ALLIANZ GLOBAL CORPORATE & SPECIALTY®

## FOOD ALLERGIES

**ALLIANZ RISK CONSULTING** 



### FOOD ALLERGIES CAN IMPACT YOUR BUSINESS!

Many people suffer from food allergies, an increasing problem with the variety of our food sources. In fact, the Food Allergy Research and Education (FARE) organization reports 32 million Americans have food allergies, there was a 377% increase in anaphylactic food reactions between 2007 and 2016, and a food allergy reaction sends someone to the hospital emergency room every 3 minutes. A food allergy incident involving your customer can affect your facility's reputation, lead to expensive litigation and damage your business profitability.

The following information can reduce this risk by helping you: recognize allergic reactions, learn how to prevent them, and know what to do when they occur.

Many people have adverse reactions to certain foods. Children are far more likely to have a food sensitivity, and often outgrow their food allergies. They are most often allergic to cow's milk, eggs, soy, wheat and peanuts. Centers for Disease Control and Prevention (CDC) experts estimate that from 4% of adults and 4 to 6% of children are prone to food-induced anaphylaxis.

#### WHAT ARE FOOD ALLERGIES?

Many people have adverse reactions to various foods. Intolerance to lactose (milk sugar) is most common. One survey indicated that up to 17% of U.S. households believe at least one member is food-allergic. While dietary intolerances are common, true food allergies which produce severe reactions are not. The following terms help to explain the difference:



- Food intolerance (or food sensitivity) is an adverse reaction to food that does not involve the immune system.
- Food allergy (or hypersensitivity) is an adverse reaction which involves the body's immune system.
- Anaphylaxis is a severe systemic reaction which sends the body into anaphylactic shock and, unlike food intolerance or food allergy, can result in death.

Any food can cause anaphylaxis, and as little as one-five-thousandth of a teaspoon has caused death. Peanuts cause up to half of reported cases. Tree nuts, shellfish, milk, eggs, wheat, soy, sulfites, monosodium glutamate (MSG) and fish are the other common sources of food allergens. Beans, berries, corn, Yellow Dye No. 5 and gum arabic are also known to cause problems.

#### WHAT ARE THE SYMPTOMS?

Anaphylaxis (the most severe allergic reaction) can cause severe symptoms in 5 to 15 minutes, although lifethreatening reactions may progress over a period of hours. The symptoms include: difficulty breathing, swelling or itching of the lips, mouth and/or throat, nausea, vomiting, diarrhea, itching, hives, eczema and redness of the skin, drop in blood pressure, loss of consciousness.

### WHAT SHOULD YOU DO ABOUT FOOD ALLERGIES?

- Provide accurate information on food ingredients for your staff
- Know what ingredients have been used and where to find the information.
- Establish a recipe management system to assure that food preparers will document any substitutions, particularly those containing common food allergens.
- Request ingredients from suppliers where labels are not clear.
- Provide food preparers with thorough information on sources of food allergies and how to read food labels.

# LEAVE THE RESPONSIBILITY FOR CHOOSING AN APPROPRIATE MEAL WITH THE CUSTOMER

- Help customers with information on food ingredients and food preparation.
- Assign a person on each shift to answer questions about food ingredients and meal preparation.
- Be direct in helping customers and be very clear on what you do not know.

### REMIND YOUR CUSTOMERS OF THEIR RESPONSIBILITIES

- Customers planning or hosting catered events, banquets and buffets should be asked to determine whether special meals will be needed for their guests with food allergies.
- Add a notice on your menu:
  - "Food allergies? Please notify your waitperson" or
  - "If you have any food allergy, please tell your server"

### IMPLEMENT PROCEDURES FOR SERVING CUSTOMERS WITH FOOD ALLERGIES

- Identify who will be responsible for monitoring meal preparation for a food-allergic customer.
- Provide guidelines for food preparers to prevent crosscontamination in the preparation of allergen-free foods.

#### PREPARE FOR EMERGENCIES

Train wait staff to recognize the symptoms of anaphylactic shock and post this information for their ready reference

- Establish a three person emergency team for each shift
- One staff member to stay with the afflicted customer
- One person to call emergency medical services
- One person to reassure other customers and provide prompt access for the emergency medical service
- Prepare your emergency team to take prompt action
- Instruct wait staff to inquire immediately when a customer shows symptoms of anaphylactic shock or appears to be in distress, and to notify your emergency team immediately
- Ask if the customer is carrying medication that will help
- Call "911" or other emergency medical assistance and alert them to the possibility of an allergic reaction
- Practice an emergency response
- Designate someone responsible for following up on an emergency
- Provide information on the incident, food ingredients and preparation for medical staff
- Gather information about the afflicted customer, and from employees and other customers who witness the incident
- Notify restaurant management and insurance representatives

### PREPARE FOR INCIDENTS THAT HAPPEN WITHOUT YOUR KNOWLEDGE

- Keep a record of your daily menus and food suppliers.
- Use a recipe management system and keep a record of ingredient substitutions for a minimum of two years.
- Maintain a schedule of table assignments for waitstaff.

### WHAT SHOULD BE DONE AFTER AN INCIDENT OCCURS?

After the emergency has been met, you will want to resolve the incident efficiently and economically, and get your business quickly back to normal. These are common sense steps you can take to preserve your rights and protect your reputation:

Promptly notify your insurance representative and your insurance carrier.

- · Document the incident, as soon as possible
- Develop a chronology of the event including times when the customer arrived, when the meal was served, when the incident occurred, when emergency medical assistance was called and when they arrived.
- Get names, phone numbers, and addresses of everyone in the customer's party, and of other customers who witnessed the incident, and note their comments.
- Have each employee who came in contact with the customer document their memory of the incident, including conversations with the customer or members of his/her party, any mention of dietary needs, requests for menu ingredients, mention of food allergies, etc.
- Record exactly what each person in the party was served and how much of each item served to the customer was consumed (if possible, preserve the customer's food and a copy of the meal order and payment documentation for your insurance carrier).
- Identify the recipes and list the name and quantity of any substitute ingredients used in the meals served to the customer and his/her party.
- Identify the sources (suppliers) of the food ingredients.

Provide information about the incident only to emergency medical staff and to your insurance carrier

- Instruct employees to refer all inquiries concerning the incident to your management.
- Designate a management representative to receive all inquiries or requests for information, keep a record to these requests, and refer them directly to your insurance carrier.
- Instruct employees not discuss the incident with members of the press or release recipes for the food served
- Do not admit fault or accept responsibility for the incident, alleged injury or related costs (refer all such issues to your insurance carrier).
- It is appropriate to show your concern for the welfare of your customers
- Call the afflicted customer to inquire about their health, express your concern and empathy for their situation.

#### **OTHER RESOURCES:**

- National Restaurant Association
  - https://www.restaurant.org/Articles/Operations/
     Allergy-friendly-practices-restaurant-guests
- Food Allergy Research and Education (FARE)
   https://www.foodgllosgy.org/
  - https://www.foodallergy.org/
- Centers for Disease Control and Prevention (CDC) https://www.cdc.gov/nceh/ehs/ehsnet/plain\_language/ allergy-practices.htm
- American College of Allergy, Asthma and Immunology
   https://acaai.org/allergies/types/food-allergy

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