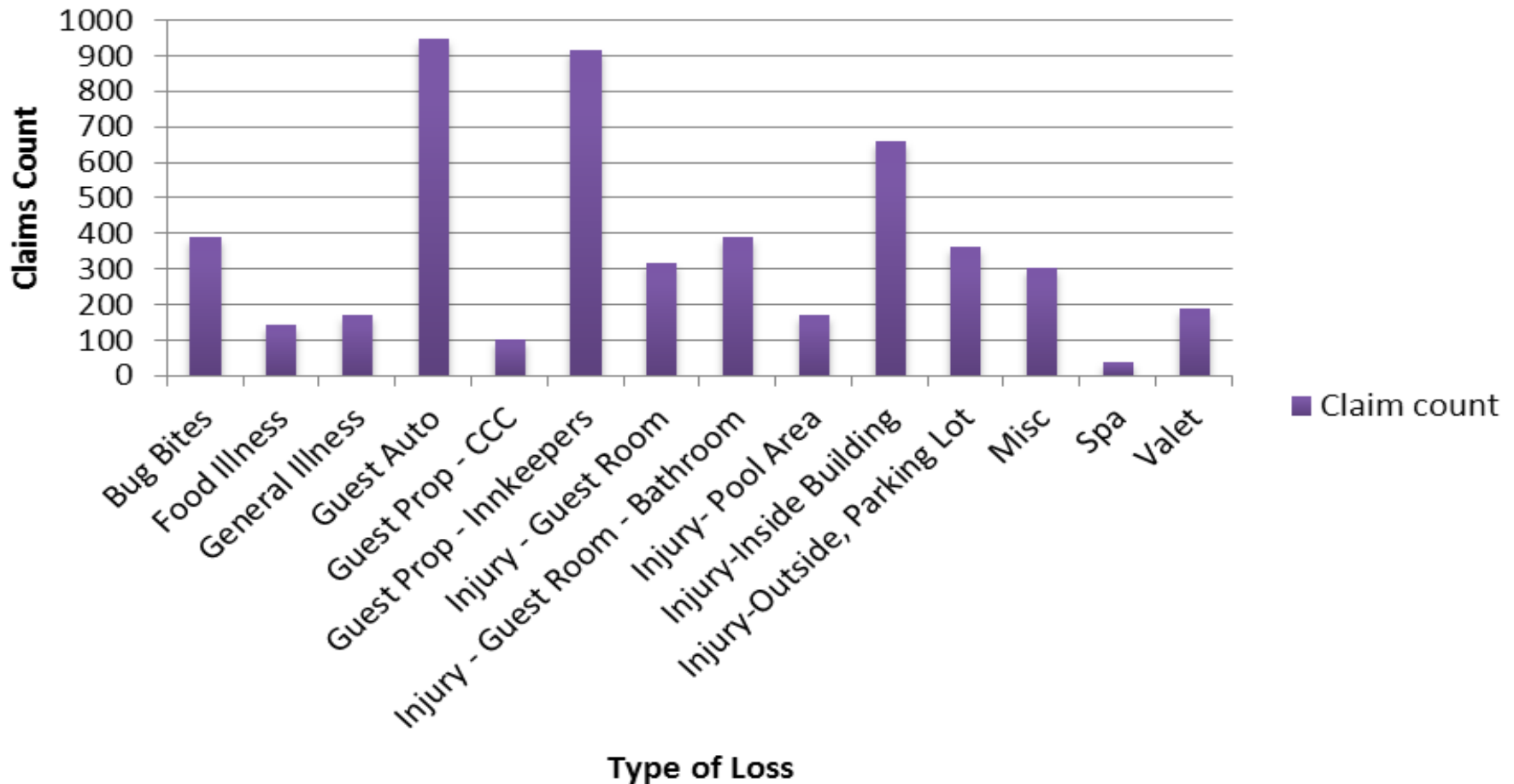
Shutgun is a tool designed to **shut off** an activated fire sprinkler heads instantly.



Cost? \$50

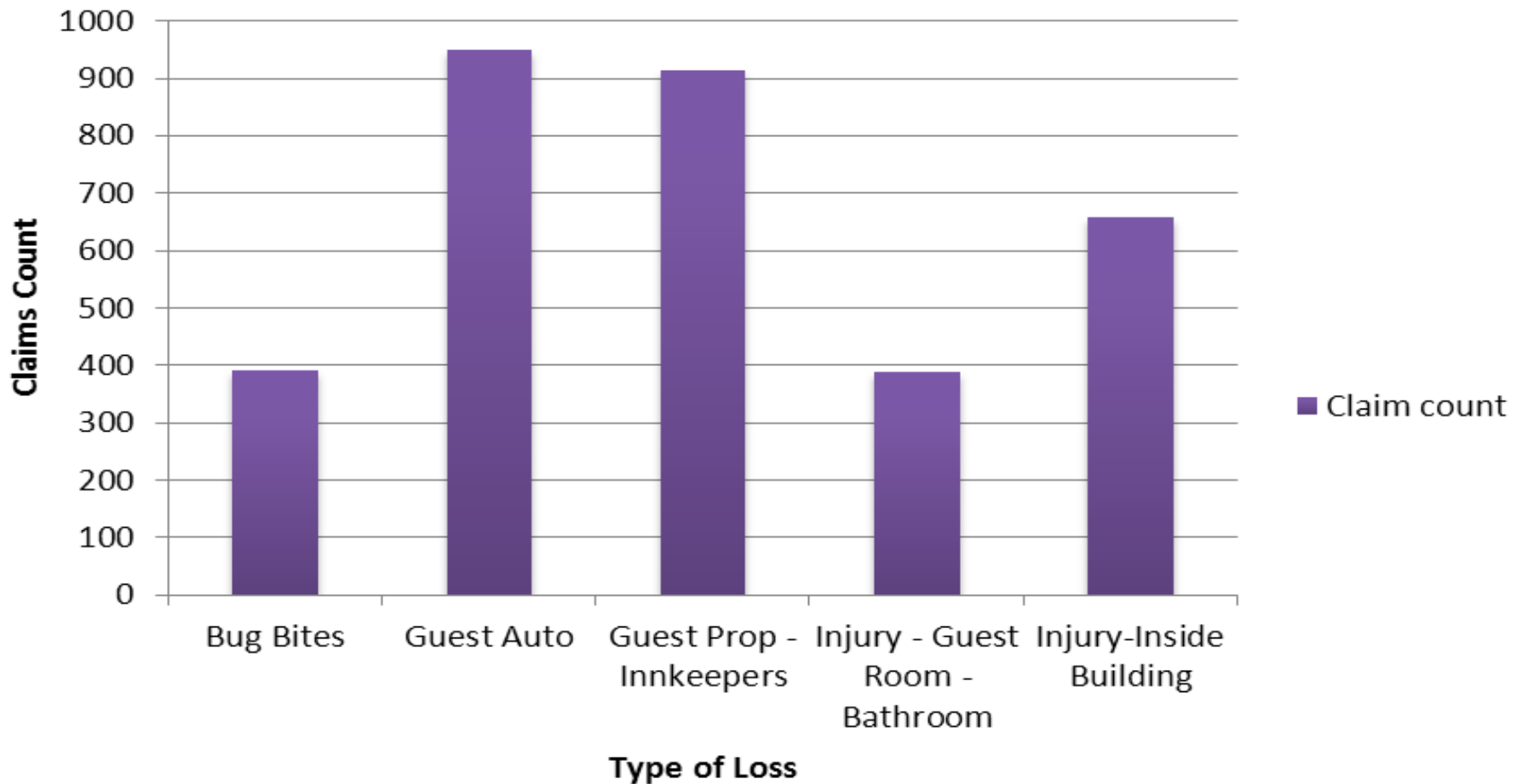
GUEST LIABILITY CLAIMS

General Liability Claims



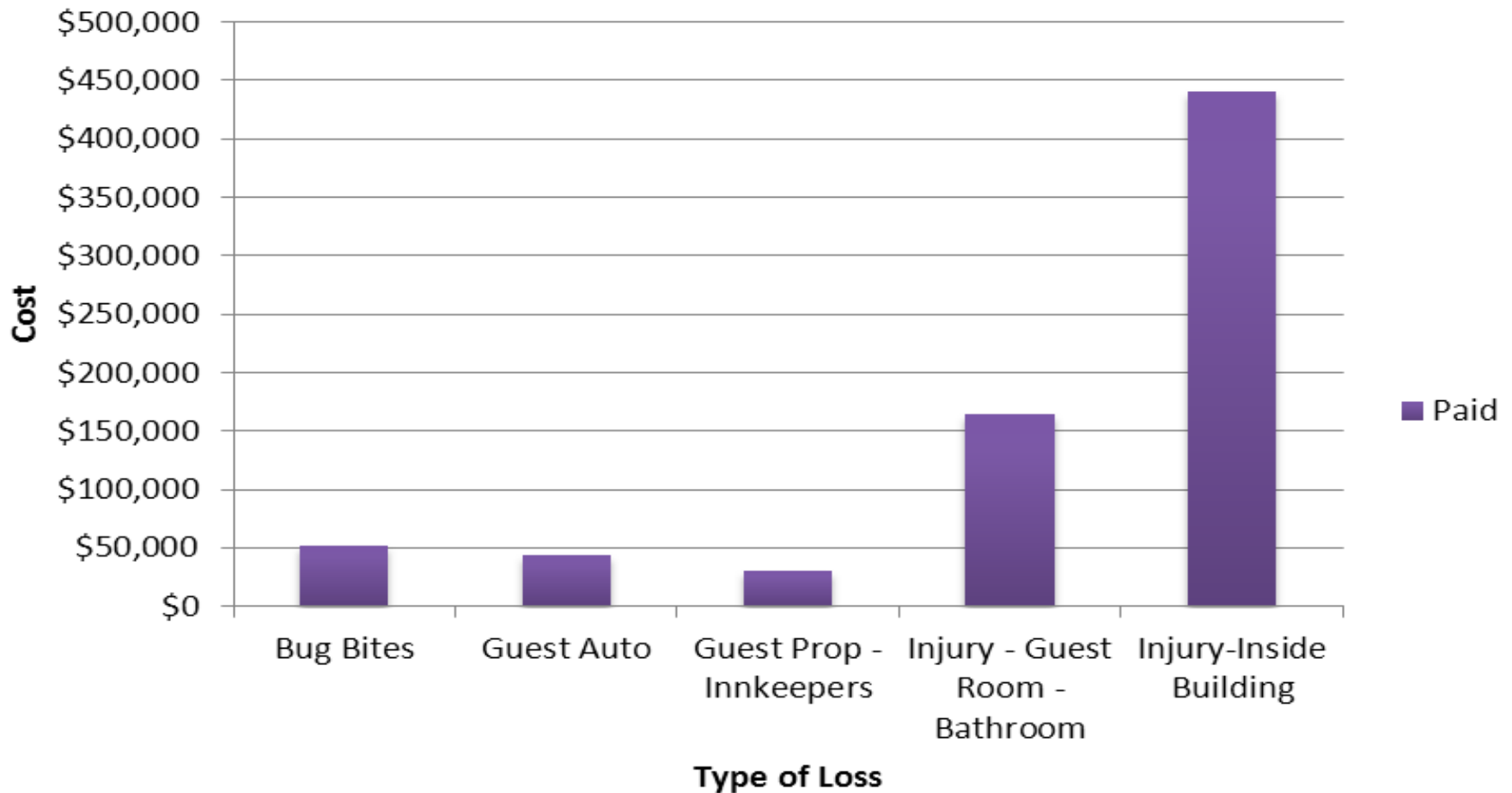
TOP (5) GUEST CLAIMS

General Liability Claims



GUEST CLAIMS BY COST

General Liability Claims



LEGAL “DUTY” OF GUEST CARE

- **Duty of care is to provide a reasonably safe premise for reasonably foreseeable hazards.**
- **Reasonable Foreseeability is the latest court trend to determine liability.**
- **Was it reasonably foreseeable that this accident could have occurred?**
- **Inspect regularly, ask for employee feedback and guest feedback on conditions at your hotel**

“REASONABLE FORESEEABILITY”

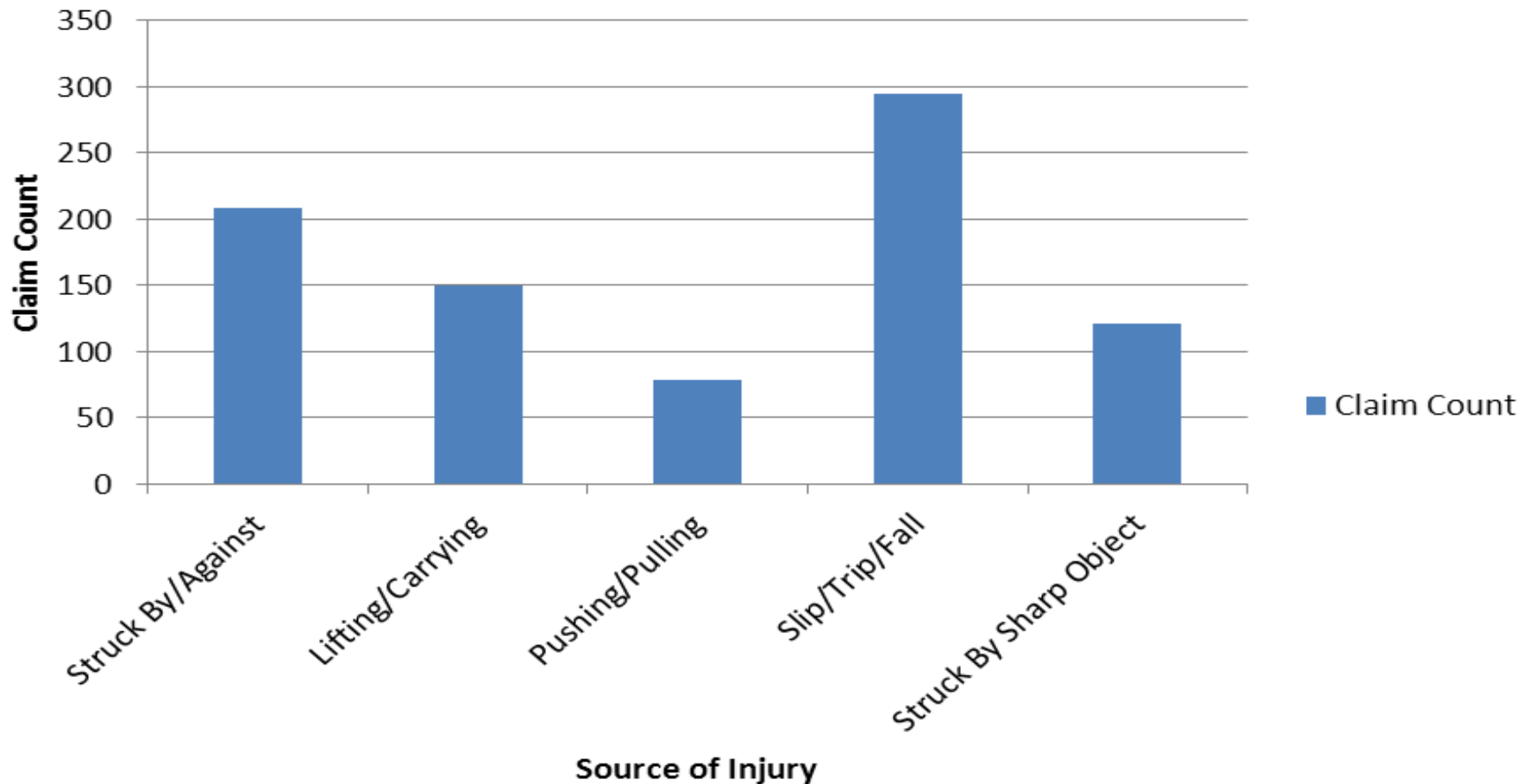


EMPLOYEE WORK COMP CLAIMS

- **These are the insurance claims across the board that are killing you....**
- **Medical costs and litigation costs are skyrocketing nationally.**
- **Prevention is still the key to saving money.**
- **There are new products and information we have found that may help.**

TOP (5) WORK COMP CLAIMS

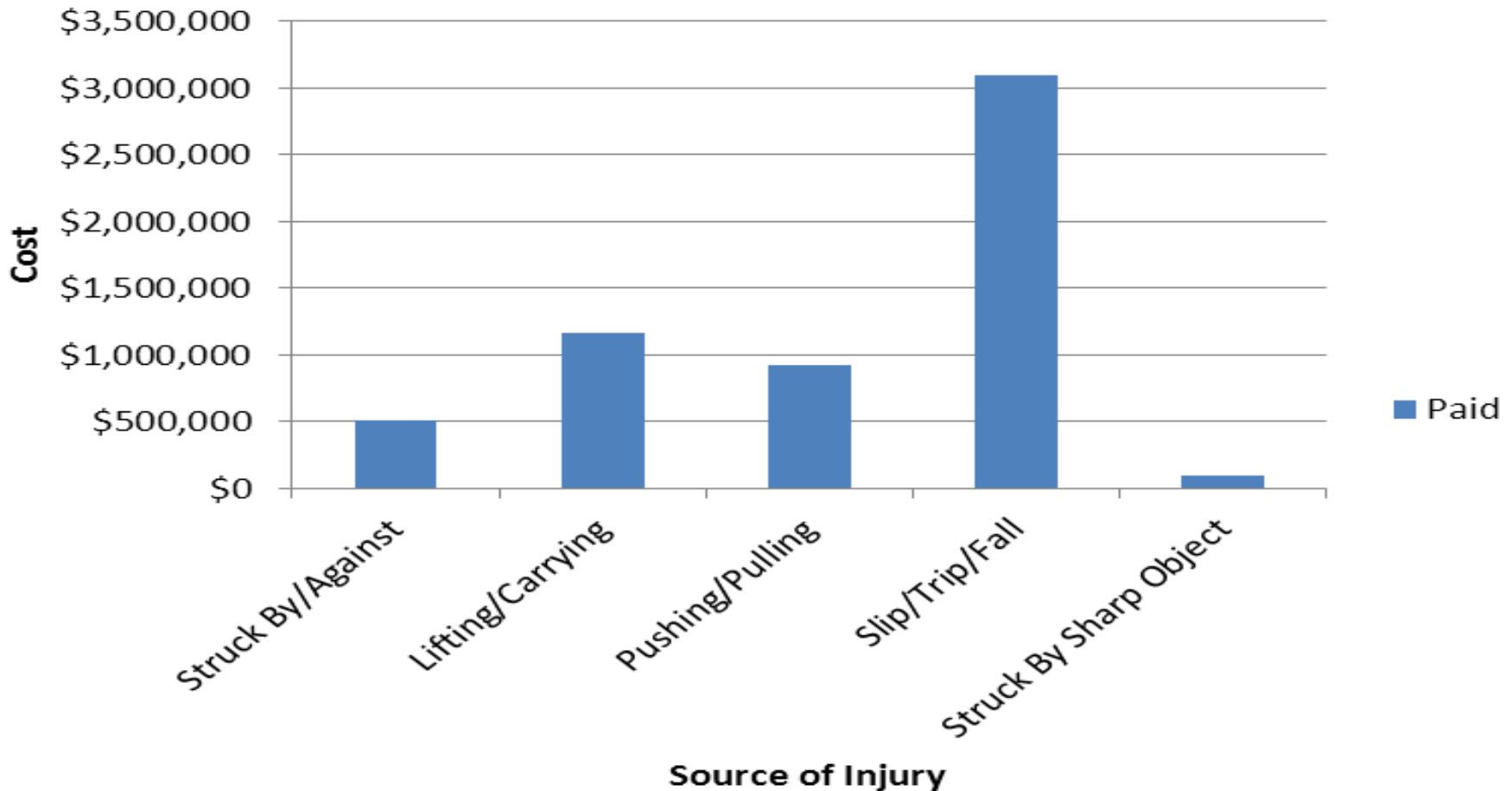
Workers' Compensation Claims



TOP WORK COMP CLAIMS BY COST

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Workers' Compensation Claims

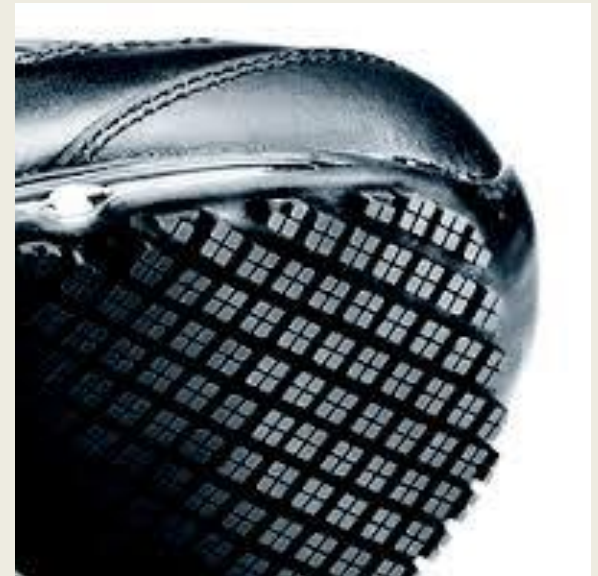
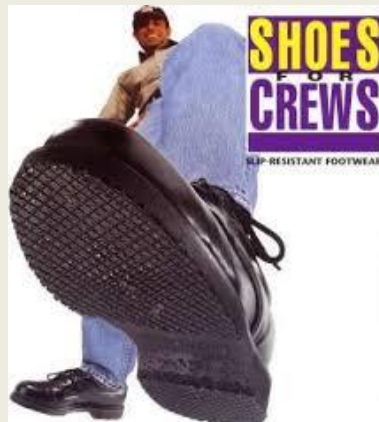


THE TOP WORK COMP CLAIMS ARE:

- **Employee Slip / Trip / and Falls**
- **Employee Striking or Bumping into an object**
- **Employee Lifting and Carrying**

SOLUTIONS FOR SLIP/TRIP/FALL

- Make your employees purchase specific workplace non slip shoes
- Prices range from \$20 to \$150, affordable with great styles
- Provide an incentive, \$20 credit per pair a year etc.
- Shoe manufacturers will come to workplace to sell and fit
- These shoes work!



A HOUSEKEEPER INJURY PREVENTION REVELATION.....

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- Housekeepers make up a majority of your Work Comp injuries.
- Petra Risk Solutions conducted an extensive statistical evaluation of hundreds of hotels across the U.S., and found a “magic number” that will help prevent injury...
- **That magic number is.....”15”**
- What do you think this number refers too?

THE MAGIC NUMBER “15”

- **Rooms Cleaned a day!**
- **If your Housekeepers clean 15 or less rooms a day (stay over or checkout), we discovered a major reduction of reported injuries.**
- **16 or more rooms a day showed a significant INCREASE in Housekeeper injuries....**

EMPLOYEE LIFTING SOLUTIONS

- Bed Made EZ Mattress Wedge
- Pillow Genie
- Powered Pole Scrubbers
- Use of tools on poles, so Employees don't have to bend over or stoop



POLE TOOLS AND SPRAYER



POWER SCRUBBER

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DON'T DO IT... BUT THEY STILL DO...

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PILLOW GENIE

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BED MADE EZ

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Thank You!

www.petrarisksolutions.com