

Minimizing Curbside Pickup Risks

Curbside pickup has quickly emerged as a popular and convenient food service option for restaurant owners and customers alike. These operations allow restaurant owners to continue serving customers who prefer off-site dining, while giving customers the ability to receive their food orders without even having to exit their vehicles.

Despite the benefits of curbside pickup, however, these operations also carry a range of risks for restaurant owners to consider. Specifically, curbside pickup can lead to increased employee safety hazards, heightened liability concerns and a greater potential for service mishaps. If your restaurant currently offers or is considering implementing curbside pickup, review this guidance to learn more about the risks associated with such operations and how to properly mitigate them.

Curbside Pickup Risks

There are several curbside pickup risks for your restaurant to keep in mind. The most common concerns associated with these operations include:

- **Employee safety issues**—Having your employees take on the responsibility of carrying customers' food orders out to their vehicles and accepting payments can make them vulnerable to various safety risks, such as:
 - **Slip and trip incidents**—Any uneven surfaces (e.g., cracks or potholes), obstructions (e.g., vegetation or litter) or poor lighting in your restaurant's parking lot could lead to employees experiencing slip and trip injuries during the curbside pickup process—especially in adverse weather conditions (e.g., rain, ice or snow).
 - **Struck-by incidents**—The presence of moving vehicles in your restaurant's parking lot or adjacent streets could result in employees being struck by motorists while handing food orders to customers or carrying orders across the lot, potentially causing severe or fatal injuries. If the lot is not attached to your property—thus requiring staff to cross a busy street or enter traffic to access it—employees' risk of being struck by moving vehicles could be even greater.
 - **Robbery and assault incidents**—Because employees who conduct curbside pickup operations may carry cash from customer transactions, they face an elevated risk of being targeted in robbery and assault incidents. This is because criminals may take advantage of employees being isolated from the rest of their co-workers during the curbside pickup process and leverage this as an opportunity to rob them of any cash. In some cases, robbery incidents could be violent in nature—resulting in employees being physically assaulted. These incidents are typically more prevalent in the evening, when there is reduced visibility.
- **Liability problems**—Apart from employee safety issues, curbside pickup operations can also present elevated liability risks. Namely, increased vehicle traffic in your restaurant's parking lot due to such operations could contribute to collisions—whether that entails two motorists hitting each other or a motorist striking a dine-in customer as they walk toward the restaurant's entrance. Either way, your restaurant could be held liable for any injuries or

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damages that occur on your property in the midst of the curbside pickup process.

- **Service struggles**—Lastly, curbside pickup operations can heighten the possibility of service mishaps. Without a proper system in place for labeling and verifying customers' food orders, there's a higher likelihood that customers could end up with incorrect orders or not receive their orders whatsoever. For instance, employees may become overwhelmed and rushed during peak business hours, causing them to give a customer the wrong order by mistake. Because the order will be concealed in to-go packaging, the customer may not notice their order is incorrect until it's too late. In addition, a noncustomer could approach the curbside pickup area and falsely claim that an order is theirs, leaving the actual customer without their order. Such service struggles could upset customers, resulting in poor reviews and reputational damages.

Preventing Curbside Pickup Concerns

With these risks in mind, utilize the following measures to help limit curbside pickup risks at your restaurant:

- **Establish a designated pickup area.** Select a curbside pickup area that is as close to the entrance of your restaurant as possible. Try to avoid choosing an area that would require employees to walk across the parking lot or a busy street. Make sure this area provides ample parking spots for customers and promotes a safe, smooth flow of traffic. Further, equip the area with adequate lighting and security cameras to enhance visibility and deter potential criminals. Label the designated curbside pickup area with clear signage and parking spot markings.
- **Ensure proper housekeeping.** Keep the parking lot—especially the designated curbside pickup area—in good condition by regularly inspecting it for any cracks, potholes or other uneven surfaces and making repairs as needed. Implement an effective housekeeping regimen to ensure the area remains

clear of any obstructions that could create slip and trip hazards. Be sure to follow additional precautions in adverse weather conditions to prevent potential injuries. This may include routinely shoveling snow, de-icing the area with salt and installing slip-resistant mats at the restaurant entrance to protect against the presence of excess moisture.

- **Protect your employees.** Provide employees with proper training and ensure they are physically capable of handling curbside pickup tasks before allowing them to assist with such operations. Have employees wear reflective vests when conducting curbside pickup tasks to make them highly visible to approaching motorists.
- **Implement cashless ordering.** To eliminate the need for employees to carry cash during the curbside pickup process, consider utilizing cashless ordering. This entails having customers either pay online before picking up their food order, or having them pay with a credit or debit card upon receiving their order through a curbside point-of-sale device.
- **Communicate with customers.** Clearly explain your restaurant's curbside pickup protocols to customers when they place their food orders—whether that be over the phone or online. Ensure they have clear instructions on when to retrieve their order, where to park and how to communicate that they have arrived. Make sure customers know to remain inside their vehicles during the curbside pickup process. Utilize an organized system to ensure all orders are properly labeled, and have employees verify customers' names and the contents of their orders before completing each transaction.
- **Secure proper coverage.** Finally, make sure to consult a trusted insurance professional to help assess your restaurant's unique curbside pickup risks, establish effective loss control measures and secure appropriate coverage—including workers' compensation and general liability insurance.

For more risk management guidance, contact us today.