

Performing work as a subcontractor or a general contractor can present a host of potential liability exposures. To protect themselves from various risks, contractors must take regular and frequent precautions for how work is performed internally, as well as externally.

As you work to minimize your exposures, be sure to examine your organization's history and current policies, procedures and incidents. This should be a broad investigation that includes everything from human resources activities (hiring practices, drug testing, etc.) to the work performed on the job site. As you address the safety and health hazards common to most job sites, don't underestimate the value of pre-planning for each job. Effective planning can save time and money, improve efficiency and help make the job safer.

On the Job

You can set the tone for your safety and health program by getting everyone on board early—this should include everyone from management to the delivery personnel who visit your site.

Each day, you should identify the safety and health hazards present on the job site. Communicate these hazards to employees and mitigate them in a timely manner. Be sure to consider the leading construction hazards. These cause 90 percent of injuries and deaths on job sites:

- Falls from floors, platforms, roofs
- Being struck by falling objects, vehicles, equipment
- Being caught in or between cave-ins or unguarded tools and equipment
- Electric shock from overhead power lines, power tools and cords, outlets and temporary wiring

Audit the job site frequently and continuously to identify and correct the hazards that may change from day to day. While the frequency may depend on the size and duration of the project, it is important to have continuous observation, documentation, feedback and improvement of safety conditions on the project. Safety audits should be a shared responsibility among



employees in the organization—from the safety director to the project manager to the foreman.

You should establish safety rules for the project and make sure these are communicated and consistently enforced. Don't be afraid to demand responsibility from your employees—when a hazard is created, it should be corrected.

If you are a general contractor, require that a representative from the subcontractor (whether it is their safety director or site superintendent) be active in the safety and health programs on the site. They should be involved in safety meetings and have the authority to report on and correct hazards as necessary for both their own employees and yours.

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If you are a subcontractor, take a proactive leadership role in site safety. Enforce safety rules with your employees, correct hazards immediately and report information to the general contractor promptly.

All employees should be required to immediately report incidents and near-misses to the site superintendent or safety personnel.

Vehicles, Tools and Equipment

Maintain your vehicles and equipment to keep them in good working condition. All vehicles, tools and equipment should be inspected before use. You should have a procedure in place to report unsafe vehicles, tools and equipment, as well as a plan to get them corrected in a timely manner. If they must be stored on-site, it's important to track your inventory. Each item used in the construction process should be traceable back to an inventory list or tool crib.

When pieces of large mobile construction equipment, such as scrapers, graders, excavators or backhoes, are stored on-site, you should park them in a cluster in one area of the site to help prevent theft. Install guards on cab windows and inspect the equipment daily for theft or vandalism. You may also want to consider installing a locking system that will disable the controls of the equipment in case of theft. These locks can be keyed separately or universally. If you haul smaller equipment, such as skid steers or building materials on trailers, use hitch locks on trailers to help deter theft. Report any claims of theft, vandalism or malfunction to your insurance carrier or agent in a timely fashion. Provide as much information as possible and conduct an investigation right away.

Site Security and Public Protection

When the job site is left unattended, it should not be accessible to unauthorized visitors or the public. You can help deter unauthorized persons by enclosing the entire work area using chain link fencing. The fence should have as few openings as possible, and any openings should be lockable and gated. Master keys should only be given to authorized personnel to access the site, tools, material and equipment.

Post signs at multiple locations around the site to communicate the safety requirements of the project. Signs should also be used to warn the public against trespassing and to communicate site dangers. If any excavations must remain open longer than 24 hours or overnight, make sure they are marked and barricaded. Avoid leaving excavations open any longer than necessary. Consider hiring a security company to monitor the site on evenings and weekends when nobody will be working.

If possible, take the time to get to know your neighbors. Businesses and homeowners will appreciate the effort to share information with them on the progress of the project.

For Additional Information

EMC Insurance Companies: www.emcins.com

- Tech Sheets—Heavy Equipment Theft Prevention