Restaurant Employee
SAFETY MANUAL

The Insurance Market

Provided by: The Insurance Market

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The Insurance Market recognizes that employees drive our business. As our most critical resource, employees will be safeguarded through training and procedures that foster protection of health and safety. All work conducted by The Insurance Market's employees will take into account the intent of this policy. No duty, no matter what its perceived result, will be deemed more important than employee health and safety.

The Insurance Market is firmly committed to the safety of our employees. We are committed to providing a safe working environment and will do everything possible to prevent workplace accidents.

We value our employees not only as employees but also as human beings critical to the success of their families and the local community.

Employees are encouraged to report any unsafe work practices or safety hazards encountered on the job. All accidents/incidents (no matter how slight) are to be immediately reported to the supervisor on duty.

A key factor in implementing this policy will be the strict compliance to all applicable federal, state and local policies and procedures. Failure to comply with these policies may result in disciplinary actions.

Respecting this, The Insurance Market will make every reasonable effort to provide a safe and healthful workplace that is free from any recognized or known potential hazards. Additionally, The Insurance Market subscribes to these principles:

1. All accidents are preventable through implementation of effective safety and health control policies and programs.

2. Safety and health controls are a major part of our work every day.

3. Accident prevention is good business. It minimizes human suffering, promotes better working conditions for everyone, holds The Insurance Market in higher regard with customers and increases productivity. This is why The Insurance Market will comply with all safety and health regulations which apply to the course and scope of operations.

4. Management is responsible for providing the safest possible workplace for employees. Consequently, management of The Insurance Market is committed to allocating and providing all of the resources needed to promote and effectively implement this safety policy.

5. Employees are responsible for following safe work practices and company rules, and for preventing accidents and injuries. Management will establish lines of communication to solicit and receive comments, information, suggestions and assistance from employees where safety and health are concerned.

6. Management and supervisors of The Insurance Market will set an exemplary example with good attitudes and strong commitment to safety and health in the workplace. Toward this end, management must monitor company safety and health performance along with working conditions to ensure that program objectives are achieved.

7. Our safety program applies to all employees and persons affected or associated in any way with The Insurance Market operations. Everyone's goal must be to constantly improve safety awareness and to prevent accidents and injuries.

Everyone at The Insurance Market must be involved and committed to safety. This must be a team effort. Together, we can prevent accidents and injuries. Together, we can keep each other safe and healthy in the workplace.

President

04/11/2025

Risk Manager

04/11/2025

COMMITMENT TO SAFETY 2

TABLE OF CONTENTS 3

EMPLOYEE SAFETY RESPONSIBILITIES 4-5

SAFETY ORIENTATION TRAINING 6

RETURN TO WORK PROGRAM 7

EMERGENCY ACTION PLAN 8-9

EMERGENCY CONTACT INFORMATION 10

SEXUAL HARASSMENT POLICY 11

WORKPLACE VIOLENCE 12

ACCESS TO EMPLOYEE EXPOSURE & MEDICAL RECORDS 13

VEHICLE USE POLICY 14

MOTOR VEHICLE RECORD (MVR) GRADING CRITERIA 15

OSHA COMPLIANCE PROGRAMS 16-17

FIRE PREVENTION & ELECTRICAL SAFETY 18

GENERAL SAFETY PRECAUTIONS 19-20

JOB-SPECIFIC SAFETY PRECAUTIONS 21-25

EMPLOYEE LIQUOR LIABILITY AGREEMENT FORM 26

EMPLOYEE ACKNOWLEDGEMENT FORM 27

The primary responsibility of employees of The Insurance Market is to work in a safe manner to prevent injury to themselves and others.

As a condition of employment, employees *must* become familiar with, observe and obey The Insurance Market's rules and established policies for health, safety and preventing injuries while at work. Additionally, employees *must* learn the approved safe practices and procedures that apply to their work.

Before beginning special work or new assignments, employees should review applicable and appropriate safety rules.

If employees have any questions about how a task should be done safely, they may not begin the task before discussing the situation with a supervisor. Together, they will determine the safe way to do the job.

If, after discussing a safety situation with a supervisor, employees have additional questions or concerns, they are required to contact the Safety Coordinator.

Employees are never required to perform work that they believe is unsafe or that they think is likely to cause injury or a health risk to themselves or others.

General Safety Rules

Conduct

Horseplay and practical jokes are not allowed. Employees are required to work in a cautious manner and to display accepted levels of behavior. Conduct that places the employee or others at risk, or that threatens or intimidates others, is forbidden.

Drugs and Alcohol

Use and/or possession of illegal drugs or alcohol on company property or on company time are forbidden. Reporting for work while under the influence of illegal drugs or alcohol is forbidden.

Housekeeping

You are responsible to keep your work area clean and safe. Clean up several times throughout the day, disposing of trash and waste in approved containers, wiping up any drips/spills immediately, and putting equipment and tools away as you are finished with them.

The following areas must remain clear of obstructions:

- Aisles/exits
- Fire extinguishers and emergency equipment
- All electrical breakers, controls and switches

Injury Reporting

All work-related injuries must be reported to your supervisor as soon as practicable. Failure to report injuries can result in loss of Workers' Compensation benefits. After each medical appointment resulting from a work-related injury, you must contact your supervisor to discuss your progress. You must also give your supervisor any paperwork that you received at the appointment.

The Insurance Market provides transitional return to work (light duty) jobs for persons injured at work. Transitional work is meant to allow the injured or ill employee to heal under a doctor's care while she/he remains productive. Employees are required to return to work immediately upon release.

Off-Site Safety

a. Employees of The Insurance Market are required to follow all off-site safety and security procedures during client visits.

b. If your client host does not advise you regarding safety hazards, consider the following:

- Emergency exit location(s)
- Keep your eye on the path you are walking and avoid any tripping/slipping hazards, and when on stairs, maintain three point contact (hand on rail and feet on stairs)
- Wear shoes that support your feet and are slip resistant
- Avoid clothing that is either constrictive or too loose

These rules are established to help you stay safe and injury free. Violation of the above rules, or conduct that does not meet minimum accepted work standards, may result in discipline, up to and including discharge.

When working at different locations, employees are required to follow the above rules, as well as all location rules and procedures, and work in a manner that reflects positively on the company. Before operating any equipment at a customer location, permission must first be secured from the customer contact.

The Insurance Market is committed to providing safety- and health-related orientation and training for all employees at all levels of the company. The Insurance Market will maintain and support a program to educate and familiarize employees with safety and health procedures, rules and safe work practices. The training subjects and materials have been developed using industry best practices criteria and site-specific data.

The training may include, but is not limited to, the following:

1. Company-specific accident and incident data
2. Hazards associated with the work area
3. Hazards associated with a specific job or task
4. Operation of specific equipment
5. Personal protective equipment (PPE)
6. Emergency procedures
7. Employee accident reporting requirements
8. Return to work program
9. Any OSHA-required training not included or addressed above

Periodic Inspections

It is the policy of our company that workplaces are subject to periodic safety and health inspections to ensure implementation and execution of our policies and procedures as they relate to employees, contractors and vendors.

All employees are responsible for cooperating during these inspections, and managers and supervisors are responsible for initiating corrective actions to improve items discovered during walk-through inspections.

Incident Reporting

1. Any work-related injury or suspected injury must be reported to your supervisor, Job Site Foreman and to Human Resources. A **[insert form name]** form must be completed. Failure to promptly report an injury may result in a loss of workers' compensation benefits or disciplinary action.
2. Human resources will fill out a **[insert form name]** for the injured employee to take to the treating medical practitioner. The employee must return this form to human resources by the next business day.
3. After each doctor's appointment, the employee must report to a supervisor and human resources to review progress.
4. The Insurance Market provides light duty work for employees recovering from injury. Employees are required to return to light duty work as soon as the doctor allows.
5. An accident investigation will be conducted to determine the root cause of the accident. The injured employee, as well as any witnesses to the incident, will be asked to help with the investigation.

It is our goal to prevent work-related injuries from happening. We are always concerned when one of our employees is injured or ill due to a work-related condition. We believe that such absences represent a great cost both to The Insurance Market and to its employees, and we want our injured employees to receive the best possible medical treatment immediately to ensure the earliest feasible recovery and return to work.

The Insurance Market has a workers' compensation program available for employees who have suffered work-related injuries. The program's administrator will determine, based upon their guidelines, whether an employee is eligible for wage loss or medical expenses under that program.

The Insurance Market wants to provide meaningful work activity for all employees who become unable to perform all, or portions, of their regular work assignments. Thus, we have implemented a return to work program, which includes transitional or light duty work. The return to work program is temporary and not to exceed six months.

Employee Procedures

- All work-related injuries should always be reported immediately to your supervisor no later than the end of the shift on which the injury occurs.
- If there seems to be a reasonable connection between the incident and the use of drugs or alcohol, the employee may be asked to provide a urine and breath sample as soon as possible following the accident. If possible, urine and breath tests will be performed in conjunction with the necessary medical treatment.
- Employees must complete and sign a report of injury or illness form.
- When medical treatment is sought, injured employees must advise their supervisors that they are seeking treatment and obtain a return to work evaluation form. Regardless of the choice of physicians, the return to work form must be completed for each practitioner visit. The Insurance Market will not accept a general note stating only that you are to be off work.
- Under this program, temporary light-duty work is available for up to 60 days (with a review of your progress every 30 days) while you are temporarily unable to work in your regular job capacity. Transitional or light duty work beyond 60 days, up to a maximum of six months, will be evaluated on a case-by-case basis.
- If you are unable to return to your regular job, but are capable of performing transitional duty, you must return to transitional duty. Failure to do so will result in your not being eligible for full disability benefits under the workers' compensation program and may result in disqualification for certain employee benefits and, in some cases, be a basis for termination.
- Employees who are unable to work and of whose absences The Insurance Market approves must keep the company informed on a weekly basis of their status. Failure to do so will result in a reduction in benefits available and disciplinary action, up to and including termination from employment.
- If you are unable to return to your regular job or transitional duty, your absence must be approved under the Family Medical Leave Act (FMLA) program. For this purpose, you need to complete a family medical leave request form and submit it to the human resources department. You must also have your practitioner complete both the return to work evaluation form and return to work request /physician's authorization form.
- Employees who are not eligible for leave under FMLA must return to light duty or regular work if at all possible. If you are unable to return to any available work, your job position may be filled after a reasonable time. When able to do so, you will be entitled to return to a suitable position if available and consistent with any limitations. However, you must keep The Insurance Market regularly informed of your status and any changes in your condition.
- Employees must provide a return to work form indicating they are capable of returning to full duty. Permanent restrictions will be evaluated on a case-by-case basis and relate to the performance of essential job functions. No permanent light duty positions will be created.
- Cooperate with our third-party administrator and provide accurate and complete information as soon as possible so that you receive all benefits to which you are entitled. If you have problems or concerns, please contact the human resources department.

General Emergency Guidelines

Employees should review the following guidelines to prepare for an emergency.

- Stay calm and think through your actions.
- Know the emergency numbers: Fire/Police/Ambulance/911
- Internal emergency number **(Insert Number if Applicable)**
- Human resources **(Insert Number or extension)**
- Page **(Insert number and instructions if applicable)**
- Operator "0"
- Know where exits are located.
- In the event of any emergency, do not take elevators; use the stairs.
- Do not hesitate to call or alert others if you believe that an emergency is occurring; you will not be punished.
- First aid supplies and emergency equipment are located in **(insert location)** for use by those who are authorized and properly trained.

Evacuation

- Employees will be notified of a fire alarm either by the fire alarm system or by a paged announcement.
- Upon becoming aware of a fire alarm, employees should immediately evacuate the facility without delay to retrieve personal belongings or to wait for co-workers. Also, all doors should be closed as the last person passes through. Use of elevators is prohibited during fire alarm situations.
- Supervisors should be the last people to leave the area. Check the job site to be sure that all personnel have evacuated.
- Any employee having a mobility, visual, hearing or other condition that may hinder them from becoming aware of an emergency or evacuating should request special assistance through human resources.
- Upon exiting the building, all personnel should report for a head count.
- If any employee is missing, an immediate report should be made to the incident commander who will in turn report to the first available fire department officer.
- Employees should stay together in a group so that periodic updates on the situation can be issued.
- The order to re-occupy a job site or building will be issued by the incident commander.
- In the event of inclement weather, the incident commander will make arrangements for all personnel to move to shelter.

Fire Safety

- Employees should alert other persons in the immediate hazard area.
- Any employee can activate a fire alarm or call **(insert name)** to page an emergency announcement.
- Trained employees can use a fire extinguisher, following these guidelines:

  P=Pull the safety pin
  A=Aim the nozzle at the base of the fire
  S=Squeeze the operating lever
  S=Sweep side to side covering the base of the fire

**When using a fire extinguisher, all employees in the vicinity must always stay between the fire and an exit, staying low and backing away when the fire is extinguished.*

**If the fire is too hot or too smoky, employees are encouraged to evacuate immediately, discarding the fire extinguisher.*

- Employees should notify the incident commander of the location of the fire. He or she will relay this information to the fire department.

Medical Emergency

- Upon discovering a medical emergency, employees must call 911.
- Employees should notify a supervisor and report the nature of the medical emergency and location.
- Employees may stay with the person involved, being careful not to come in contact with any bodily fluids.
- A supervisor will send two persons (greeters) to the entrance to await the fire department. One person should call and hold an elevator car. Often, two fire department units will arrive, so the second greeter should wait at the entrance to receive the second unit while the first greeter escorts the fire department personnel to the scene.
- Employees in the immediate vicinity of the emergency, but not directly involved, should leave the area.
- Human resources will make any necessary notifications to family members of the person suffering the medical emergency.

Severe Weather

- The supervisor will monitor a weather alert radio. If a severe weather report is issued, she/he will immediately page the following announcement: (insert announcement). This announcement will be repeated three times.
- Employees will shut down all equipment and will be instructed where to go for safety. The supervisor will take the weather radio with her/him. When the severe weather warning is cancelled, she/he will send runners to advise that it is safe to return to work areas. A general announcement will also be made.

FIRE DEPARTMENT: _____

TELEPHONE: _____

POLICE DEPARTMENT: _____

TELEPHONE: _____

EMERGENCY MEDICAL SERVICES (AMBULANCE): _____

TELEPHONE: _____

HOSPITAL: _____

TELEPHONE: _____

DOCTOR: _____ **ADDRESS:** _____

TELEPHONE: _____

FACILITY TELEPHONE NUMBERS:

PROJECT NAME/NUMBER: _____

ADDRESS: _____

TELEPHONE: _____

SITE SUPERINTENDENT: _____

Cell/Home TELEPHONE: _____

CLIENT CONTACT: _____

OFFICE TELEPHONE: _____

Cell/Home TELEPHONE: _____

The Insurance Market does not tolerate harassment of our job applicants, employees, clients, guests, vendors, customers or persons doing business with us. Any form of harassment related to an employee's race, color, sex, religion, national origin, age, citizenship status, veteran status or handicap is a violation of this policy and will be treated as a disciplinary matter. For these purposes, the term harassment includes, but is not limited to, slurs, jokes or other verbal, graphic or physical conduct relating to an individual's race, color, sex, religion or national origin; sexual advances; requests for sexual favors and other verbal, graphic or physical conduct of a sexual nature. Violation of this policy by an employee shall subject that employee to disciplinary action, up to and including immediate discharge.

Examples of conduct prohibited by this policy include but are not limited to:

- Unwelcome sexual flirtation, advances or propositions;
- Verbal comments related to an individual's age, race, gender, color, religion, national origin, disability or sexual orientation;
- Explicit or degrading verbal comments about another individual or his/her appearance;
- The display of sexually suggestive pictures or objects in any workplace location, including transmission or display via computer;
- Any sexually offensive or abusive physical conduct;
- The taking of or the refusal to take any personnel action based on an employee's submission to or referral of sexual overtures; and
- Displaying cartoons or telling jokes that relate to an individual's age, race, gender, color, religion, national origin, disability or sexual orientation.

Harassment of our employees in connection with their work by non-employees may also be a violation of this policy.

If you believe that you are being subjected to workplace harassment, you should:

- Tell the harasser that his or her actions are not welcome and they must stop, if you feel comfortable enough to do so.
- Report the incident immediately to your manager, the human resources manager or the employee relations department.
- Report any additional incidents that may occur to one of the above resources.

Retaliation of any kind against an employee who reports a suspected incident of sexual harassment is prohibited. An employee who violates this policy or retaliates against an employee in any way will be subject to disciplinary action up to and including termination.

Any employee who feels that she/he has been threatened should immediately report their concern to the supervisor and to human resources.

If any person is observed exhibiting threatening behavior or making threatening statements, the person discovering the situation should warn others in the area and immediately notify human resources, staying away from the person exhibiting threatening behavior.

Depending upon the level of concern, the police department (911) should be called immediately.

Never attempt to confront any person exhibiting threatening behavior.

If you have reason to believe that events in your personal life could result in acts of violence occurring at work, you are urged to confidentially discuss the issue with human resources so that a prevention plan can be developed.

Robberies

1. Greet all customers that come into the restaurant.
2. If an argument or fight breaks out on the premises, call the police, and do not use physical force.
3. Do not be drawn outside the restaurant for any reason.
4. Do not try to physically stop a shoplifter or robber.
5. Keep the robbery as short as possible – do not resist or argue with a robber.
6. Keep your hands visible at all times.
7. Warn the robber of the movements you are going to make, such as reaching for a bag or opening the cash register.
8. Do not chase or follow the robber as he leaves; call the police.
9. Do not pull a weapon if you are being held up.

Employees and former employees, who are, have been or will be exposed to toxic substances or harmful physical agents, such as noise, can have access to exposure and medical records maintained by the company upon request.

To: All drivers of The Insurance Market
Effective: 04/11/2025

- This policy applies to:
    - Vehicles owned, leased or rented to The Insurance Market.
    - Personally owned vehicles driven by employees on behalf of The Insurance Market.

The following policy has been established to encourage safe operation of vehicles and to clarify insurance issues relating to drivers and The Insurance Market.

- All drivers must have a valid driver's license.
- Motor vehicle records will be checked periodically. Driving privileges may be suspended or terminated if your record indicates an unacceptable number of accidents or violations. Should your record fall into our insurance carrier's guidelines of an unacceptable driver, your employment may be terminated.
- Your supervisor must be notified of any change in your license status or driving record.

When operating your own vehicle for The Insurance Market business:

- Your Personal auto liability insurance is the primary payer. The Insurance Market's insurance is in excess of your coverage.
- You should carry at least $(insert amount) per occurrence liability coverage. Evidence of insurance coverage is to be provided to The Insurance Market each year by a copy of your policy's declaration page or a certificate of insurance.
- The Insurance Market is not responsible for any physical damage to your vehicle – you must carry your own collision and comprehensive coverage.
- You must accurately report your mileage for expense reimbursement.

In the event of an accident:

- Take necessary steps to protect the lives of yourself and others.
- Comply with police instructions.
- Do not assume or admit fault – others will determine liability and negligence after thorough investigation.
- Report the accident to The Insurance Market as soon as possible.

By signing this document, you are agreeing that you have read and understood the vehicle use policy and will comply with all of its provisions.

_____ _____

Employee's Signature Date

The following chart serves as a guideline for evaluating an employee's motor vehicle record (MVR). An employee with an MVR grade of poor may not be insurable by our insurance carrier, thus jeopardizing his or her employment status. Note that any major violation results in a poor score.

Minor Violations	Number of at-fault accidents			
	0	1	2	3
0	Clear	Acceptable	Borderline	Poor
1	Acceptable	Acceptable	Borderline	Poor
2	Acceptable	Borderline	Poor	Poor
3	Borderline	Poor	Poor	Poor
4	Poor	Poor	Poor	Poor
Any Major violation	Poor	Poor	Poor	Poor

Minor Violation	**Major Violations**
All moving violations not listed as a major violation.	▪ Driving under influence of alcohol/drugs ▪ Failure to stop/report an accident ▪ Reckless driving/speeding contest ▪ Driving while impaired ▪ Making a false accident report ▪ Homicide, manslaughter or assault arising out of the use of a vehicle ▪ Driving while license is suspended/revoked ▪ Careless driving ▪ Attempting to elude a police officer

Hazard Communication

1. All The Insurance Market employees have a right to know what chemicals they work with, what the hazards are and how to handle them safely.

2. Safety Data Sheets (SDS) are documents provided by the supplier of a chemical. SDS detail the chemical contents, associated hazards, and general safe handling guidelines. At The Insurance Market, the SDS collection is located at [insert location]. Employees are free to utilize the SDS as needed.

3. General rules for handling chemicals in an office environment are:

    - Read all label warnings and instructions.
    - Follow instructions for quantity – more is not always better.
    - Minimize contact with chemicals – use double-layer cloths or gloves to protect your skin and keep your face clear of the area to reduce inhalation.
    - Always wash your hands after handling chemicals.
    - If a chemical enters your eye(s), immediately hold open the injured eye(s) and rinse with clean, cool water for 15 minutes. Then be sure to report the injury immediately.
    - Any questions or concerns regarding chemicals should be reported to your manager or human resources.

4. All chemical containers must be labeled to identify contents and hazards. Standardized pictograms, denoted by red frames, will be required on all chemical labels regardless of whether the shipment is domestic or international.

<table>
<tr>
<td>Health Hazard

• Carcinogen
• Mutagenicity
• Reproductive toxicity
• Respiratory sensitizer
• Target organ toxicity
• Aspiration toxicity</td>
<td>Flame

• Flammables
• Pyrophorics
• Self-heating
• Emits flammable gas
• Self-reactives
• Organic peroxides</td>
<td>Exclamation Mark

• Irritant (skin and eye)
• Skin sensitizer
• Acute toxicity (harmful)
• Narcotic effects
• Respiratory tract irritant
• Hazardous to ozone layer</td>
<td>Gas Cylinder

• Gases under pressure

Flame Over Circle

• Oxidizers</td>
<td>Corrosion

• Skin corrosion/burns
• Eye damage
• Corrosive to metals

Environment*

• Aquatic toxicity
*under EPA jurisdiction</td>
<td>Exploding Bomb

• Explosives
• Self-reactives
• Organic peroxides

Skull & Crossbones

• Acute toxicity (fatal or toxic)</td>
</tr>
</table>

Bloodborne Pathogens

1. Blood and other bodily fluids can carry pathogens, which are capable of causing diseases in others. This includes HIV, which leads to AIDS, and hepatitis.

2. Because we cannot tell by looking at a person if they are infected with a pathogenic disease, we must take precautions following an illness or injury when bodily fluids are released.

3. In the event of a person losing bodily fluids, stay away from the area and warn others to do the same. You can still stay close to the ill/injured person to support him/her, just be sure to stay out of contact with any bodily fluids.

4. In the event that you find spilled bodily fluids, a syringe or other contaminated medical materials, do not attempt clean up by yourself – immediately call human resources or a manager for instructions.

Personal Protective Equipment (PPE)

Inspect PPE prior to each use. Do not use damaged PPE. You are required to maintain and keep PPE clean.

Respirable Crystalline Silica

Employees will take steps to limit their exposure to respirable crystalline silica in accordance with OSHA standards. A final rule from OSHA that sets the permissible exposure limit (PEL) for respirable silica to 50 micograms per cubic meter of air (50 µg/m3) will come into effect on June 23, 2018. Starting on this date, employees must follow The Insurance Market's written exposure plan for respirable silica at all times. Also starting on this date, employees who are exposed to levels of respirable silica at or above the PEL for 30 or more days a year will be offered medical examinations at least once every three years. These medical examinations will be offered to employees exposed to silica levels at or above OSHA's action level for respirable silica (25 µg/m3) for 30 or more days a year beginning on June 23, 2020.

Fire Prevention

1. Smoking is only allowed in designated exterior smoking areas.
2. Clean exhaust systems regularly and empty grease traps to prevent accumulation of grease and oily residues on surfaces.
3. Package and remove garbage and trash frequently.
4. Keep tables with candles away from walls and draperies.
5. Keep combustible materials a safe distance from cooking equipment.
6. Clean ducts and flues regularly.
7. Check electrical cords for wear and tear regularly.
8. Only trained and authorized employees are allowed to use a portable fire extinguisher in the event of an emergency.

Electrical Safety

1. With the exception of independently fused multi-tap cords for computers, extension cords are not allowed.
2. Keep electric cords out of areas where they will be damaged by stepping on or kicking them.
3. Turn electrical appliances off with the switch, not by pulling out the plug.
4. Turn all appliances off before leaving for the day.
5. Never run cords under rugs or other floor coverings.
6. Any electrical problems should be reported immediately.

The following areas must remain clear and unobstructed at all times:

- Exit doors
- Aisles
- Electrical panels
- Fire extinguishers

Lifting

1. Plan the move before lifting; ensure that you have an unobstructed pathway.
2. Test the weight of the load before lifting by pushing the load along its resting surface.
3. If the load is too heavy or bulky, use lifting and carrying aids such as hand trucks, dollies, pallet jacks and carts, or get assistance from a co-worker.
4. If assistance is required to perform a lift, coordinate and communicate your movements with those of your co-worker.
5. Position your feet 6 to 12 inches apart with one foot slightly in front of the other.
6. Face the load.
7. Bend at the knees, not at the back.
8. Keep your back straight.
9. Get a firm grip on the object using your hands and fingers. Use handles when they are present.
10. Hold the object as close to your body as possible.
11. While keeping the weight of the load in your legs, stand to an erect position.
12. Perform lifting movements smoothly and gradually; do not jerk the load.
13. If you must change direction while lifting or carrying the load, pivot your feet and turn your entire body. Do not twist at the waist.
14. Set down objects in the same manner as you picked them up, except in reverse.
15. Do not lift an object from the floor to a level above your waist in one motion. Set the load down on a table or bench and then adjust your grip before lifting it higher.
16. Never lift anything if your hands are greasy or wet.
17. Wear protective gloves when lifting objects that have sharp corners or jagged edges.

Ladders & Stepladders

1. Read and follow the manufacturer's instructions label affixed to the ladder if you are unsure how to use the ladder.
2. Do not use ladders that have loose rungs, cracked or split side rails, missing rubber foot pads or are otherwise visibly damaged.
3. Keep ladder rungs clean and free of grease, and remove all buildup.
4. Do not place ladders in a passageway or doorway without posting warning signs or cones that detour pedestrian traffic away from the ladder. Lock the doorway that you are blocking with the ladder, and post signs that will detour traffic away from your work.
5. Do not place a ladder at a blind corner or doorway without diverting foot traffic by blocking or roping off the area.
6. Allow only one person on the ladder at a time.
7. Face the ladder when climbing up or down.
8. Maintain a three-point contact by keeping both hands and one foot or both feet and one hand on the ladder at all times when climbing up or down the ladder.
9. Always face the ladder when performing work, and do not lean backward or sideways from the ladder. Do not jump from ladders or step stools.

10. Do not stand on tables, chairs, boxes or other improvised climbing devices to reach high places. Use the ladder or stepstool.
11. Do not stand on the top two rungs of any ladder.
12. Do not stand on a ladder that wobbles, or that leans to the left or right of center.
13. When using a straight or extension ladder, extend the top of the ladder at least 3 feet above the edge of the landing.
14. Secure the ladder in place by having another employee hold it if it cannot be tied to the structure.
15. Do not move a rolling ladder while someone is on it.
16. Do not place ladders on barrels, boxes, loose bricks, pails, concrete blocks or other unstable bases.
17. Do not carry items in your hands while climbing up or down a ladder.

Housekeeping

1. Do not place materials, such as boxes or trash, in walkways and passageways.
2. Sweep debris surrounding equipment, trash receptacles or dishwashing stations to prevent slips, trips and falls.
3. Mop up water around drinking fountains, drink dispensing machines and ice machines immediately.
4. Do not store or leave items on stairways.
5. Do not block or obstruct stairwells, exits or accesses to safety and emergency equipment such as fire extinguishers or fire alarms.
6. Do not block the walking surfaces of elevated working platforms, such as scaffolds, with tools or materials that are not being used.
7. Straighten or remove rugs and mats that do not lie flat on the floor.
8. Remove any protruding nails from exposed surfaces or bend them down into the lumber by using a claw hammer.
9. Return tools to their storage places after using them.
10. Use caution signs or cones to barricade slippery areas, such as freshly mopped floors.

Kitchen Personnel Safety

1. Do not remove safety guards provided on the equipment. When a safety guard is removed for the purpose of making repairs or cleaning, replace the guard before the equipment is put into operation.
2. Do not place heated pots or pans in a position such that the handles are protruding over the edge of range, table or counter.
3. Do not fill pots, pans, buckets or cookers more than 2/3 full.
4. When adding ingredients to hot liquids, add small portions at a time to prevent splashing.
5. Use the release valve to release pressure before opening pressurized steam kettles or pressure cookers.
6. Transport hot liquids in closed containers.
7. Use carts for moving large, hot items such as coffee urns, containers of hot water or containers of hot food.
8. Use the cart wheel locking lever to prevent movement while removing items from the cart.
9. Turn off gas supply and electrical current for appliances when they are not in use.
10. Turn off circuit breakers to kitchen cooking equipment when cleaning the equipment.

Glassware

1. Do not place drinking glasses inside each other or stack glassware that is not meant to be stacked.
2. Carry one rack of glassware at a time.
3. Visually inspect all glassware for cracks or chips before handling: If you discover chips or cracks, dispose of the glass or glasses in the appropriate receptacle.
4. Do not use a drinking glass to scoop ice – always use the metal scoop or pan.
5. When a glass is broken in the ice bin, poor hot water into the bin to melt down the ice, letting the melted ice empty through the drain and removing the glass using a whisk broom and dust pan. Then, hose down minute pieces of glass into the drain with clean water, and wipe the bin dry with a towel before refilling it with ice.
6. Do not submerge hot glass in cold water or submerge cold glass in hot water.

Slicers

1. Turn off slicers before making measurements, adjustments or repairs.
2. Do not stop looking at what you are slicing while you are using a slicer.
3. Do not place your hand on top of the blade guard while you are operating the slicer.
4. Wear a wire mesh or Kevlar glove when cleaning the exposed edge of the slicer knife.
5. Do not remove the safe operating instruction labels from the slicer
6. Place meat on the slicer, and slide the guard over the end of the meat opposite the blade.
7. Set the machine to the desired slicing width.
8. Turn the switch to the 'on' position.
9. Grip the handle on the chassis guard with your right hand and the handle on the machine with your left hand.

10. Slide the chassis back and forth to achieve the desired amount of sliced meat.

Knives/Sharp Instruments

1. When handling knife blades and other cutting tools, direct sharp points and edges away from you.
2. Cut in the direction away from your body when using knives.
3. Use a knife that has been sharpened; do not use knives that have dull blades.
4. Do not use knives that have broken or loose handles.
5. Do not use knives as screwdrivers, pry bars, can openers or ice picks.
6. Do not leave knives in sinks full of water.
7. Do not pick up knives by their blades.
8. Carry knives with their tips pointed toward the floor.
9. Do not carry knives, scissors or other sharp tools in your pockets or an apron unless they are first placed in their sheath or holder.
10. Do not attempt to catch a falling knife.
11. Store knives in knife blocks or in sheaths after using them.
12. Do not use honing steels that do not have disc guards.

Mixers

1. Do not put your hands in the mixing bowl while the mixing bowl and mixer are in operation.
2. Use the stomper to push meat through the grinder attachment of a mixer.

Ovens

1. Use oven mittens when removing hot food from the oven.
2. Clear a space on the table for placing hot food before removing the food from the oven.
3. Wear eye protection, rubber gloves and apron when using an oven cleaner.

Microwave Ovens

1. Do not operate a microwave oven if it has a bent door, broken hinges/latches or cracking in its seals.
2. Use caution when removing hot items from the microwave.
3. Do not place metal containers or other metal objects in microwave ovens.
4. Do not place meat in the microwave that weighs less than or greater than the manufacturer's capacity limits posted on the microwave door.

Refrigerated Cooler

1. If required by your manager, wear a back belt/brace when stocking shelves.
2. Check for loose product on the top of the cases prior to removing a case when restocking shelves.

Dishwasher

1. Wear rubber gloves when washing and sanitizing dishes and cooking equipment.
2. If glassware breaks in the sink, use tongs to remove the large fragments of glass, open the drain and run the water to wash any remaining small glass fragments down the drain.
3. Remove all chipped or cracked dishes and glassware from use.

Storeroom/Stockroom:

1. Stack heavy or bulky storage containers on middle and lower shelves of the storage rack.
2. Do not stack boxes, cases or packages of product above the number or height recommended by the supplier. Check with your manager if you are unsure.
3. Do not use razorblades, screwdrivers or knives that were not supplied by the company to open boxes or cases.
4. Do not lift slippery or wet objects; use a hand truck.
5. Follow the safe handling instructions listed on the label of the container or listed on the corresponding Safety Data Sheet (SDS) when handling each chemical stored in the stockroom.
6. Do not smoke while handling flammable chemicals or chemicals labeled as such.
7. Do not store chemicals labeled “flammable” near sources of ignition, such as space heaters.
8. Do not handle or load any containers of chemicals if their containers are cracked or leaking.
9. Obey all safety and danger signs posted in the workplace.

Compactor Safety

1. Only authorized persons may operate the trash compactor.
2. Open the loading door, and place empty cartons and other trash into the loading chute.
3. Do not load chemicals, flammable materials or hazardous waste into the compactor.
4. Check the gauge frequently in order to determine when the compactor is full.
5. Make sure the loading door is closed and the interlocks are engaged before starting the compactor.
6. When the gauge registers as full, push the start button for the trash to be compacted.
7. Refer to proper lockout/tagout procedures before attempting to remove obstacles.
8. Never climb inside the compactor unit.

Hazardous Materials

1. Follow the instructions on the label and in the corresponding Safety Data Sheet (SDS) for each chemical product used in your workplace.
2. Use personal protective clothing or equipment (PPE) such as neoprene gloves, rubber boots, shoe covers, rubber aprons and protective eyewear when using chemicals labeled flammable, corrosive, caustic or poisonous.
3. Do not use protective clothing or equipment that has split seams, pin holes, cuts, tears or other signs of visible damage.

4. Each time you use your gloves, wash them before removal by using cold tap water and normal hand washing motion. Always wash your hands after removing the gloves.

Machine Safety

1. Do not remove, alter or bypass any safety guards or devices when operating mechanical equipment such as mechanical power presses, press brakes, metal working lathes, radial arm saws, drills, horizontal mill, punch press or when bending or forming materials.

2. Replace guards before starting the machine, as soon as possible after making adjustments or repairs.

3. Do not try to stop a workpiece as it goes through any machine. If the machine becomes jammed, disconnect the power before clearing the jam.

4. Do not wear loose clothing, jewelry or ties around machinery where it could become stuck.

5. Read and obey safety warnings posted on or near any machinery.

6. Long hair must be contained under a hat or hair net regardless of gender.

Hand Tool Safety

1. Do not continue to work if your safety glasses become fogged. Stop work and clean the glasses until the lenses are clear.

2. Tag worn, damaged or defective tools "Out of Service," and do not use them.

3. Do not use a tool if the handle surface has splinters, burrs, cracks or splits.

4. Do not use impact tools such as hammers, chisels, punches or steel stakes that have mushroomed heads.

5. When handing a tool to another person, direct sharp points and cutting edges away from yourself and the other person.

6. Do not carry sharp or pointed hand tools such as screwdrivers, scribes, chisels or files in your pocket or apron unless the tool or your pocket is sheathed.

7. Do not perform make-shift repairs to tools.

8. Do not throw tools from one location to another or from one employee to another.

9. Transport hand tools only in tool boxes or tool belts. Do not carry tools in your hand or clothing, especially when using a ladder.

Hand Truck Safety

1. When loading hand trucks, keep your feet clear of the wheels.

2. Do not exceed the manufacturer's load-rated capacity. Read the capacity plate on the hand truck if you are unsure.

3. Place the load so that it will not slip, shift or fall. Use the straps, if they are provided, to secure the load.

4. For extremely bulky or pressurized items, such as gas cylinders, strap or chain the items to the hand truck.

5. Tip the load slightly forward so that the tongue of the hand truck goes under the load.

6. Push the tongue of the hand truck all the way under the load that is to be moved.

7. Keep the center of gravity of the load as low as possible by placing heavier objects below the lighter objects.

8. Push the load so that the weight will be carried by the axle and not the handles.

9. If your view is obstructed, ask a spotter to assist in guiding the load.

10. Do not walk backward with the hand truck unless you are going up ramps.
11. When going down an incline, keep the hand truck in front of you so that it can be controlled at all times.
12. Move hand trucks at a walking pace.
13. Store hand trucks with the tongue under a pallet, shelf or table.

Office Safety

1. Do not work on any computer or other electrical office machines if your hands are wet or if you are standing on damp floors.
2. Never use carbon tetrachloride for typewriter cleaning.
3. Do not mount pencil sharpeners so that they protrude beyond the edges of desks or tables.
4. Do not stand on a swivel chair.
5. Do not raise the seats on swivel chairs beyond the point where your feet can touch the floor.
6. Do not compact material in the waste basket with your hands or your feet.
7. Do not use cardboard boxes as waste receptacles
8. Do not leave file drawers open; always use the handles to close them.
9. Do not stack file cabinets on top of one another.
10. Open one file cabinet drawer at a time.
11. Put heavy files in the bottom drawers of file cabinets.

Food Safety

1. Separate raw, cooked and ready-to-eat foods while shopping, preparing or storing.
2. Keep refrigerator surfaces clean and sterilized.
3. Wash hands thoroughly before and after shifts and at regular intervals during shifts.
4. Refrigerate perishable food products promptly, and defrost foods properly.

Food Service

1. Employees must use dry pot holders or towels to handle hot or frozen items.
2. Employees must cap all open flames before pushing banquet carts.
3. Lids must be placed on coffee pots and pots of hot liquids before picking them up to move them.
4. Employees must use a dry towel or an oven mitt when taking plates out of the plate warmers.
5. Employees must never submerge hot glass in cold water or submerge cold glass in hot water.
6. Employees may never scoop ice from the ice machine with a drinking glass.
7. At least two workers should carry tables during banquet room set up or tear down.

As a condition of employment, I agree to the following company rules regarding the sale and distribution of alcoholic beverages.

1. I have completed The Insurance Market's formal liquor liability training program. Any questions I had regarding the program have been fully explained to me to my satisfaction.
2. I will not sell beer, ale, wine or liquor to any person that is not of legal drinking age at the time of the sale.
3. I will not sell any beer, ale, wine or liquor to any person who appears intoxicated or is acting disorderly.
4. I understand the state, county and city laws regarding the legal hours of the day during which I may sell beer, ale, wine or liquor to a customer. I will not sell or serve beer, ale, wine or liquor to anyone during the restricted hours.
5. I will not purchase any beer, ale, wine or liquor from my employer for the use or benefit of any underage person or any intoxicated person.
6. I understand The Insurance Market will only accept certain forms of personal identification as outlined in my training program, and I will accept no other form of I.D. from anyone purchasing beer, ale, wine or liquor.
7. If any customer does not clearly appear to be at least 30 years old, I will request acceptable identification and verify that the customer is of legal age before making the sale.
8. I understand that if I do make an illegal sale of beer, ale, wine or liquor, I may be personally arrested and charged with a criminal offense. If I am found guilty I could be fined, jailed or both. I understand I am personally responsible for my attorney fees as well as paying any assessed fines.
9. I understand that any infraction of The Insurance Market rules concerning the sale of beer, ale, wine or liquor could result in automatic termination.
10. I understand that my activities will be monitored by The Insurance Market as well as by state and local law enforcement investigators.

I have read, understand and agree to comply with the liquor liability policy rules as stated above.

_____

Employee Signature

_____

Date

The Insurance Market is firmly committed to your safety. We will do everything possible to prevent workplace accidents and are committed to providing a safe working environment for all of our employees. We value you not only as an employee but also as a human being critical to the success of your family, the local community and The Insurance Market. You are encouraged to report any unsafe work practices or safety hazards encountered on the job. All accidents/incidents (no matter how slight) are to be immediately reported to the supervisor on duty.

A key factor in implementing this policy will be a strict compliance with all applicable federal, state, local and The Insurance Market policies and procedures. Failure to comply with these policies may result in disciplinary action. Respecting this, The Insurance Market will make every reasonable effort to provide a safe and healthful workplace that is free from any recognized or known potential hazards. Additionally, The Insurance Market subscribes to these principles:

1. All accidents are preventable through implementation of effective safety and health control policies and programs.

2. Safety and health controls are a major part of our work every day.

3. Accident prevention is good business. It minimizes human suffering, promotes better working conditions for everyone, holds The Insurance Market in higher regard with customers and increases productivity. This is why The Insurance Market will comply with all safety and health regulations which apply to the course and scope of operations.

4. Management is responsible for providing the safest possible workplace for employees. Consequently, management of The Insurance Market is committed to allocating and providing all of the resources needed to promote and effectively implement this safety policy.

5. Employees are responsible for following safe work practices, company rules and for preventing accidents and injuries. Management will establish lines of communication to solicit and receive comments, information, suggestions and assistance from employees where safety and health are concerned.

6. Management and supervisors of The Insurance Market will set an exemplary example with good attitudes and strong commitment to safety and health in the workplace. Toward this end, management must monitor the company's safety and health performance, working environment and conditions to ensure that program objectives are achieved.

7. Our safety program applies to all employees and persons affected or associated in any way with The Insurance Market operations. Everyone's goal must be to constantly improve safety awareness and to prevent accidents and injuries.

Everyone at The Insurance Market must be involved and committed to safety. This must be a team effort. Together, we can prevent accidents and injuries and keep each other safe and healthy in the workplace.

By signing this document, I confirm the receipt of The Insurance Market's employee safety handbook. I have read and understood all policies, programs and actions as described, and agree to comply with these set policies.

_____ _____

Employee Signature Date