



HUB
International

Presents **Fiorito on Insurance**

With **Bob Fiorito**



where you ask for references on how the claims were handled. At HUB International Northeast, we have a very experienced staff with a combined history of more than 190 years with the organization handling our extensive portfolio of restaurants. They represent our customers daily and help get claims resolved in a timely fashion.

It's important to work with an insurance professional who can

advise you about the latest coverage options and new products in the marketplace; one who truly understands the insurance needs of a new restaurant or food service business. To learn more about finding the right coverages for your new business or for a complimentary analysis of your current insurance program, contact Robert Fiorito at 212-338-2324 or robert.fiorito@hubinternational.com.

Claims Management, An Important Part Of Your Operations

Claims management is a very important part of a restaurateur's operations. Too many times, the first notice of a claim comes from an attorney filing a lawsuit. More likely than not, when this happens, management is already behind the curve because of missing information on what occurred. To eliminate any debate surrounding a claim at your establishment, it is important for responsible business owners to have a formal program in place for filing incident reports as soon as they happen.

The first step is to create a standard reporting form that is simple for the manager on duty to complete on-site. Advise them to notify you of the incident so that you can immediately forward to your insurance broker for reporting purposes until you have more information on the incident. Beware that often times, late reporting of a claim could result in a denial by the insurance carrier, especially, if the restaurateur had knowledge of the incident and failed to report.

As a precaution, even if you think nothing will materialize from it, file an incident report with your insurance carrier. Do not be concerned about it affecting your insurance rates because it will be added to your file for reporting purposes only. If it does manifest itself into a claim, you will be covered by your insurance carrier.

When choosing an insurance broker, claims should be one area



HUB can serve all your insurance needs

- Trade Name Restoration > Business Interruption > General Liability > Liquor Law > Employment Practices Liability > Workers' Compensation > Disability > Benefits > Personal Insurance > Umbrella > Property > Health

HUB International is a leading insurance broker with over 3,000 restaurant and food service clients across America. We offer a complete menu of insurance products from top-rated companies, at pricing that will be to your taste.

HUB International Northeast

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