



Hotels, Hospitality and Leisure Intelligence:

# Hotel and restaurant catering



# Operational Processes

Operational Processes

Risk Features

Material Damage  
and Business  
Interruption Hazards

We know that your clients take risk management seriously and that it plays a key role in the service you offer. We've produced this guide to highlight the controls and prevention measures your clients can take to help reduce the risks associated with catering in the hospitality sector.

## Trade overview

### Process

One of the greatest exposures associated with the hospitality sector is catering. Hotels, restaurants and pubs cater for a variety of cuisines and a host of different cooking methods. Fire and food hygiene are significant risks, as well as front of house slips and trips, particularly for customers.

The overheating of oils and fats can cause kitchen fires. Fire can spread rapidly via the kitchen extract ducting system which can result in a significant loss. The build-up of fats and oils is part of the issue and highlights the need for a good cleaning and maintenance regime within the kitchen.

Allergens and hygiene issues are essential considerations in food preparation which come with serious consequences for the safety of customers.

Slips and trips in self-serve areas and from general spillages are regular sources of insurance claims with changes in floor level and poor-quality lighting leading to potential injury.



# Risk Features

Manufacturing Processes

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### **Business Interruption**

Reputation is a major consideration in this sector. Media reports of incidents are quick to circulate which can drive away customers, many of whom will never return making re-starts difficult for all but the largest chains. It remains essential that business owners, in the immediate aftermath of an incident, put out positive messages quickly to provide confidence and reassurance. Social media can help in building a story that customers can buy into and support.

Location can impact on a restaurant or pub's ability to restart quickly, especially if the business is seasonal in tourist areas. Remote locations mean access to specialist contractors and transporting of materials can be challenging. Listed properties can extend the rebuild period.

Another consideration is the loss of key staff such as a Head Chef, if the premises are closed for an extended period.

### **Public and Products Liability**

Key hazards relating to public and product liability are slips, trips, falls and food hygiene related issues. Loss of reputation will be of great concern to any hospitality business. A Hazard Analysis and Critical Control Points (HACCP) control system should be in place to control food safety and to manage storage, handling and preparation. 'Clean as you go' policies must be in place, both back and front of house, to prevent slips, trips and falls.

In addition, the premises layout should be closely considered at the design stage (such as during refurbishment) to ensure any changes in floor level don't introduce an increased risk. Adequate lighting should be provided to help ensure employees and customers can move safely around the premises. Such considerations are particularly relevant for fire safety and evacuation. It's essential that an adequate fire risk assessment is undertaken and regularly updated to take account of the overnight accommodation provided. Regular maintenance and testing of fire alarm systems and other control measures must be completed and recorded.



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### Material Damage

The maximum safe cooking temperature with oils is around 205°C and cooking is typically done at lower temperatures. However, a small increase to around 230°C can cause flammable vapours to be produced. Spontaneous ignition can occur between 310°C and 360°C. As the oil ages with use (and darkens in colour through oxidation), the lower the safe working temperatures need to be. Clearly, regular oil changes are essential, as are the use of temperature thermostats and non-resettable safety cut out devices, which should be regularly tested.

Fire risk in kitchens isn't limited to deep fat fryers. Salamander grills and char broilers also generate high levels of oil and grease.

A build-up of fats, oil and grease (FOG) can accumulate on cooker canopies, filters or baffles and internal surfaces of plenums and the extract ducting system. Baffles and filters should typically be cleaned weekly, but ducting will need specialist contractors to determine the frequency of cleaning based on the grease layer depth, which is directly influenced by the number of hours and type of cooking undertaken.

The resulting cleaning frequency can vary from once a year to monthly in some severe cases.

Installing a suitably designed and approved fire suppression system for commercial kitchens will provide an effective solution to a cooking fire. Wet chemical systems deploy automatically over the cooking appliances (or manually if a faster response is safe to release) with clean up in hours, not days. Activation of the system should be linked to automatic shutdown of the cooking equipment gas or electricity supply.

This, however, cannot be a substitute for a good cleaning regime, rather it supports an integrated method of protection.

### Employers Liability

Main casualty hazards for catering include cuts, burns, slips, trips, falls and manual handling injuries. These can be divided into back and front of house, however proper staff training and appropriate work wear and footwear are considered essential to prevent most issues.

Training provided to employees should include good manual handling techniques, food safety and hygiene, glass and cleaning policies. Other features to be aware of are lone working and violence or abuse of staff. Sound procedures need to be established and communicated to protect those at risk.



# Common Material Damage and Business Interruption Hazards

Manufacturing Processes

Risk Features

Common Material  
Damage and Business  
Interruption Hazards

The tables below highlight some specific hazards present in catering environments, along with the associated controls which will help prevent major loss of physical property. Generic risks resulting from arson, electrical sources and waste are not mentioned here.

## Features always present

Hazard	Control
Overheating of oils/fats.	<ul style="list-style-type: none"><li>■ Training of staff.</li><li>■ Work within the safe temperature range.</li><li>■ Thermostatic controls and a non-resettable high temperature cut out devices should be used.</li><li>■ Regular oil replacements are essential and spillages should be addressed promptly.</li><li>■ No unattended processes.</li><li>■ Provision of fire blanket and Class F fire extinguisher.</li><li>■ Installation and ongoing maintenance of Ansul R102 fire suppression system (or similar approved system).</li></ul>
Build-up of grease on baffles, filters and within ductwork.	<ul style="list-style-type: none"><li>■ Weekly cleaning of grease baffles or filters.</li><li>■ Deep clean of the full length of kitchen extraction system at 3, 6 or 12 month intervals, depending on usage in accordance with Standard TR19 Grease: Fire Risk Management of Grease Accumulation within Kitchen Extract Systems.</li></ul>



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## Common Material Damage and Business Interruption Hazards

### Features sometimes present

Hazard	Control
Poor waste management.	<ul style="list-style-type: none"><li>Waste receptacles to be stored as far away as possible (ideally 10 metres).</li></ul>
Ignition of flambé lamps.	<ul style="list-style-type: none"><li>Potential for ignition if the lamp comes into contact with flammable vapour. Don't refuel or change cartridge indoors.</li></ul>
Ignition of tandoori clay ovens.	<ul style="list-style-type: none"><li>Ensure ovens are CE marked, have electric ignition and flame failure shut off.</li></ul>
High fire risk buildings such as those constructed with lightweight timber frame or modular buildings.	<ul style="list-style-type: none"><li>Consider the construction as extract ducting passes through the wall or roof. Fire rated ducting should be used.</li></ul>



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## Common Material Damage and Business Interruption Hazards

### Employer's Liability and Public Liability

Hazard	Control
Burns, cuts, slips, trips, falls and manual handling.	<ul style="list-style-type: none"> <li>Only trained staff to operate in kitchen areas. Training should be documented.</li> <li>Floor surfaces to be maintained in good condition with a 'clean as you go' policy enforced and monitored.</li> <li>Issue of non-slip footwear for staff is considered a positive feature.</li> </ul>
Risk of fire.	<ul style="list-style-type: none"> <li>Fire risk assessment completed.</li> <li>Staff trained and fire drills completed and reviewed.</li> <li>Control systems (e.g. fire alarm) maintained and tested.</li> </ul>
Violence to staff and lone working.	<ul style="list-style-type: none"> <li>Staff training and third-party monitoring and control procedures to be in place.</li> </ul>

Hazard	Control
Third-party slips, trips, and falls at front of house.	<ul style="list-style-type: none"> <li>Clean as you go policy/monitoring and staff training.</li> </ul>
Food safety and hygiene.	<ul style="list-style-type: none"> <li>HACCP policy with prompt investigation following complaints / notification.</li> <li>Traceability of food / product.</li> <li>Staff trained to appropriate food safety and hygiene levels.</li> <li>Allergen policy and control.</li> <li>Correct food storage arrangements and stock rotation.</li> </ul>



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