

Protect your food service business and employees



Nationwide® has been proudly serving businesses for nearly 100 years, so you can count on us to protect yours. We'll help you identify simple solutions to prevent injuries and keep your business running smoothly.

Did you know?¹

The median lost days for an injury in food service =

6 days

1 in 5 food service injuries requires more than 30 days away from work.

Top 5 food service injuries²

Slips and falls

28%

happen from the same level

Cuts and lacerations

45%

are caused by knives or other utensils

Burns and scalds

78%

are caused by hot objects, steam or fluids

Strains and sprains

42%

are related to lifting

Struck by objects

44%

are from a falling object

Tips for avoiding these risks

Slips and falls

- Use anti-slip mats and require employees to wear appropriate nonslip footwear
- Promptly clean up any spills, and keep walkways clear of obstacles
- After mopping, follow up with a dry mop

Cuts and lacerations

- Store knives and utensils safely and securely
- Keep knives sharp for optimal performance
- When possible, wear cut-resistant gloves for added protection
- Avoid stacking glasses directly on top of one another

Burns and scalds

- Use oven mitts for hot items
- Avoid overfilling pans
- Clearly communicate about hot surfaces
- Wear proper clothing and personal protective equipment (PPE) while cooking
- Follow manufacturer guidelines for hot grease or oil
- Let hot liquids cool before moving them

Strains and sprains

- Avoid lifting above shoulder height or below knee level
- Keep maximum weight lifted to under 30 pounds and limit excessive reaching
- Use carts or equipment for heavy items, and train employees on proper lifting techniques

Struck-by injuries

- Use secure shelving that's properly installed and designed for the intended load
- Avoid placing heavy items on high shelves
- Reduce overhead reaching
- Ensure that items are stable and not stacked
- Keep workspaces clean and organized

Employee safety is essential for a strong business

We're ready to be your one-stop shop for all of your Small Commercial insurance needs, making it easier and less stressful to manage your policies. Let's partner on workers' compensation and risk management solutions that help protect your employees and keep your food service business thriving.



[Review our library of food service industry safety resources.](#)

To learn more about your coverage options, contact your Nationwide territory manager or agent today!



¹ "Number of nonfatal occupational injuries and illnesses involving days away from work, restricted activity, or job transfer (DART), days away from work (DAFW), and days of restricted work activity, or job transfer (DJTR) by industry and number of days, and median number of days, private industry, 2021-2022," bls.gov/iif/nonfatal-injuries-and-illnesses-tables/case-and-demographic-characteristics-table-r65-2021-2022.xlsx.

² "Injuries, Illnesses, and Fatalities: Survey of Occupational Injuries and Illnesses Data," U.S. Bureau of Labor Statistics, bls.gov/iif/nonfatal-injuries-and-illnesses-tables.htm#summary (November 8, 2024).

Products are underwritten by Nationwide Mutual Insurance Company and affiliated companies, Columbus, Ohio, and are subject to underwriting guidelines, review and approval. Products and discounts might not be available to all persons in all states. © 2025 Nationwide CMO-2136AO (04/25)