

**BRET DIXON
INSURANCE**

**POINTS OF
INTEREST**

- **Redesigned website**
www.bretdixonins.com
More informative and easier to use than ever before!
- **We will be switching to our 'summer hours' on Memorial Day, May 30th. The office will close at 2:30 on Fridays. Don't wait until the last minute if you have urgent matters.**

WACKY FACTS:

The largest beer-selling establishment in the world is the Mathaser, Bayerstrasse 5 in Munich, Germany where daily sales reach 84,470 pints. It was established in 1829, destroyed in World War II and rebuilt by 1955. It seats 5500 people.

Quarterly Newsletter

SPRING 2005

Loss Control-Why Use 'Preferred' Vendors?

A couple of issues back, we did a piece trying to help you understand why insurance companies make such a fuss about complying with loss control issues. Hopefully, we were able to shed some light on the subject for you. This time, our aim is to save you time and money.

On our website, we keep a list of different loss control contractors. We have for some time now. If you've checked it out, you may have noticed some of them listed in red instead of black text. Why is this you ask?

While the difference in their quality of work may be negligible at best, some vendors are much better at getting the documentation to

us. That's what your insurance company is really looking for—a licensed contractor's name at the top of a receipt attesting that they've done the work that they've been professionally trained to do. With that, you won't hear another peep from us or your insurance company for another six months about loss control.

Problems arise when less-than reputable operations crop up and start servicing your equipment. Maybe they do shoddy work or aren't licensed and bonded. Insurance companies are getting wise to such vendors and many maintain 'unacceptable' lists—

contractors they won't honor receipts from.

It may not seem like a big deal, but when you have to get another vendor to come do something that was already done, and have to dig deeper in your pocket for it, you're not going to be happy. That's why we keep our list. The ones listed in red are those who work well with our internal loss control dept. Some offer discounts to our clientele or members of various industry associations. Next time you need your equipment serviced, be sure to check our website first. You may be saving yourself from a big ordeal later on.

Buy or Sell your Equipment Online

Do you need to add seating capacity but can't afford brand new tables and chairs? Is your insurance company making you either get your hoods cleaned regularly or get rid of your stove? Whether you're looking to expand or contract your business operations, we may be able to help.

One of the new features on our website is the

"Marketplace" section. This is a page where we'll list new or used equipment for sale absolutely free of charge.

Log onto our website, www.bretdixonins.com. Click the link on the left-hand side that says "Classifieds". We organize the equipment by four categories: Kitchen, Dining Room, Entertainment, and Other.

If you have something you'd like to sell, click the 'Advertise' button and complete the information needed to list your equipment. To help protect your privacy, we'll only list your first name and a phone number and/or email address. The name of your business isn't listed, only the city.

Bret Dixon Insurance

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Niche Writers of the
Restaurant & Tavern Industry

BDI on the web:
www.bretdixonins.com

Do Your Patrons a Favor

A recent study has shown that having that one last drink, could cost one of your patrons a lot more than the few dollars they pay you. In fact, it could wind up costing them roughly \$4,435.

A recent 3 month study by the Iowa Alcoholic Beverages Division interviewed Operating While Intoxicated offenders in order to determine the full impact of a first-time .08 BAC offender who drives drunk and is not involved in an accident. The study does assume that the person pleads guilty to the charge.

After crunching the numbers, the \$4435 breaks down as follows:

- \$57 for vehicle towing and storage
- \$20 for driver's license reinstatement
- \$23 for new driver's license

- \$200 civil penalty on driver's license
- \$900 annual insurance increase
- \$390 for interlock "blow & go" device installation
- \$1000 OWI criminal penalty fee
- \$250 OWI classes
- \$45 OWI substance abuse evaluation program fee
- \$250 probation administration fee
- \$900 attorney fees
- \$400 in missed wages

Not only for your sake, but for the sake of your customers, it's always good to encourage designated drivers and alternative forms of transportation. Drivers with BAC levels under .15 can eventually get the offense

expunged from their record, but still faces 1 year of probation and 100 to 200 hours of community service. Drivers over .15 face mandatory two-day jail sentence and up to one year.

The possibilities get infinitely worse should the driver be involved in an accident. Given current jury awards and settlements, accidents ranging into the hundreds of thousands of dollars are commonplace. Not only is the driver going to be sued in such an event, more than likely so is your establishment. So if the paying customer sitting on the other side of your bar won't take the responsible action, you and your employees should. It will wind up saving everyone a lot of headaches and money in the end.