



RESTAURANT CLAIM SCENARIO

Safeguarding Success: Protecting your Workforce

Sarah is the owner of the hottest new restaurant in town, which has been fully booked since opening. One night, during the dinnertime rush, her head chef, John, accidentally cuts his hand with a knife, resulting in a deep laceration that requires stitches. John is unable to work until his injury heals.

John files a worker's compensation claim. Thankfully, Sarah worked with her insurance agent to secure the right insurance coverage, including workers' compensation. This policy covered John's medical expenses and lost wages while he could not work. The insurance policy would also cover any legal fees if a lawsuit were filed.

Without this insurance policy, Sarah would have to cover these costs out of pocket, leading to potential financial strain.

For more information, please reach out to your insurance agent.



Each claims scenario is strictly documented for illustrative purposes only and provides an example of what a policy could cover. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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