

## 4 Unexpected Summertime Risks (And How to Manage Them)

Take care because some summertime activities can lead to real risks for your small business.



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When the warm weather sets in, you may notice a change around the office. Your employees may be more eager to take advantage of the nice weather. You may even see a spring in your own step. But while the sunny skies are a perfect excuse for fun and team-building events, be careful. Some summertime activities can lead to these four real risks for your small business.

### 1 Worker Injuries

Sunny days mean your employees are more likely to go outside and enjoy the weather. Unfortunately, eating lunch outside or joining the company softball league increases their chance of getting hurt. That's a concern for you as an employer for a couple of reasons:

- Employee injuries can mean missed workdays and lost productivity.
- You can be liable for some worker injuries.

Let's say you decide to host the company picnic during work hours, and an employee gets hurt. Typically, you may not be responsible for an employee's injury that happens at an event where participation is voluntary. However, a court may find you liable if workers had to choose between attending the event and losing out on pay.

You can avoid this problem by:

- Making it clear that participation is optional.
- Hosting events outside of normal working hours.
- Allowing employees to sit out of the event without penalty.

As a failsafe, it's smart to have [workers' compensation insurance](#) (your state may even require it). This policy helps cover an injured employee's medical expenses and lost wages. See how to keep your premium down in "[5 Ways Small-Business Owners Can Lower What They Pay for Workers' Compensation Insurance](#)."

### 2 Liquor Liability

Hosting happy hour at the office or serving booze at the company picnic can put your business at risk, too. State liquor laws sometimes make the employer liable for an inebriated employee's actions. But you may [mitigate some of your liability](#) by making it clear that participation isn't mandatory.

You can also encourage your employees to drink responsibly by:

- Limiting the amount of available alcohol.
- Offering cab or ride-share vouchers.
- Serving heavy appetizers.
- Asking employees to behave responsibly.
- Moving the event offsite.

Your [general liability insurance](#) may include liquor liability coverage, which may pay for legal expenses if you're held responsible for damage an overserved employee causes. If yours doesn't, talk to your insurance agent about adding it to your policy.

### 3 Seasonal Hires

When your employees go on vacation during the summer, you may want some temporary help to fill work gaps. Or perhaps your business sees an uptick in sales during the summer. Either way, seasonal employees can help pick up the slack.

However, there's always some risk involved with bringing in new people, even if they're only around for a few months. For instance, you want to make sure you...

- **Find and train quality employees.** Cast a wide net to get a good pool of candidates. The suggestions in "[5 Tips for Finding Seasonal Workers](#)" from Monster.com can help. Once you bring a new employee in, train them in workplace safety to reduce the chance of occupational injuries.
- **Meet your legal obligations.** According to the IRS, you're required to [pay employment taxes](#) on part-time and seasonal employees. You might also want to look into your healthcare responsibilities. The financial blog The Balance notes you may have to provide [healthcare for seasonal employees](#) to comply with the Patient Protection and Affordable Care Act (ACA).
- **Get workers' compensation insurance.** Hiring staff usually requires more workers' comp coverage. Depending on your industry and state laws, you may need to cover part-time employees.

**Bonus tip:** Thinking you can save yourself some money and just hire an intern? Think twice. The US Department of Labor lists six criterion you must meet before you can [forgo payment](#).

### 4 Reduced Productivity

Keeping employees engaged can be difficult during the summer. In fact, with all the vacations and parties, you may have a hard time being productive, too.

Lost productivity is a problem for small businesses, but you can combat it by:

- **Setting and tracking goals.** Targets can keep you moving forward, but tracking them keeps you accountable. Spend the early summer establishing objectives with your employees.
- **Planning ahead.** Carve out a block of time for your routine tasks and stick to it.
- **Offering flextime.** You and your employees have lives outside of work. Let them enjoy it by creating schedules that help them achieve a work-life balance. The chance to recharge can do wonders for productivity.
- **Taking breaks.** All work and no play is really just a recipe for burnout.

#### About the Author

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