



California Fast Food Safety Association

CA Fast Food Safety Association Pricing Tool

- 5% group discount applied to Workers' Compensation premium
- 5% account completion discount applied when BOP is written
- 10% Franchise discount

Up to 40% Schedule Credits

CA Fast Food Safety Association Value Proposition

- Dedicated Loss Control consultants that can help you and your insured's develop an effective loss control plan
- Dedicated Home Office Association Team to help with your marketing efforts
- All classes may qualify for Preferred Pricing in Truck Insurance Exchange, Farmers Insurance and Mid-Century Insurance
- Farmerskey.com– a "Free" Human Resource for our insured's to help with employment issues and "Best Practices" in managing risk (EPLI)

Workers Compensation

Disability, Medical Payments, Survivor Benefits, Rehabilitation employers Liability coverage

Property

Provides coverage for building(s) and/or business personal property as described in the policy declarations.

Auto

Provides coverage for business auto(s); BI/PD, Medical Payments, UM, Physical Damage, Optional Equipment & towing

Liability

Provides coverage should the business owner become legally obligated to pay damages as a result of business operations

EPLI

Provides coverage for discrimination, wrong termination, sexual harassment, negligent promotion or retention and much more

CA Fast Food Safety Association Membership Benefits

- Achieve a safer, more efficient work environment
- Quarterly Safety Newsletters
- Analysis of injuries and accidents and recommendation of safety programs
- Loss Control Services-Surveys, Loss History Analysis, Loss Control Programs, safety training material and New Loss Control website: MySafetyPoint.com

CFFSA Membership is now
FREE!

California Fast Food Safety Association

Kevin Osborne-Administrative Agent for Farmers Insurance Group

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July 1, 2017

California Fast Food Safety Association

***Group Number** 8H

***Membership:** A group Workers' Compensation program has been Established for the members of the California Fast Food Safety Association. Solicitation and enrollment of California Fast Food members is open to all California agents. Applicants must be members of the franchises listed below.

***Administrative Agent:** Kevin Osborne (96-59-334)
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***Eligible States:** California

***Governing Classifications:** 9079(8) - Restaurants—Fast Food—All Employees
Must have at least 51% of the principle payroll assigned to class code 9079(8)

***Anniversary Date of Group:** July 1

***Renewal Date:** (no common renewal date)

***Membership Advantages:** - 5% group discount applied to members' premium
- New in business is acceptable per manual pages

***Membership Fee and**

Membership Application: - **Membership is now FREE.** Add additional locations at
No cost
- Insurers/Members must receive newsletters by email

C.F.F. c/o Kevin Osborne Insurance Agency
1419 Burlingame Ave., CA 94010
Phone: (650) 347-1717
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***Special Underwriting:** - All new business submissions must be accompanied by a Prior carrier face sheet and 1 to 5 year loss history
- Each participant must have an effective loss control safety Program or agrees to implement such a program with Farmers Assistance
- Members must have a 3 year loss ratio of 35%
- Members must have a minimum 120% experience Modification
- Participants must have been in the business a minimum of one Year
- A prior carrier face sheet and 1 to 4 years of loss experience Depending on time in business must accompany all new Business submissions
- Business cannot be open after 11:00pm.*
- Each participant must have an effective loss control safety Program or agrees to implement such a program with Farmers Assistance

***Guidelines for fast food restaurants that is open after 11:00 pm:**

Eligible accounts:

1. Drive-through service only with secured pass through windows
2. Inside and outside security cameras
3. Must have inside restrooms only
4. Three or more employees including a shift manager in attendance At all times

Ineligible accounts:

1. 24—hour locations unless they represent less than 10% of the total Restaurant payroll
2. Evidence of robbery/burglary related claims

If written, the above criteria will be subject to loss control

***Association Products and Services:** - Quarterly safety committee meetings
- Newsletter
- Loss Control website
- MySafetyPoint.com

***Comments:** For a copy of the association application, contact the administrative Agent.

***Safety group associations are independent profit and non-profit organizations with their own membership rules, membership fees, special minimum premiums, special underwriting guidelines, anniversary dates, products, and services. They are not part of the Farmers Insurance Group of Companies and the guidelines and programs listed above are included for informational purposes only. Only approved associations can receive group discounts.**