

Daily Safety Tips for Food and Beverage

Meet tomorrow prepared



How the Daily Safety Tips program works:

The Daily Safety Tips program is designed as a comprehensive checklist that provides management with daily safety topics to communicate effectively throughout the year. Each tip is accompanied by a corresponding message that safety managers can use to implement and incorporate as a talking point. These talking points are useful for safety huddles, shift change meetings, and helping employees understand the importance of safety measures. Additionally, the checklist can be repurposed to meet specific business needs.

Manager's Role:

Managers play a crucial role in the Daily Safety Tips program. They must ensure that the Daily Safety Tip Checklist and Talking Points are incorporated and utilized by lead safety personnel to help:

- Generate safety awareness
- Take control, and reduce claims and related expenses, adding significant value to operations

Benefits:

Daily Safety Topics & Tips with Talking Points: Each day of the month is assigned a specific and essential safety topic, with corresponding messaging of a rotating schedule. Revisiting the safety topics throughout the year will help:

- Reinforce safety compliance and a safety mindset
- Help employees understand its importance keeping it top of mind
- Empower safety accountability

Wide range of essential topics covered include:

- Slip, trip and fall
- Fall prevention
- Manual material handling and Cutting safety
- Fire extinguisher safety

- Promote and heighten safety awareness
- Build a consistent and safer work environment year-round
- Sprinkler system testing
- Industrial rack/module safety
- And many other essential safety topics

Daily Safety Tips Checklist

The safety tips checklist offers daily safety topics with related Talking Points to enhance corresponding messaging for safety management to incorporate into morning or shift change meetings. The primary objective is to provide repetitive training and continue reinforcing safe practices and accountability among the workers, year-round.

Key Points

- **Repetitive Training:** Regularly revisit safety topics to help reinforce safe practices and accountability, fostering a culture of awareness and prevention
- Familiar and New Topics: The checklist includes a mix of well-known and new safety topics and insights to provide comprehensive safety education.
- Scenarios Covered: Although not exhaustive, the topics cover various scenarios that impact the safety and security of employees and the public, ensuring a broad understanding of potential hazards.

Safety is NO accident, and everyone's responsibility all day, every day.

It' is essential for management to:

- Schedule safety meetings regularly (e.g., daily, weekly, bi-weekly, or monthly).
- Ensure all employees are informed about the schedule and encouraged to attend.
- Review recent incidents, near-misses, and lessons learned.
- Discuss potential hazards in the workplace and verify appropriate responses to daily conditions.

Outline and reinforce appropriate safety measures.

By doing so, employees are kept well informed about potential hazards and the appropriate measures to take will contribute to a safer and more productive work environment.

Daily safety tips are grouped by month to help keep safety awareness ongoing throughout the year. Below is an example of the Daily Safety Tip Checklist with reference to how it can be used during safety discussions.

Tips designed to repeat for each grouping of months. (January / April / July / October)

Day	Safety Tips	Response: Talking Points
	Tip of the Day (Start-up Conversation)	Response: Incorporate Talking Points: into a start-up conversation. Below is an example based on the topic of Fire Safety.
1	Do you know where the closest fire extinguisher is located and how to use it?	Fire extinguishers should be clearly visible to all personnel. Employees should understand how to operate an extinguisher effectively, unless the company policy dictates only designated personnel are authorized to use them. What does your policy say?

		January / April / July / October
Day	Safety Tips	Response: Talking Points
1	Place the serrated edge of the aluminum foil box face down after use.	Hands and wrists can be caught on serrated edges and be cut or scratched.
2	Examine both ends and seams of cans and press each end separately.	Reject cans if the opposite end bulges or the pressed end springs back.
3	Food handlers should be free from boils or infectious disease.	Human contamination is one of the common sources of foodborne illnesses.
4	Are exit discharges properly maintained?	Seldom-used doors may be critical exits in case of fire or another emergency. All exits should lead to safe areas of refuge and be maintained in a serviceable condition. In the winter, ice and snow must be removed. In the summer, grass must be mowed. Solid walkways should be available in all weather conditions.
5	Proper extension cord use is important in preventing slips, trips, and falls.	The Consumer Product Safety Commission estimates that each year, about 4,000 injuries associated with electric extension cords are treated in hospital emergency rooms. Half the injuries involve fractures, lacerations, contusions, or sprains from people tripping over extension cords. Thirteen percent involve children under five years of age; electrical burns to the mouth accounted for half the injuries to young children. They estimate 3,300 residential fires originate in extension cords each year, killing 50 people and injuring about 270 others. The most frequent causes of such fires are short circuits, overloading, damage, and/or misuse of extension cord. Be sure to read the attached disclaimer tag next time you use an extension cord.
6	Never try to catch a falling knife.	Never try to catch a falling knife. You could receive a nasty cut for your trouble.

		January / April / July / October
Day	Safety Tips	Response: Talking Points
7	Do you know where the closest fire extinguisher is located and how to use it?	Fire extinguishers should be clearly visible to all personnel. Employees should understand how to operate an extinguisher effectively, unless the company policy dictates only designated personnel are authorized to use them. What does your policy say?
8	If I wear slip resistant shoes, will it fully protect me from slipping and falling?	Slip resistant footwear, while a very important component of any fall prevention program, is only part of a successful program. Proper flooring for the circumstance, good drainage, and strong cleaning and maintenance of the floors are also essential. Make sure your shoes are in good condition and fit well.
9	When you work with chemicals, you have a right to know	For each hazardous chemical you work with, you need to understand the safety and health hazards, as well as know proper precautions to take to keep yourself and others safe. If you have any questions about a product you work with, you should review the Safety Data Sheet (SDS).
10	Wash Hands	 Frequent hand washing helps to prevent the spread of colds, flu, and other communicable diseases. The US Centers for Disease Control suggests following these five steps every time: Wet your hands with clean, running water (warm or cold), turn off the tap, and apply soap. Lather your hands by rubbing them together with the soap. Lather the backs of your hands, between your fingers, and under your nails. Scrub your hands for at least 20 seconds. (Need a timer? Hum the Happy Birthday song from beginning to end twice.) Rinse your hands well under clean, running water. Dry your hands using a clean towel or air dry them.

		January / April / July / October
Day	Safety Tips	Response: Talking Points
11	All food containers must be properly labeled with common names.	Food, whether raw or prepared, if removed from its original packaging or container, should be stored in a clean, covered, nonabsorbent container until it is prepared and served. This is to prevent cross-contamination.
12	Store cleaned and sanitized wares and utensils off the floor and in a clean, dry location.	Keep clean surfaces clean and uncontaminated with floor-clean operations and insect- control applications.
13	Jewelry should not be worn when operating machinery.	Fingers, hands, and other body parts can be pulled into the machinery.
14	Have a "Wet Floor" sign in place before and after cleaning the floor.	Alert associates and guests to slippery conditions to prevent slips and falls.
15	Good shoes are essential to preventing slips, trips, and falls.	Shoes should be slip resistant and in good condition. Sports shoes are not all slip resistant. When you walk, your heel hits the ground first, so watch for wear and tear in the heel areas.
16	Practice good personal cleanliness.	Avoid touching your eyes, face, and mouth with gloves or hands that are dirty. Wash well and use barrier creams when necessary. Most industrial illnesses and skin rashes are the result of poor hygiene practices.
17	What is the two-person approach to slip, trip, or fall prevention?	Many times, a spill or trip hazard will be observed that cannot be immediately corrected. With a two-person approach, one associate stays in an unsafe condition while the other obtains the proper assistance, cleanup materials, caution signs, or barriers to keep visitors or associates away from the hazard.

	January / April / July / October		
Day	Safety Tips	Response: Talking Points	
18	Why do my shoulders ache after a hard day at work?	Are you practicing good posture? Although there may be other reasons for your shoulder ache, lack of proper posture is often the root cause. Lack of good upper body strength to safely perform your job duties may also be a contributing factor.	
		Consider the value of daily stretching as a key component of injury prevention.	
19	Be aware of broken glass when uploading bus tubs in the dish room.	Cuts may occur because of inattention to this detail.	
20	The spray curtains for the dishwasher should always be in place.	The spray curtains can prevent hot water, wastewater, and chemicals from the dishwasher from splashing on the floor.	
21	Be careful and methodical when moving banquet tables.	Moving too quickly can result in fingers being jammed and caught. It can also cause back strain if the table gets away from you.	
22	Light fixtures, fluorescent tubes and bulbs should always have protective covers.	Unprotected lights can result in broken glass in food.	
23	Maintain clear walkways through prep areas, the kitchen, and service corridors.	A minimum path of 44 inches should be maintained for exits. Maintaining this distance also removes trip hazards, so associates can flow safely and smoothly through walkways. Always place the chairs, racks, bars, etc., in the banquet aisle stacked neatly against the wall.	
24	Pallets should be maintained in good, safe operating condition.	Poorly maintained and damaged pallets could lead to materials falling off the racks and causing property damage and serious or fatal injuries. Ensure a plan is in place to monitor pallet storage frequently during the day. The unsafe conditions noted should be corrected immediately.	

		January / April / July / October
Day	Safety Tips	Response: Talking Points
25	Know your responsibility in every emergency.	 What would you do in the event of a Fire? Bomb threat? Active shooter? Weather event (flood, tornado, etc.)? Power outage? Serious employee accident?
26	What is safety accountability?	These may vary with different facilities. Safety accountability is a culture in which everyone, management, and associates, is accountable for safety - their own and their coworkers'. Do not ignore an unsafe act or an unsafe condition. With either issue, notify the appropriate manager, or correct or eliminate the unsafe condition .
27	Never leave an empty coffee pot on the warmer.	The coffee pot can shatter, causing various injuries.
28	Before you begin to lift an object	First, ask yourself if it is safe to perform a lifting task without help. If you answer is yes, stand close to the object, bend down at the knees, straddle it, get a good grip, and lift with your legs while keeping your back straight. If the item appears too heavy or bulky, use a mechanical device (e.g., hand cart, pallet jack) or ask a co-worker to help you lift the item.
29	What Personal Protective Equipment (PPE) is essential for your job?	Personal Protective Equipment, often called PPE, is required by many healthcare positions. It is one effective way to help protect you from illnesses and injuries. PPE may include gloves, facial masks, and other equipment. Your company has assessed where PPE is needed as part of an OSHA requirement. During a pandemic, additional PPE may be required.

	January / April / July / October		
Day	Safety Tips	Response: Talking Points	
30	Use good judgment and take action to eliminate unsafe acts!	Most injuries are the result of an unsafe act instead of an unsafe condition. Your actions can help to minimize unsafe acts, which can help prevent you from being injured.	
		For example, use good judgment and if an item is too heavy to lift, use a mechanical assist or co-worker to help lift it.	
31	Use a stepladder to reach high places.	Standing on alternate equipment (milk crates, chairs, etc.) may result in falls; straining to reach something can also result in back injuries and dropped products and equipment.	

		February / May / August / November
Day	Safety Tips	Response: Talking Points
1	Most foodborne illnesses occur because of cross- contamination, poor hygiene, and time/temperature abuse.	Foodborne illness can be the result of: *Cross-contamination can occur during processing, either before or after purchase. *Poor hygiene and bad habits. *Failure to follow time and temperature guidelines.
2	Cut prevention.	Some basic tips include storing sharp devices in designated areas, cleaning sharp items separately from other equipment, practicing safe handling during use of the sharp items, and never bypassing safety devices that are part of the devices. What exposures to cuts from equipment are there in your area?
3	Always maintain a clear line of vision when carrying an object, especially on stairs.	Obstruction of your clear sight line may occur when carrying more than one crate. This can result in trips and falls on steps and can lead to serious injuries.

		February / May / August / November
Day	Safety Tips	Response: Talking Points
4	Know your responsibility in every emergency.	 What would you do in the event of a Fire? Bomb threat? Active shooter? Weather event (flood, tornado, etc.)? Power outage? Serious employee accident? These may vary with different facilities.
5	Always slow down before walking through a swinging door.	Two people quickly approaching a swinging door from opposite directions can cause a major accident
6	Use correct cutting techniques.	Prevent cutting hands and fingers.
7	Fire extinguisher basics.	Use a fire extinguisher only if it is completely safe to do so. Make sure you have a clear path to the exit in case the extinguisher is not effective. If there is any danger at all from fire, smoke, fumes, or extreme heat, leave the area immediately and follow emergency protocols for a fire.
8	Check cargo carriers for odors and for evidence of holes, damage, or rodent activity.	 Foul smells can be caused by: Failure to clean the carrier prior to loading Decomposition of products prior to loading Improper refrigeration or freezer temperature Remember holes in cargo carriers invite vermin and other pests.

		February / May / August / November
Day	Safety Tips	Response: Talking Points
9	Did you move the mat?	Mats slide around on floors under some conditions and may need to be replaced to prevent falls. Mats placed at doorways should be against the door threshold.
		If you observe a mat that continually moves, discuss it with facilities management. Perhaps a different type of mat needs to be used or something can be done to eliminate the need for even having a mat in the area.
10	Exit signs with arrows should correctly reflect the direction of travel to exit the building.	There have been several deaths in fires because the arrows on the exit signs indicated an incorrect direction of travel. Little things matter.
11	Food storage shelves should be at least two inches (5.1 cm) from walls, six inches (15.2 cm) from the floor, and 18 inches (45.72 cm) from the ceiling.	Clearance will facilitate adequate air circulation and facilitate inspection and cleaning, which is essential.
12	Good shoes are essential to preventing slips, trips, and falls.	Shoes should be slip resistant and in good condition. Sports shoes are not all slip resistant. When you walk, your heel hits the ground first, so watch for wear and tear in the heel areas.
13	Never mix chemicals.	Mixing chemicals is potentially deadly. Most of us are not chemists, so we never know what the result will be or what the hazards associated with mixing certain chemicals.
14	Always wash your hands after using the restroom.	This is the easiest way to prevent foodborne illness.

		February / May / August / November
Day	Safety Tips	Response: Talking Points
15	Think about safety in all office areas.	Keep office areas free of clutter and walkways free of cords. For employees who regularly enter data into the computer, workstations should be adjusted for comfort and good ergonomic posture.
16	When do I report an injury or accident to my supervisor?	Report all incidents immediately to your supervisor and staffing company representative (if applicable).
17	Separate cutting boards should be used for raw and cooked foods.	Strict discipline must be maintained; use the color-coded cutting boards to prevent cross-contamination.
18	What does building a bridge mean regarding back safety?	You may occasionally bend over to pick up a piece of paper or other debris or items on the floor or ground. When you do, be sure to build a bridge. This simply means to support your upper body (which weighs significantly more than your lower body). This can be accomplished by placing one hand on your knee or inner thigh or on a stable item, such as a table or counter. This support of your upper body will lower the risk of injuring your lower back. In many industries, strains and over exertion injuries remain one of the top workers' compensation causes of loss.
19	Use cut-resistant gloves every time you pick up a knife.	It is so easy to prevent a cut.
20	When you do not have time to do it safely	If you do not take time to do an action safely, you may need to take time to recuperate from an on-the-job injury. What is more important?

		February / May / August / November
Day	Safety Tips	Response: Talking Points
21	Practice safe storage in all areas.	To help in strain prevention, a good rule of thumb is to store items you use most frequently on middle shelving, lightweight items on top shelving, and those boxes with multiple items you will pick out as needed on bottom shelving. Use a step stool or ladder to lessen overhead stretching.
22	De-escalation to prevent workplace violence.	Workplace injuries can occur because of the aggressive actions of customers, family members, friends, or fellow employees. It is important to be able to recognize any clues leading up to a violent act and know how to react so that the developing situation de-escalates.
		If you need refresher training, never be afraid to ask for it.
23	Do not overload server trays or bus tubs.	Make two trips or get help. Overloading server trays or bus tubs in order to quickly complete a task may lead to injury from strain, as well as dropped objects and spilled food.
24	Only use approved wine bottle openers.	Use of an unapproved opener can result in pinching and cutting of fingers.
25	A housefly can carry over six million microbes on its body and many more internally.	Prevent flies from nesting indoors by storing food properly and using good sanitation, maintenance, and housekeeping practices to remove and eliminate nesting places.
26	Heart disease	Heart disease is the leading cause of death for both men and women. According to the Centers for Disease Control (CDC) approximately 697,000 people die of heart disease in the United States every year.
		That is, one in every five deaths is caused by heart disease. To help prevent heart disease:
		Eat a healthy diet.
		Maintain a healthy weight.
		Exercise regularly.
		Do not smoke.
		Limit alcohol use.
27	Are floors in your work area free of slip, trip, and fall hazards?	In order to control needless falls, it is critical that every effort be made to ensure that walking areas are free of slip, trip, and fall hazards during all hours of the day. All employees are accountable for either correcting the hazards or alerting the appropriate party to address issues promptly.

		February / May / August / November
Day	Safety Tips	Response: Talking Points
28	What is ergonomics?	Ergonomics is the science that focuses on the relationship between workers and their work environment. When someone is making an ergonomic assessment of your work area, they are evaluating how best to fit your workplace specifically to you. This may involve office workstation adjustments, tool selection, job rotation and other factors. Be open to suggestions for improvement.
29	Maintain clear access areas in and out of the kitchen.	If the area becomes cluttered with portable equipment, the workflow is interrupted and incidents resulting in injury are more likely to occur.
30	Hand tools must be cleaned and sanitized after each use.	Hand tools must be cleaned and sanitized, either manually or mechanically, after each use. Hand tools include: • Knives • Scoops • Funnels • Whips • Spoons • Spatulas • Sifters • Strainers • Sieves • Ladle • Graters • Slicers • Peelers • Peelers • Forks • And other hand tools
31	Never pull out the tea basket while the tea is brewing.	Associates have been burned when overflowing water hits their hands from coffee and tea pots and baskets.

Zurich Resilience Solutions Daily Safety Tips for Food and Beverage

		March /June / September / December
Day	Safety Tips	Response: Talking Points
1	When setting down a loaded tray, prevent strain by keeping your back straight and using both arms to support the weight of the tray.	Always keep your back straight and use both arms to support the weight of the tray. Doing this can prevent unnecessary strain or back injury.
2	Always wear cut-resistant gloves when cleaning the slicing machine.	Cuts to the hands from the edges and corners of the filters occur frequently when gloves are not worn.
3	Rotate food on a first- in/first-out basis.	A FIFO (first in first out) system minimizes the risks of spoilage and contamination.
4	They say hindsight is a perfect science	However, having foresight can prevent incidents. Do your part in reporting hazards promptly.
5	Report burnt-out exit signs.	Exit signs are illuminated so they can be seen through the smoke of a fire. Without a properly functioning exit sign, an exit may not be visible during a fire.
6	Food handlers should wear hats, caps, hair nets or other effective hair restraints.	Hair in food is unsanitary and a real turnoff for guests.
7	Extension cord use	Unsafe use of extension cords can lead to fractures, cuts, contusions, and sprains, usually the result of a person tripping over them. Unsafe use can also result in fires from short circuits, overloading, and misuse. Extension cords should only be used in approved areas. They should always be in good condition and never be placed where someone may trip over them.

	March /June / September / December		
Day	Safety Tips	Response: Talking Points	
8	Storage rooms with electrical panels.	The areas directly in front of electrical panels should never be blocked. This poses a fire risk and may limit access if there is a need to get into the breaker box in an emergency.	
9	Prevent cross- contamination of working surfaces and equipment.	Clean and sanitize cutting boards, sinks, work surfaces, and equipment after each use.	
10	Cleaners, sanitizers, and pesticides must be clearly labeled and stored in areas physically separate from food products.	These storage areas must be locked and accessible to authorized personnel only.	
11	Hand washing basics.	 When washing your hands: Place hands together under water (preferably warm). *Apply soap (according to the manufacturer's directions) and rub your hands together for at least 20 seconds. Wash all surfaces well, including wrists, palms, backs of hands, fingers, thumbs, and under the fingernails. Clean dirt from under your fingernails. Clean dirt from under your hands. Use a towel to turn off the faucet. Dry your hands completely with a clean towel, if possible. If towels are not available, it is okay to air dry your hands. Pat your skin rather than rub to avoid chapping and cracking. Avoid turning off the water with your clean hands. Use your paper towel or elbow. Then use your towel to open any doors before towel disposal. 	

		March /June / September / December
Day	Safety Tips	Response: Talking Points
12	Needle stick injury prevention: is not just for nursing?	In the healthcare environment, food service workers may come in contact with needles left on food trays and workers in housekeeping may be exposed if needles are left in linens. Even office workers may be exposed to needles if used by others in public restrooms. While some employees have a higher probability of exposure to a needle and a resulting needle stick, all employees should be aware of their surroundings and take care when an unsecured needle syringe is observed. Never attempt to recap a syringe.
13	If you see food debris on the kitchen floor, pick it up.	Slips and falls remain the number one cause of injury at locations.
14	Report non-functioning lighting promptly.	Even though it may not be your job to change a burnt-out light bulb, it is everyone's job to report the outages to the department responsible promptly so that visibility and safety can be restored.
15	Use Personal Protective Equipment (PPE) to remove hot dishes from the microwave.	Using Personal Protective Equipment (PPE) when removing hot dishes from the microwave will prevent dishes from slipping and causing burns.
16	The common sources of salmonella infections are human carriers, cross- contamination, poor hygiene, and an unclean workspace.	 Human carriers are a major source of salmonella typhi contamination. Food workers can spread salmonella through: Cross-contamination during processing, either before or after products are purchased. Poor personal hygiene and habits. Failure to work with clean, sanitized cutting boards, knives, equipment, cloths, and utensils.
17	Watch those disabled ramps and speed bumps!	Being alert to your surroundings while walking outside on company property is essential. Avoid distracting behaviors like talking on phones, texting, and reading while walking. Inattentiveness may lead to falls over curbs and speed bumps or stumbling when there is a change in walking surface grade or slant due to disabled ramping onto sidewalks.

		March /June / September / December
Day	Safety Tips	Response: Talking Points
18	Will I get in trouble if I report that safety violation?	If your company practices a positive safety culture, reporting unsafe conditions and acts should be rewarded, not punished. Using this calendar as a daily reminder of your safety responsibilities shows that your company is acknowledging their commitment to safety.
19	Wear the correct Personal Protective Equipment (PPE) when handling or dispensing chemicals.	 Personal Protective Equipment (PPE) protects the skin, eyes, and respiratory system whenever chemicals may be splashed, sprayed, or dripped onto a person. PPE includes: Splash-proof goggles Gloves Masks Aprons
20	When you have an object to lift that is too heavy or bulky, get help!	Ask a co-worker for assistance. Remember, two backs are stronger than one!
21	Your safety audits/inspections are not complete until they are documented.	Documentation is proof that you did something. You should document safety audits/ inspections, safety meetings, safety warnings given to others, weather conditions, etc. Remember DDDD: Did not document, did not do.
22	Zero the slicer.	Slicers with blades left at the previous cut depth are a frequent source of serious cuts. Leave the work environment in safe condition.
23	Slow down in the kitchen and the buffet area.	Slow down in the kitchen and avoid slips and falls. It is saturation time, team.

		March /June / September / December
Day	Safety Tips	Response: Talking Points
24	Do not store heavy bulky object high.	When heavy items are stored in high places, strains, and other injuries, such as being struck in the face or head by a mishandled object, can occur. Store heavy and bulky items in the safety strike zone , which is the area between mid-chest and the knees in height.
25	Store knives properly after use.	Someone might inadvertently lean against an improperly stored knife and receive an injury.
26	Bend at your knees., save your back.	This old familiar message is still important.
27	Remove the deep fry- asked from oil before filling it with product.	Throwing food into hot oil can cause spitting and splashing, resulting in serious burns.
28	The door to the ice machine must be in the locked-open position before removing ice.	This may prevent the door from swinging closed and striking an associate on the head, arms, and hands.
29	Be careful when picking up/removing glass containers from the cooler.	Glass containers stored in coolers become slippery. You can lose your grip, causing glass to shatter and fly into people's eyes.
30	Watch those disabled ramps and speed bumps!	Being alert to your surroundings while walking outside on company property is essential. Avoid distracting behaviors like talking on phones, texting, and reading while walking. Inattentiveness may lead to falls over curbs and speed bumps or stumbling when there is a change in walking surface grade or slant due to disabled ramping onto sidewalks.
31	Anticipate Risk: A key phrase in accident prevention	By anticipating what could happen, it is possible to take safety steps to prevent an accident.



For a more comprehensive list of our services and to help you learn how you can protect your people, assets and the planet, please visit our website Zurich Resilience at: https://www.zurichresilience.com/

Contact us:

Zurich Resilience Solutions 880-982-5964 risk.engineering@zurichna.com www.zurichna.com/risk

The Zurich Services Corporation Zurich Resilience Solutions | Risk Engineering 1299 Zurich Way Schaumburg Illinois 60196-1056

This is a general description of services such as risk engineering or risk management services provided by Zurich Resilience Solutions, which is part of the Commercial Insurance business of Zurich Insurance Group and does not represent or alter any insurance policy or service agreement. Such services are provided to qualified customers by affiliates of Zurich Insurance Company Ltd, including but not limited to Zurich American Insurance Company, 1299 Zurich Way, Schaumburg, IL 60196, USA, and The Zurich Services Corporation, 1299 Zurich Way, Schaumburg, IL 60196, USA. The opinions expressed herein are those of Zurich Resilience Solutions as of the date of the release and are subject to change without notice. This document has been produced solely for informational purposes. All information contained in this document has been compiled and obtained from sources believed to be reliable and credible but no representation or warranty, express or implied, is made by Zurich Insurance Company Ltd or any of its affiliated companies (Zurich Insurance Group) as to their accuracy or completeness. This document is not intended to be legal, underwriting, financial, investment or any other type of professional advice. Zurich Insurance Group disclaims any and all liability whatsoever resulting from the use of or reliance upon this document. Nothing express or implied in this document is intended to create legal relations between the reader and any member of Zurich Insurance Group. Certain statements in this document are forward-looking statements, including, but not limited to, statements that are predictions of or indicate future events, trends, plans, developments or objectives. Undue reliance should not be placed on such statements because, by their nature, they are subject to known and unknown risks and uncertainties and can be affected by numerous unforeseeable factors. The subject matter of this document is also not tied to any specific service offering or an insurance product nor will it ensure coverage under any insurance policy. No member of Zurich Insurance Group accepts any liability for any loss arising from the use or distribution of this document. This document does not constitute an offer or an invitation for the sale or purchase of securities in any jurisdiction.

In the United States, risk engineering and risk management services are provided by The Zurich Services Corporation.

© 2025 The Zurich Services Corporation. All rights reserved.

A1-P0950621-A (02/25) P0950621

