

Dirty Rotten Scoundrels

If you weren't wearing it, jobsite thieves would probably steal the shirt off your back. They have little regard for contractors. One thief not only burglarized a jobsite, but stole the front door, too, on his way out. Talk about adding insult to injury! Just like the building industry can be a booming business, so can the business of stealing from it.

According to a DEWALT study, thieves strike 95% of contractors at least once *annually*. So, if there was any question as to whether you are at risk, just answer the question, "Are you a contractor?"

More than the cost of what's lost

Prevention can be costly, but the losses you suffer are often far greater than simply the cost of the stolen goods. Yes, the mobile equipment, building materials, or tools all have price tags. So do their temporary replacements—the tool or equipment rentals which keep your project on schedule. Or, you may need to absorb an increased delivery cost to rush reordered materials to keep you on schedule.

Worst of all, the typical criminal doesn't exactly tiptoe around the jobsite. Think of the damage a criminal does when yanking copper wire out of the wall. Maybe you don't need to imagine it; maybe, you're simply remembering the time it happened to you. With a resale value of \$3-\$4 per pound, thieves are in a hurry to get as much as possible as quickly as possible. The combination of increased

costs, project delays, damage, and headaches from all the hassle get you thinking about prevention.

Deterrents

What layers of deterrent can you add to your jobsite to discourage criminal activity?

1. **Be smart about your trailer.**

If you can't trailer it home each evening, back it up against the house so the back door isn't easily accessible. Consider the bad luck of the contractor that had two trailers stolen from the jobsite within weeks of one another. Fed up, he began parking it at home each evening until a third trailer was stolen from his driveway. He finally gave in and leased a secured, gated spot!

2. **Hold on tightly to your tools.**

Again, if you can't take them home with you, be particular about the locks you use on your trailer, and be sure to etch your tools with personal identifiers. An engraving tool is a minimal purchase—in the \$25 range. Some contractors use distinctive fluorescent sprays on large items like ladders to easily distinguish theirs.

3. **Immobilize your mobile equipment.**

Common keying saves you time when one employee's lost key doesn't halt work. On the flip side, criminals' keys easily start your equipment. Some companies equip newer models with locking mechanisms for both the ignition and the gas tank. Block your mobile equipment in with your

trailer. Record identifying numbers, or consider registering it through a private company.

4. **Make friends with local law enforcement.**

Some localities will patrol your jobsite for you. Consider giving them and even nearby neighbors your contact info and the hours you've authorized workers to be there.

5. **Install surveillance.**

It's costly and it may not prevent trespassers, but it certainly helps uncover their identities.

6. **Beware of inside jobs.**

Not all criminals are strangers, unfortunately.

You're not alone

Trying to prevent what appears to be inevitable can be overwhelming. Recovery of stolen goods is a mere 10% - 15%. With our collective efforts, we can keep thieves and vandals from making our business their business.



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Do You Really Know What's Behind That Drywall?

Let the Builder Beware! Wait. Shouldn't that read, "Buyer Beware"? In this day and age, it's no longer only the buyer who needs a keen eye. Quality control begins on the jobsite with you, the general contractor and the subcontractor. Without it, your businesses have a lot to lose.

But what's at stake? Without quality control measures in place, costly callbacks plague you, eating away at profits. You risk customer dissatisfaction. Have you ever met a "quiet" dissatisfied customer? If you haven't met your homebuyers' expectations, then you can be sure your homebuyers' neighbors, coworkers, friends, and family will hear about it. Consider how your reputation is on the line with every housing start. So, be proactive about quality control. You simply can't afford to ignore it.

Essentials for subcontractors

For subcontractors, it doesn't begin with a review of your materials and suppliers. Instead, it begins with an examination of your hiring process. How do you locate new hires? Do you check prior work references? You should. As you interview, learn from the best subcontractors. They give potential new hires actual jobsite scenarios and ask them how they would react. Review apprenticeship programs to confirm that your new hires won't find themselves in situations for which they're unprepared.

When you find an indispensable employee who does quality work,

you want to keep that person. Be conscious of the benefits packages other trade contractors in your area offer their employees to ensure yours compete.

In addition, you should have a designated "lead" at every jobsite. Your "lead" differentiates himself or herself through experience, trustworthiness, and excellent communication skills. Ultimately, nothing replaces the importance of your presence at the jobsite. You'll want to read on to learn more about the type of GC with whom you want to work. Remember, your reputation depends upon your GC's reputation.

Guidelines for GCs

For general contractors, your quality initiative begins with your selection of subcontractors. Before you begin any project with them, have a well-written subcontractor agreement. It should include plans and specifications, scope of work, quality of work, and insurance requirements. Never begin without one!

Develop long-term relationships with your subs. Continue to do business with those that impress you and don't tolerate those that fall short. When you have to find new subs, attend a Home Builders Association meeting to meet qualified candidates. Then, talk to other area builders to hear their recommendations. Always check references and inspect their prior work. Rely on your instinct; when your gut tells you something, listen!

Near Boone, NC, a husband and wife team has made a great living for the past ten years building two to three custom homes a year. They had always done their own framing, but recently they decided to hire a framer. Framers from all over North Carolina look for work in the mountains, where the housing market has stayed strong, so they had plenty of options. One framer, in particular, had 30 employees and carried workers' compensation insurance but no general liability (red flag #1). Reluctantly, they considered overlooking it and asked for references. The framer proudly offered two references, both of whom the couple called. Neither reference had ever heard of the framer (red flag #2). The moral? Do your homework and trust your instinct!

Without a reliable supervisor, even the strongest team of subs may not make the grade. The best supervisors won't hesitate to alert you if they suspect a problem. Emphasize their need to monitor the subs whose finished product won't be visible after the drywall has been installed. Catch problems before they get buried, because the cost to repair and replace only gets more expensive as construction progresses.

Ask your supervisors to document the progress of each jobsite through written documentation, like a daily log. One GC put technology to work for his business by documenting each phase of construction with digital photos. By setting high

expectations for your supervisors, set one ground rule for yourself: don't overburden them. One jobsite visit a day for 30 minutes is not nearly enough, so give supervisors the opportunity to do the job right. Don't assign them more than two jobsites simultaneously.

With these controls in place, you've laid the foundation for a well-built home, but you've completely ignored customer communication. For custom builds, invite the homebuyer to the jobsite during various stages of construction. Explain the quality measures you've taken to ensure a defect-free home. As an added benefit, you discourage unsupervised visits where a curious buyer may have an accident for which you may be held liable.

When construction is complete, address any punch list problems during a final walkthrough. Then, accompany the homebuyer on a subsequent walkthrough. To educate your homebuyer, offer information on what to expect with new construction. Homebuyers can expect the occasional nail pop or slight hairline crack without fearing a construction defect.

If they have a concern, your contract, which includes "right to cure" language, gives you the opportunity to correct the problem. Ask the homebuyer to contact you first, but ensure the homebuyer has a complete list of sub names and contact numbers. You may want to consider providing an extended warranty product. Even without it, though,



▲ *With drywall installation complete, did your homebuyer come closer to getting keys to a defect-free home, or does it simply mean that you no longer have to look at the problem?*

remember that you may be required to repair latent defects discovered within a number of years of the purchase of the home because of each state's statute of repose (varies by state).

Exceed your customers' expectations by following up at three, six, nine, and twelve months, without being prompted to do so. Finally, encourage their feedback on your timeliness, communication, and the quality of construction. With all of these quality control measures in place, your customers won't simply be satisfied, they'll be delighted.

Build your business upon sound business practices, with quality control at the core. Your commitment to quality control will decrease callbacks and increase

profits, and your customer satisfaction will soar. Satisfied customers give great referrals, and in a slow housing market, you want every piece of referral business that you can get.



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Does Your Fall Protection Fall Short?

When it comes to fall protection, you can't drill it down more candidly, "Do not wait until you need it to use it." Leave it to **Sean Purcell, risk management regional manager** for Builders Mutual to shoot it straight.

No alarm sounds before you lose your balance and reach for a handrail that's never been constructed. No flashing lights announce that you need to wear your harness the day that loose shingles cause you to slip off the roof. Even so, countless contractors take their chances.

Looking for a lengthy lecture from **Builders Mutual senior risk management consultant, Brenda Moore**? Not from her. She'll break it down for you in one breath, "Use it! No harness lying unused in a bag or container in your trailer is going to prevent a fall or save a serious injury."

Sure, half the battle is buying the fall protection kit, but the other critical half is actually using it...properly. That begins with training. Identify the competent person on your jobsite. Is he or she training workers on fall protection, reviewing how workers use it, and assisting with PPE inspections? Imagine how difficult that must be without you sending the message that fall protection is not optional, it's mandatory. Your endorsement is key to getting the buy-in of your workers. If they're not convinced it's to their advantage to use fall protection, the kits serve no purpose.

Admittedly, harnesses can cause some mild discomfort. When you want to frame out a house on a hot day, the fit of a harness might feel constricting. Right now, however, the only alternative to having your fall broken by something other than the ground is the fall protection kit, so given the options, it's a small price to pay.

OSHA standard or not, a worker can always make the choice not to use fall protection. Yes, it may be your safety policy, but it's more personal than that. Construction workers aren't just employees. They're neighbors.

They're friends. In this business, we look out for one another. Don't let a preventable accident, like a fall that could cause paralysis or worse, take a friend's livelihood.

Make no mistake, enforcing basic fall protection safety practices saves lives.

Of course, every contractor's management strategy is different. Maybe all you talk about lately is the profit margin. How could fall protection radically impact a company's bottom line?

Al Sartain, senior risk management consultant for Builders Mutual, simplifies it, "The more secure workers feel working at heights, the less hesitant they'll be." That productivity translates to profitability. Adjust the harness, secure yourself properly to the attachment point, and get the job done.

Just as easily as fall protection can put money in your pocket, omitting it can destroy your bottom line. Sartain explains, "The loss of an experienced employee due to an accident for any period of time will have a direct impact on your completion schedule and profit margin. You'll undergo additional expenses due to hiring, screening and training of a replacement." Needless to say, morale takes a hit that is even harder to quantify.

The effect on the bottom line doesn't end there. Your safety strategy directly links to your insurance costs, too. When your experience mod, a factor which contributes to the overall price of your workers' compensation premium, goes up, so does your insurance premium. On the bright side, minimizing your losses can trend your experience mod down and help decrease your premium.

Even better, Sartain continues, "Keeping your loss history clean helps you create a situation where insurance companies compete for your business. That drives your rates down."

Ever wonder if there's more to fall protection than a simple fall protection

kit? Just ask **Ron Adams, senior manager of risk management at Builders Mutual**. "Fall protection is more than a harness." Sure, that's often the first piece of PPE that comes to mind. Don't forget that falls can happen anywhere on the jobsite, not just from a roof or top plate.

When Adams consults with contractors, he asks them to think about fall protection much more broadly. Fall protection includes ladder safety, both usage and maintenance. Fall protection involves mitigating the hazards of unguarded openings, whether from windows, doors, or the floor. Fall protection even incorporates proper scaffolds and scaffold erection.

In fact, fall protection continues long beyond the time when the last worker leaves the jobsite for the day. Third party jobsite visitors, welcome or unwelcome, have an increased risk of even simple slip and trip hazards that contractors easily avoid by experience.

What's something that experience tells a Builders Mutual risk manager? Conventional fall protection requirements don't always lend themselves to unique construction jobs. Always keep the ultimate objective in mind; manage the risk of fall hazards, which may mean you need to improvise accordingly.

Just remember, no red alerts broadcast across the airwaves prior to an accident. So, keep sound fall protection in place at all times, and you'll turn a "close call" into "no problem at all."



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Down in the Trenches

It's no coincidence that you hear people using the war analogy of being "down in the trenches" when they talk about tough, dangerous work. Developers, excavation contractors, utility contractors, masons, and even plumbers know the dangers of working in the trenches.

Contractors stay busy dodging "bullets" on a daily basis in the trenches. A sudden cave-in can trap or even crush a worker. Asphyxiation from the lack of oxygen or the inhalation of toxic fumes threatens workers, too. The danger of an explosion or electrocution looms because of the underground utilities. Surprisingly, even drowning poses a risk. Water rushing into a trench can quickly overtake a worker.

Working down in the trenches means putting your life on the line. According to OSHA, the fatality rate for excavation work is 112% higher than general construction. Luckily, sloping, benching, and shoring systems help mitigate the risks, but only when employed properly. So, remember to look out for one another while trenching or doing excavation work. Your knowledge of the pitfalls just might help someone dodge a bullet.

Top Trenching & Excavation "Pitfalls"

1. No independent soil test

Developers commission soil tests and make them available to other subs, but seasoned excavation contractors conduct soil tests of their own. Often, contractors in the early years of their businesses cut this corner to save some money, which may prove very costly in the long run.

2. No daily inspections

Before work begins, every trench must be inspected by a competent person *daily*. What qualifies this competent person, often the superintendent, to conduct—and document—an inspection? Training. The best superintendents have soil analysis and protective systems training. Not only do they have the training to identify the hazards, they have the authority to eliminate them.

3. Inadequate benching or sloping

OSHA requires proper benching or sloping, based on soil class, for trenches five feet and deeper. How often have you witnessed trenches of that depth with vertical walls and no benching or sloping?

4. Improperly placed spoil piles

Placing spoil piles a minimum of two feet from the excavation site causes a minor inconvenience. So, why go to the trouble? Spoil piles add height and weight to a trench wall. Consider a three foot trench with a two foot spoil pile, placed directly on top of the trench wall. Not only have you compromised the integrity of the soil, but OSHA will measure your trench at five feet, instead of your original three, and you have now failed to meet its standards for a five foot trench.

The combination of the vibration from your excavation equipment and the added weight of the soil from the spoil pile may exploit a small fissure in the soil, causing a cave-in. While these seemingly shallow trench depths may seem trivial, they deserve attention. A cave-in may not crush a worker entirely, but they have trapped many workers who have needed post-accident knee and hip reconstruction.

5. Improper trench box use

Read the manufacturer's instructions for all types of shoring equipment, including depth, capacity, and pressure thresholds. The top of the trench box must be at least 18 inches above the start of the slope; otherwise, the trench box that was designed to save a life becomes the coffin in which a worker gets buried.

6. Improper trench box access

Workers often make the critical mistake of using a trench box to protect themselves, but they pass through an unprotected area of the trench to access it. Don't make the same mistake!

7. No ladders, stairways, ramps

Ladders, stairways, and ramps aid trench access and egress. Does your excavation site use them properly? Use one for every 25 feet of lateral travel, for trenches four feet and deeper.

8. Water in the trench

Water in a trench spells danger. It can silently undercut the trench wall, weakening it and leaving it prone to a cave-in. Use a pump to remove any water in the trench before continuing work.

9. Misinformed GC

Many general contractors indirectly involved in the excavation misunderstand and underestimate both their liability as the GC and their ability to demand the safety measures their subs must employ.

10. Unguarded trenches overnight

If trenching and excavation work poses a significant risk to well-trained construction workers, then imagine the increased risk for unwanted jobsite visitors during the night. Whether the trench work continues or you only await the inspection, put a structural barrier like orange safety fencing or guardrails around any trenches even if the entire site is restricted by chain-link fence as another layer of deterrent.

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Elevators: Luxury or Liability?

Remember the old Bob Dylan song title, “The Times They Are A-Changin’”? New communities are far different than those of prior generations. Recall the family stories you’ve heard about the old Ford pulling into the driveway after a family outing. The doors would swing open, and family members would bolt into the house to be first in line to use the home’s only bathroom.

Now, however, our homes have more bathrooms than residents, and our home theater systems pump the same high quality sound as the local cinema. The pitch of the average roof has increased dramatically in the last 50 years, and amenities like home elevators are no longer limited to families like the Vanderbilts.



▲ Photo courtesy of R.E.A.L. Elevator Solutions, Inc. See more on www.realelevators.com.

But the features that our parents and their parents would have never imagined becoming commonplace present a whole new set of risks for the general contractor and subcontractor. Take elevators, for example.

Under construction

Not only does the elevator company’s team of installers—but you, too—need to be acutely aware of the exposures a home elevator presents.

First, consider the risk an elevator shaft under construction presents to unsupervised jobsite visitors, for whose actions you may be liable. They shouldn’t be wandering through your housing start, but they often ignore your “Danger!” signs. A simple misstep could cause a tragic mistake. Your general liability policy is designed to assist you in defending the claim that may arise from such a tragedy, but prevention is your first line of defense.

Second, a laborer could fall just as easily. The diminished productivity for you as the contractor in no way compares to the grief the laborer’s family experiences in dealing with such an incident. Elevator shafts pose the greatest risk to drywallers.

Focus on prevention

When you’re working inside an elevator shaft, construct the floor properly. It should be well-braced and well-anchored. You may work inside the shaft with stilts, but better yet, have a secure attachment point on an upper

floor. Do not simply anchor your attachment point to plywood; anchor it to a truss or floor joist.

Just think, \$337,500 in damages and \$27,000 in legal expenses could have been avoided by the GC who constructed a false floor in an elevator shaft. The platform was insufficiently supported by 2x4s and was not anchored properly. It collapsed under the weight of the GC’s drywaller, who fell 27 feet and sued the GC. The unfortunate incident was undeniably preventable.

Think of the extension cords and slippery sawdust near the elevator shaft, and at a minimum, install guardrails, including toe rails. Install a good door or construct a temporary door from plywood. Nail a wood strip at the bottom to prevent anyone from opening it. Then, take photos to prove you took the necessary precautions. In the event that you’re sued, you will need to prove that you were not negligent.

Include or exclude?

Drywaller, if you exclude yourself on your workers’ comp policy to save premium, carefully consider the risk you assume. What amount of work do you perform yourself? Who will pay if you misstep?

Last year, a coastal drywaller was hanging sheetrock inside an elevator shaft. Before beginning, he took down the guards the GC installed. In one misstep, he fell through the unguarded opening, down the elevator shaft. His workers’ comp policy, which

Tips from your industry experts at Builders Mutual

normally would have responded, could not pay for his injuries because he elected to exclude himself from coverage. So, he sued the GC. The GC proved he installed guards and was not negligent because the drywaller tore them down. The drywaller had to assume responsibility for his exorbitant medical bills.

If you are a GC, and one of your employees falls, your workers' comp policy will likely respond. If one of your subs falls, the sub's workers' compensation policy will

likely respond. (Remember, if you're a GC, you should be using insured subs!) General liability policies respond to claims made against you, for example, by an injured jobsite visitor.

New features – new risks

For contractors featuring elevators in their homes, be sure to have appropriate workers' comp and general liability coverage in place. Regardless of how simple or elaborate the amenities of a new home may be, as contractors, you must have a

risk management strategy in place, which addresses the risks you face.



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Hidden Danger, Plain as Day

Picture your crew, decked out with safety glasses, harnesses, and hard hats. And your jobsite? It's spotless. Look around. Guardrails cover openings and WallWalkers eliminate the need for makeshift scaffolding. When it comes to safety gear, you have it all.

So, how could workers be at risk? Well, you've ignored the one glaring hazard that could take down any of them. The sun.

Take a hot day and factor in the humidity, and you might have a lethal combination on your hands. Are you and your crew prepared to spot the signs of heat stress?

Spot the signs

Be on the lookout for two different sets of symptoms. A worker experiencing heat stress may either have heat exhaustion or the more serious condition, heat stroke.

Symptoms of heat exhaustion:

- Thirst and/or nausea
- Clammy skin
- Darkening of or decrease in urine
- Headaches, dizziness
- Irritability, confusion

With *prompt* attention, a worker should respond well to treatment, which includes both rest and fluids. However, left untreated, this condition could quickly progress to heat stroke. When the body loses its ability to regulate its temperature, heat stroke can be fatal.

Symptoms of heat stroke:

- Hot, sweat-free skin
- Muscle cramping
- Bewilderment or irrationality
- Loss of consciousness or seizures

When the siding contractor finished early, the GC asked if he could extend the hours of one of his employees so the employee could help shingle the roof. Late in the day, the employee began experiencing leg cramps. They persisted, and he decided to come off the roof, fearing heat stroke. He leaned over the edge to step onto the 8-foot ladder—which was 2-feet too short—when he lost consciousness. He never had a chance to protect himself from the 10-foot fall that broke his neck.

Is your PPE adding to the stress?

While the ever-important PPE eliminates some hazards, it can simultaneously accelerate the onset of heat stress symptoms.

The mason, overheated from working on a hot humid day in gloves and a dust mask, complained he wasn't feeling well. He sat down for a bit, then returned to work. Shortly after, he collapsed. The landscaper rushed to his attention and brought him to the air-conditioned truck while he called 911. He passed away in the hospital from heat stroke hours later.

Harnesses, respirators, and hard hats also restrict heat from escaping, making it more difficult for your body to regulate its temperature. Borrow a jobsite secret and place a small, cool, wet cloth on your head before securing your hard hat for a few more moments of relief from the heat.

Think of the coveralls that plumbers, HVAC contractors, and termite inspectors wear while working in the crawlspace. They might be sweating profusely, but remember, sweating signals that your body is doing its job to regulate its temperature.

Certain medications may also lower your tolerance, so talk with your doctor or pharmacists and know your risk.

Beat the heat

It can take new workers up to two weeks to acclimatize themselves to outdoor construction work, so be patient. In high temperatures, water is your best friend. Ingest at least one cup every fifteen minutes, and take periodic breaks in cooler temperatures. OSHA requires contractors to have a water cooler onsite—and yes, you can get cited for not providing one drinking cup per worker.

Avoiding alcohol on the jobsite goes without saying, but steer clear of caffeine and heavy meals, too. Wear loose, lightweight, light-colored clothing. Why not do like other contractors and start by six and head home to the AC in the early afternoon?



▲ Loose, lightweight, light-colored clothing helps keep body temperature down on a hot day.

OSHA standard 1904.39(a) Did you know that employers are required to notify OSHA orally within eight hours following the death of an employee from a work-related incident? The same requirement applies to the in-patient hospitalization of three or more employees resulting from the same incident. Contact OSHA at **(800) 321-OSHA**.

In the event medical attention is necessary, call 911 and attempt to cool the person. In a shaded area, remove heavy clothing and wet the skin. Offer cool drinking water unless nausea is a concern. In that case, water may induce vomiting and cause more rapid fluid loss. Lay the victim on his/her side to prevent asphyxiation from vomiting. For dizziness, raise the victim's legs 6-8 inches while he or she lays face-up to circulate the blood through the brain.

The beauty of the buddy system

Avoiding the dangers of heat exhaustion and heat stroke begins with the owners and supervisors who set the safety tone on the jobsite. Employees should follow the buddy system, but owners and supervisors should be monitoring for any out-of-the-ordinary behavior. Employees may be afraid to speak up, fearing embarrassment in front of their coworkers or loss of their job. Some contractors even personally drive employees home if

they feel ill. Now, that's a great employer!

So, when the heat and humidity climb, remember the signs.



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Hurricane Season Opener

High school, college, or pro, fans can hardly wait for the start of their favorite sports season. They impatiently count down the days until the season opener, practically glued to shows like SportsCenter, eagerly listening to predictions.

On the other hand, when hurricane season rolls around, only the diehard weather buffs muster the same level of enthusiasm. For most of us in the building industry, we need to spend our energy preparing for “the big one.”

Atlantic hurricane season kicks off June 1, leaving us vulnerable until November 30. The Atlantic Oceanographic and Meteorological Laboratory reports that more than 97% of tropical activity occurs in those six months.

The calm before the storm

Contractors have two basic areas of concern, active jobsites and business operations, which demand thorough hurricane preparedness planning. With the proper strategy, you will find a calm before the storm, knowing you’ve done all you can do to prepare.

Weather 101

When severe weather threatens, pay close attention to local weather stations for constant updates and learn the terminology. According to the National Weather Center, “Watches” alert you to the *possibility* of a hurricane within 36 hours. “Warnings” alert you that experts *expect* a hurricane within 24 hours.

Protecting & preserving your business

Long before landfall, begin to implement your plan. For example, keep contact info for your insurance agent and company handy. Understand your coverage and review your insurance needs with your agent periodically.

Likewise—if failing to do this hasn’t already burned you—routinely backup all electronic data, such as financials, plans, accounts payable and receivable, 1099s, and payroll. Store them offsite in a safe place. A few mouse clicks may save hundreds of headache-filled hours trying to recreate data.

Finally, before any storm poses a threat, familiarize yourself, your family, and your employees with safe evacuation routes inland, so when the threat of a hurricane does become imminent, you can put your short-term action plan into play:

- Identify nearby shelters
- Stock up on food and water
- Fill your gas tank(s)
- Fully charge cell phone batteries

- Cover electronic equipment, such as fax machines and computers, with plastic bags to reduce water damage
- Gather a current set of records so you know which subs have been paid to date and how much
- Keep cash on hand to pay subs or buy materials, if banks don’t open and stores can’t accept credit cards
- Take photos of covered property, such as office buildings and business personal property

Often, the media offers a variety of useful hurricane-readiness tips for homeowners, which you may want to consider for your business, too.

Preparing your jobsites

With your business operating in storm-safe mode, throw your energy into securing your jobsites. About 48-72 hours prior to probable landfall, cancel all jobsite deliveries, unless the materials help you secure the site. Then at least 24-48 hours prior, stop all construction activities and engage subs in preparing the jobsite:

- Clean up loose debris that could become flying objects, including signage
- Remove the permit board
- Band any leftover materials together and place them inside the structure (if the construction phase allows) ideally anchored to an L-shaped wall for protection, raised on a pallet to prevent minor water damage
- Install brackets on gutters and flashing which can easily break free
- Shut off all utilities
- Secure portable toilets by weighing them down with concrete blocks or sand, if vendors are unable to remove them for you
- Take photos for insurance purposes

Commercial buildings, in particular, often have HVAC units on the roof. If necessary, tie them down and anchor the units and exhaust vents to a joist, if possible, to prevent them from going airborne, causing further destruction.

Remember, even if you haven’t fully prepped your jobsites, immediately evacuate when emergency officials make the request, and wait out the storm in a safe place.

When the winds die down

When emergency officials signal an “all-clear,” the GC should return first and subs should wait for the GC’s permission. As the GC:

- Observe extreme caution returning to inspect property because of downed power lines, rushing water, and loose boards with protruding nails
- Snap more photos of any property damage to compare to photos taken prior to the storm for insurance purposes

- *Take all reasonable steps to protect the property from further damage, whether wind, water, or otherwise, and keep a record of those expenses in the event you need to file a claim*
- *Contact both your insurance agent and company with your findings*

A good plan will account for the likely need for tarps, chimney caps, and immediate contact with roofers and window installers for repairs to projects near-completion.

Consider this, the sooner your business resumes normal operations, the sooner your business can help others rebuild. A well-constructed hurricane preparedness strategy will position you to do just that. We can't promise that outlining your business' plan will incite your excitement over the start of hurricane season, but at the very least it will surely help you find your calm before the storm.



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Ignoring Subs' Insurance is the Ultimate Gamble

Not long ago, general contractors would have been hard-pressed to build a house if they required their subs to use fall protection. Subs would simply work for a less stringent GC. Fall protection, although practical, was anything but popular. Nowadays, the unpopular has become the norm. If you stop by a jobsite, you will easily find subs protecting themselves with harnesses, Safety Boot® Guardrail Systems, and WallWalkers.

So, what is seemingly unpopular these days on the jobsite? Requiring subs to have insurance, specifying minimums for limits, and requiring that they periodically provide proof of such coverage. Many GCs have concerns about losing subs if they mandate insurance requirements. They fear, "If I make my subs carry insurance and require minimum limits, then I'll never get any homes built." Nevertheless, GCs who fail to require their subs to carry adequate insurance open their businesses to great financial risk.

Recommended requirements

At a minimum, subs should have workers' compensation, general liability, and auto (if they have owned, hired or non-owned vehicles) policies. More specifically, GCs should ensure that their subs are carrying appropriate minimum limits. Typically, limits of \$1 million per occurrence and \$2 million aggregate are adequate for general liability.

As a GC, however, you need to determine if your requirements should be higher. Think, "What is the price range of the homes I am building?" Essentially, you are asking, "How much damage can my subs do?" If you build \$2 million homes, then you definitely need your subs to carry higher limits. In your subcontractor agreement, you should also indicate that you want to be named as an additional insured on the subs' general liability policies. For answers to all of your coverage questions, contact your insurance agent.

A proper review of a certificate

How can GCs be certain their subs carry the recommended insurance? Certificates of Insurance (COIs) offer this peace of mind. If you refuse to pay subs until they provide a COI, you leave your company at considerable risk. Do not let a sub start a job without a COI! Your superintendent should call you or your office to verify that you have a COI on file for all subs before any project begins.

For subs with whom you have long, established relationships, update your records once per year with a

new COI 30 days prior to the policy expiration. For new subs with whom you have just begun working, mandate a COI before the sub begins. It is best to ask for the COI directly from the agent. Then, every 30-45 days, call the agent of record to verify coverage and request a new COI. Numerous software companies specialize in helping you manage all of your subs' COIs. If you receive a Notice of Cancellation for any sub, do not disregard it! Subs' insurance policies do you no good if they have been cancelled.

When you have the COI in hand, know how to review it. Look for a binder or policy number. If you see "TBD" in that field, call the agent (also listed on the COI) to request the actual policy number. Check for the policy expiration date, and be prepared to request another COI prior to expiration. Beware of subs who provide a COI for auto coverage only. Remember, you now have requirements for auto, general liability, and workers' compensation. Finally, ensure your subs have met your requirements for minimum limits.

The dangers of turning a blind eye

What if water damage ruins the recently laid hardwood floors because of the plumber's mistake? What if the electrician accidentally burns down the nearly completed house? Their limits of insurance will suggest whether the claim will be paid in part or in full, if covered. Who pays the difference? The GC will be responsible either for paying the difference or covering the loss completely if the sub has no insurance coverage. These types of unnecessary risks can be avoided by GCs who clearly specify and enforce insurance requirements for their subs.

Before long, your subs will not think twice about carrying the insurance you require. Until then, you may be a bit unpopular for specifying insurance requirements, but you will sleep well knowing you have mitigated your company's financial risks.



For more free risk management resources, visit www.buildersmutual.com/RM.

Is Your Driving Policy Stalled?

Here in NASCAR country, you find fans around every corner. Makes you wonder if your employees imitate their favorite NASCAR drivers on the road.

Are you neutral about your employees' driving habits?

To manage your company's risk on the road, set expectations with a written driving policy. Reiterate that drivers must obey all traffic laws, including speed limits and seat belt usage.

It's contractor culture to make calls while driving, but every call takes precious attention away from the road. So, your driving policy should specify that drivers must park a vehicle to make any necessary calls in transit.

For crews traveling together, clearly dictate who has driving privileges. Accidents under these circumstances can be catastrophic because there's often inadequate seating—meaning a shortage of seat belts—for the number of employees in the vehicle. Your driving policy is designed to avoid these dangerous situations.

Think twice about allowing employees to use company vehicles for personal use. Preferably, drivers should commute to and from the place where company vehicles are garaged. You don't want your business' insurance policy to respond to an auto accident arising from an employee's personal activities.

A Virginia contractor made an

exception for the employees who were on call 24 hours. He allowed his crew to take vehicles home, but he had a GPS installed on each vehicle, which triggered an alert for any travel outside of the designated work area.

For companies with fleets, consider fleet management vendors that offer services like GPS or driver monitoring, using toll-free numbers and websites. If speed is a concern, consider installing governors on vehicles. On the flip side, reward employees with safe driving awards and incentives.

Vehicle maintenance is key

Schedule routine maintenance for both vehicles and trailers, and keep documentation so you can track what was done and when. With regular maintenance, vehicles are less likely to break down.

It can even decrease the likelihood of an accident. How? Tires are a great example. With a careful eye on tread depth, a rainstorm won't catch any of your drivers unable to grip the road because of nearly bald tires. Without regular inspection, a failure of brake lights or turn signals can go unnoticed. If other drivers aren't alerted to the movements of vehicles around them, they'll have more difficulty responding to sudden changes in course.

There's an HVAC contractor who keeps his vehicles on a maintenance schedule like clockwork. His repair team is the



▲ *Get your company's driving policy road-ready.*

first to drive new vehicles. They're in pristine condition parked in front of a client's house, which is great for his company's image. After two years with the repair team, he turns the vehicle over to his installation team. They do installs on dusty jobsites more often than not, and a slightly used vehicle hardly matters to a client who's nowhere in sight. After two more years, he trades the vehicles in, and the cycle begins again.

Accessorizing— not just for girls

Fog lamps, brush guards, winches...they all make a truck look more rugged. But they serve a purpose. Tie down points are no exception. Use them as they're intended, and properly secure your load. Use heavy duty straps. Wire doesn't cut it!

For vans, use the tie offs on the rack. Be careful that the vehicle doesn't become too top heavy, though. Siding contractors are especially at risk. With ladders, pump jack equipment, and siding materials, the weight adds up.

Cages should be installed in all vans, for materials stored inside, so they don't shift forward and impair the driver if the driver needs to slam on the brakes. In fact, this is just as important in a pickup truck, so materials don't crash through the rear glass.

Let them share their record before they share the road

Do your best to hire responsible drivers. Pre-hire, find out what your candidate's driving record looks like by running a Motor Vehicle Record (MVR). Simply make a copy of the candidate's license, and submit it to your

insurance agent. Either the agent or your insurance company will run an MVR.

MVRs show things like speeding tickets, accidents, DWIs, and points (for states which use the point system). Typically, insurance companies run MVRs approximately annually to check for any changes in people's driving records.

Employment pre-screening services are also available for a fee, and vendors may package services such as a credit check, background check, and a drug test with the MVR.

Looking for a clean record also means looking for an experienced driver. Should it go without saying that your 16-year old son or daughter doesn't belong on your policy? Don't risk your

company's reputation by putting an experienced teenage driver on your company's auto policy. Be sure to separate the risk by adding him or her to your personal auto policy.

With all these tips, you can kick it into gear, and get your company's driving policy road ready!



For more free risk management resources, visit www.buildersmutual.com/RM.

Keeping Mold under Control

If you ever field phone calls from homeowners who say they suspect mold in their homes, you have no choice but to confirm their suspicions. Sight unseen, undoubtedly, their homes have mold.

Before panic sets in, realize that *every* house has mold. Not every house, however, has a mold *problem*.

Mold exists everywhere around us— both indoors and outdoors. It's unavoidable. HVAC units, pets, and pocketbooks, to name a few, all collect and carry mold spores. With the right combination of environmental conditions, like humidity, warmth, and a food source, however, mold spores can become a rampant mold *problem*.

Before you begin construction on a home, you have a host of risk management tools at your fingertips to aid homeowners in keeping mold from becoming a mold problem.

Common culprits

Just as mold can be found both inside and outside, mold problems can be traced back, in some cases, to preventable quality control issues with contractors working both inside and outside of the home.

Within the home, mold issues in kitchens and bathrooms can lead to finger pointing over improperly grouted tile, poor sealants, or inadequately installed backerboard, to name a few.

Outside the home, windows, flashing, siding, home wrap, and weep holes are some of the prime candidates for causing future mold growth, if quality control fell short.

Furthermore, homeowners' habits may be to blame.

Preventative measures

A solidly built home, crafted by contractors who build their businesses on strong risk management foundations and maintained by an educated homeowner, stands a great chance never to encounter ever-present mold spores escalating into a mold problem.

Material selection. Minimize the opportunity for mold growth by selecting products that decrease the chance of water intrusion. As examples, choose a fiberglass shower unit instead of tile in your entry-level homes, or use new spray foam insulation technology that resists mold and moisture.

Risk transfer techniques. Contact your insurance agent to help you understand your insurance coverages, and take advantage of all the resources provided to you by your insurance company. Begin with a consultation with your Builders Mutual risk manager to help your business adopt preventative risk management solutions. You will review quality control strategies such as subcontractor agreements that put quality control standards in writing.

Homeowner education. Build reference books for your customers. Long time homeowners and first time buyers, alike, need a wealth of information at their fingertips that you can easily provide for them. Your homeowner manual should package together everything from the homeowner warranty, manufacturers' warranties and owners' manuals, details of paint colors and finishes, and even home maintenance tips (such as inhibiting mold growth).

Perhaps most important, provide your phone number. You always want the homeowner to first notify you of any issues that arise so you have control over the solution, whether you correct the problem directly or you manage a subcontractor's return visit.

The best outcome for both you and the homeowner is to manage the risk of mold and prevent any problematic mold growth from the start.

Perhaps Benjamin Franklin came up one item short when describing life's certainties, death and taxes. Mold inevitably exists around us. With the right combination of preventative measures, however, you can help homeowners keep mold from becoming a mold *problem*.



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Manufactured or Real Risk?

For consumers and contractors accustomed to “site-built” and “stick-built,” the factory-built housing industry introduces a host of unfamiliar terms. It brings with it competitive advantages because of the controls a manufacturing environment offers, but it subsequently inherits risks unseen in its stick-built counterpart.

Maybe you’re looking to get into the business. Maybe you’re looking to stack your business up against it. Or, maybe you’re a manufacturer or an employee in the factory-built housing industry. Regardless, you have a stake in understanding the advantages and disadvantages of the systems-built side of housing.

Learning the lingo

Let’s start with the terminology. When the HUD code went into effect in 1976, the term “mobile home” made way for “manufactured housing.” These factory-built homes get constructed on a permanent steel chassis and get delivered on their own wheels to the home site.

Not to be confused with manufactured housing, “modular homes” also get constructed in a factory, yet these homes get built and transported in sections. Site contractors join these modules together at the marriage walls. Picture a home complete with appliances and carpeting getting spliced together with finishing trim work.

Known as “panelized” in the systems-built world, you’ll also find floor or roof trusses or even wall systems, which are engineered at the factory and delivered to the home site. Log home kits fall into the “pre-cut home” category and serve as yet another variation in the factory-built housing industry.

Each method differs based on factors such as:

- Cost
- Quality controls
- Amount of factory vs. site construction
- Total construction time
- Applicable building code (local, regional, or state vs. HUD)
- Transportation methods
- Foundation permanency
- Likelihood of appreciation

Using universal language

The language of risk management brings the world of stick-built and factory-built homes together. While the hazards are different, the concept of identifying and analyzing risks and selecting, implementing, and reviewing risk management techniques doesn’t change. So, what unique risks does the factory-built housing industry encounter?

Facility Maintenance - Factory maintenance personnel are a must-have. They should be highly responsive both in fixing broken equipment and actively operating a preventative maintenance program. Safety features should be regularly

tested, such as the E-Stop buttons on automated equipment. Management’s creation of an employee incentive program for reporting and tracking maintenance issues demonstrates true company-wide support.

Employees Working in Close Proximity - With multiple homes under construction in a factory in tight quarters, crews will be working in close proximity, whereas a stick-built home will likely have no more than two subs on a jobsite at the same time. This increases a manufacturer’s chances of one crew’s work injuring another nearby, especially when they’re using nail guns or power tools.

Manufacturers may want to periodically review if an underlying cause of accidents could be prevented by reconfiguring workflow. It also reiterates the importance of caution, proper PPE, and each crew’s responsibility for good housekeeping.

Repetitive Motion - Employees, while experienced from specialized training, may find themselves repeating the same task their entire shift. For example, one employee’s sole job required him to bolt doors to pre-assembled door frames for 8 hours each day.

In the interest of ergonomics, avoiding repetitive motion injuries, and engaging employees’ attention, employers can require pre-shift stretching. Some companies insist upon micro-breaks, where employees stop work for 2-3 minutes each hour, rehydrate, and perform prescribed stretches. Pair this with employees who specialize in doing 3-4 different tasks for 2-3 hours each, and you’ve not only exemplified a strong risk management technique, you’ve cross-trained your employees so they can cover for one another if an employee cannot work a scheduled shift.

Powered Industrial Trucks - Who has the right-of-way? Are traffic lanes marked and stop signs and speed limits posted? Rely on both a formal written and hands-on training program to comply with established policies for the safety of operators and other employees onsite.

Visitors - Employees aren’t the only people at the factory. Visitors of all kinds, including curious consumers, need to be accounted for in a company’s safety program. With a few simple steps, they’ll be well protected. Maintain and light the parking lot properly, remove tripping hazards, and provide safe entryways with clearly-marked steps and adequate handrails. Welcome them to the office area and direct them away from the plant floor using high-visibility signage. You may even consider locking doors to the plant in compliance with the life safety code by using plant doors that have no visitor-facing handles, but have crash bars on the inside.

Shipping/Receiving - Provide the same kind of direction for truck drivers. Establish policies where they can and can’t park. Include expectations for wheel chocking and the use of

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stabilizer jacks to protect forklift drivers, who offload the trailers.

Then, when the product (whether a fully finished home, module, panel, or kit) leaves the manufacturer, it becomes exposed to a host of transportation hazards far different from the controls in the factory environment. Finally, the manufacturer or site contractor takes it to turn-key with site setup.

While factory-built homes might be manufactured, the risks are real. That's exactly why a company's commitment to risk management will help protect its employees, its customers, and its profitability.



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Remodelers Need Risk Managers, Too

The major difference between new construction and a typical remodeling job is the “wildlife.” Yes, there’s an elephant in the room: the customer. You might say, “But, I don’t ignore my customers. I focus on their desire for finely-crafted, functional, and well-designed spaces.”

Yet if you remodel occupied homes, your safety program often ignores the risks your work poses to the customer. Don’t forget to package your proposals with a proactive consumer-conscious safety strategy.

Sit down with the elephant

Before you begin work, share your commitment to a safe work environment with every customer. You, your subcontractors, and your customers all play a role in safety. Don’t simply work around “the elephant.” Set your expectations for what customers should do to steer clear of the hazards. Talk the family through the inherent hazards (electrical, fall, and vehicle, for example) that renovations pose to them and how you plan to mitigate them.

When you communicate respect and a concern for your customers’ safety, you build more than a powerful risk management plan. You prime the pump for future referrals. Many risk management methods accomplish both.

What better example than good housekeeping? With an onsite dumpster and mandated daily clean-up, customers and their visitors won’t be subjected to the hazards of tools, cords, exposed nails, and scrap—or how unsightly it can be. You show respect for the customers’ living spaces and protect them from jobsite hazards simultaneously, with the same risk management technique.

The average customer has no idea of the hazards that fall protection mitigates. Talk through the layers of protection your safety program provides for them. First, always use OSHA-compliant ramps or stairs instead of walkboards or planks for entrance and egress. Inclines greater than 30 inches require handrails as well. While you don’t want to encourage unwanted visitors in a construction zone, you want to provide safe entry and exit for customers who occupy their homes during a renovation. Second, install temporary rails on any unprotected openings such as window openings, open-sided stairs, or landings. During the drywall stage, remodelers often overlook this formidable fall exposure. Third, protect any open trenches with orange safety fencing, guardrails, or other barricades. Finally, be vigilant in protecting both workers and customers from falling objects (especially if your project involves scaffolding).

Explain that you will provide signage and fencing or barricades to create a construction perimeter, which keeps unwanted visitors out and construction materials, machinery, and equipment in.

Your hiring practices will also win big points in your customers’ eyes. Describe how you and your subs run criminal background checks as part of your pre-employment screening processes so customers feel safe and sound with these employees working in their homes.

Remember to reinforce these messages with your subs, even detailing your expectations in your subcontractor agreements. Again, you, your subs, and your customers share the responsibility for safety on the jobsite.

Get it in writing

After your chat, document your commitment to your safety program in your formal proposal to your customer. Also include a sample change order, and explain how any requested changes will impact the original quote and timeline. CYA: cover your...“affairs,” right? Require signed change orders for any project deviations after the original contract has been signed.

Only surprise your customer with small added touches, such as employees reporting for work in company shirts and keeping their personal business away from the jobsite (i.e. smoking or making calls). This added layer of respect and professionalism will impress customers and encourage them to be forgiving of any unexpected issues that arise.

Dot each “i” in “Builders Risk Policy”

You need more than a written safety policy. You need a Builders Risk policy; each of your jobs should have this insurance coverage. If you predominantly remodel buildings (constructed in the last 40-50 years) and specialize in cosmetic upgrades as opposed to structural overhauls, you’re a prime candidate for a Builders Mutual Builders Risk policy. On the other hand, if you chiefly provide more extensive renovation work, further underwriting will be necessary.

Are you remodeling something you plan to flip or is your renovation at the homeowner’s request? Do you want to require your customers to include coverage for the structure in their homeowners’ policies and only include the value of improvements in your Builders Risk policy to save the difference in premium? As a trade contractor doing specialized remodeling work, will you opt for an Installation policy instead? Its coverage, targeting your specialty, offers a lower rate than a true Builders Risk policy (based on installation receipts). Regardless of your business plan, your agent can help you find the right coverage.

Remodeling work means a host of differentiating hazards to consider in your risk management strategy. Go ahead, remodel yours. Let it leave a lasting impression on your customers that will surely translate into future referrals.



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Rightsizing your Safety Strategy

Economic pressures can force people to make incredibly difficult decisions about their businesses. They may find themselves approaching trusted employees—friends—with the terrible news that they can no longer afford to employ them.

It takes courage to make these tough choices. People make them in the hopes that they have positioned their businesses to thrive again in the future. With layoffs and pressures over the bottom line, risk management hardly seems worth prioritizing. So, when an economy challenges contractors to keep their companies afloat, do they let their safety strategies sink instead of swim?

Why safety slips

When larger companies risk financial ruin if they don't downsize, it often jeopardizes the position of safety director. In the interim, an HR director or even a CPA may assume a portion of the safety director's duties. Without the experience of a seasoned safety director, perhaps a safety manual simply gets filed in a drawer, and the rest falls by the wayside.

On the other hand, most smaller companies don't have a dedicated safety position. Instead, risk management would have been the responsibility of an owner and/or a supervisor. When they're preoccupied trying to find jobs to bid before the next bill arrives, being proactive about jobsite safety and general risk management likely takes a back seat.

In both cases, neglecting risk management could mean missing big savings, when a company needs it most.

Making every dollar count

At a time when every dollar counts, wouldn't it be helpful if some sound

risk management could help shift money back into a company's bank account? If a company keeps its commitment to risk management, even as economic conditions change, companies can be sure to capture every dollar. Then, they'll certainly see the (dollar) value of risk management.

For example, regardless of the economy, someone must maintain responsibility for renewing a company's insurance. Together with the insurance agent, a review of a company's policies has the potential to save a lot of money. By asking questions like these, a company may uncover ways to save, when it matters most.

- Is the company spending money to insure equipment it no longer even owns?
- If the duties of employees have changed, have their insurance classifications changed, which may result in lower rates?
- Do the payrolls (used to estimate premium) reflect the recent decline in the amount of work, or is the company overpaying by basing premium on times when business was better?

Clearly, the decision-maker has the power to save the company money, but so do its employees. By upholding solid safety practices, they can help a company avoid unnecessary expenses resulting from workplace injuries. How? Besides being costly to morale, these injuries cost a company in terms of productivity and, potentially, claims that may even drive up insurance rates.

Preparing for the upturn

Companies may not have been prepared for the downturn, but they'll certainly want to be ready for the upturn. By taking time now to lay the groundwork, with business slower than usual, they won't be behind the

eight ball when business picks up again.

For instance, a company could use the time to do a thorough check of tools and equipment, making any necessary repairs or replacements. That spares any later loss in productivity which might delay future jobs, and it safeguards the employees who will use them.

If work picks up too rapidly after a long lull, a company might sacrifice its hiring and screening processes—and subsequently quality and safety—just to get people on the job quickly. So, developing a plan for screening, hiring, and training, all part of the larger risk management strategy, becomes essential. A solid strategy anticipates both the time and cost involved so that companies don't experience any unnecessary setbacks getting qualified people back on the job and working safely.

In any economic condition, focusing on workers' safety keeps productivity up and costs down. In tough times, though, the payoff of a safety program and risk management strategy may not only provide savings to the company, it may even save the company.



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Safety Doesn't Happen by Accident

A painter loses his footing and falls off the top rung of a ladder. A siding/guttering contractor comes in contact with overhead wires while lifting an aluminum pump-jack pole. Ask yourself, "Is this something that could have been prevented?" Do you think your company knows all it needs to know about safety? Often times, companies don't realize the safeguards that should have been in place until disaster strikes.

But how do you know if you have your bases covered? Imagine having a risk management expert visit your jobsite, free of charge, to review your safety practices. That's the service you'll receive from Builders Mutual's risk management consultants.

Why it works

If your company has an accident frequency problem, risk managers specialize in analyzing these injuries and losses for trends. They discover patterns, which can reveal deficiencies in your company's current safety program. The top four hazards identified by OSHA are falls, crushed-by, electrocutions, and struck-by.

Even if your company hasn't experienced any regular or significant losses, a review of your company's safety policy—on paper and in practice—can help prevent an accident before it occurs.

Risk managers setup appointments on the jobsite to meet with the owner(s) and lead supervisor to gather additional information about the company. They will take time to discuss any issues and recommendations as a result of his/her findings.

What further actions might be necessary? A risk manager may recommend that the owner(s) and all supervisors attend a Builders University OSHA 10-Hour Construction Industry Safety Course held at their office or local HBA. Or, if no written safety program exists, the risk manager will gladly assist in creating one.

To keep safety topics fresh in employees' minds, risk managers recommend monthly "Toolbox Talks." Often, risk managers volunteer to deliver the first few talks. They will even supply your company with

topics for future discussions, available free on www.buildersmutual.com. With Hispanic laborers' increasing presence on jobsites across the state, we must be more careful than ever to clearly communicate safety guidelines to all construction workers.

Follow-up inspections benchmark your safety program's progress. Risk managers willingly monitor company trends to be sure the safety program addresses any new hazards that may have arisen.

Still not convinced?

Remember, safety pays. First, the better your safety record, the better your insurance rates. Next, safety may even pay in the form of a dividend check. For example, Builders Mutual's eligible WorkSafe policyholders have been rewarded with more than \$45 million in dividend distributions since 1984 for their safety records. Lastly, you certainly can't put a price tag on peace of mind.

A supervisor is inadvertently struck by debris the roofers discard. A mason is caught between the foundation wall in an unprotected trench. If your company is prepared with a comprehensive safety program, these hazards won't catch you off guard. So don't wait for the unfortunate accident that makes you wish your company would have been proactive about safety. It's hard to admit we all need a little help now and then, but there's no better time than now to let the experts lend a hand.



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Small Subs, Big Safety Strategies

Many highly regarded flooring subcontractors employ few more than a crew of two to three. So, how do these small-scale subs build big safety strategies without breaking the bank?

They know the risks that differentiate their operations from the next flooring installation sub, and they invest in the risk transfer tools, which give their companies the biggest bang for the buck.

So, what are the primary risks these subs are trying to avoid?

Installing hardwood

Respect the tool: When every penny counts, a \$100 investment in a floating saw guard might seem a bit pricey. Saws already come with guards. Why upgrade?

Even the most cautious subs can't eliminate the possibility of losing a digit to a rotating blade. The unthinkable can happen to the most experienced user in a split second, and a floating guard's ability to self-adjust to the thickness of the material being cut makes it a best-bet.

Installing tile

Lighten up: Manufacturers typically package hardwood flooring so that, while heavy, two people can easily lift it. The weight of boxes of tiles, on the other hand, quickly tips the scales, even though the packaging is relatively small by comparison.

Transporting and lifting can put serious strain on the body, leaving subs at great risk of hernias. The body needs a rest!

Using tile dollies alleviates some of the strain, but when subs maneuver throughout a house, let's face it, dollies might not be a feasible solution. Subs need sensible alternatives to carrying heavy loads by themselves. Breaking down the tile boxes to manageable weights offers relief – at the right price.

Give it a rest: Working on one's hands and knees day-in and day-out wears on the body, too. Subs who make periodic stretching a regular part of their daily routine ward off shoulder strain, at no additional cost. Kneepads provide another cost-effective form of relief. Whether designed for contractors or re-purposed sports equipment, just aim for comfort.

Installing carpet

No strain, no gain? Tearing out old carpet, lugging heavy rolls, installing new carpet...seems like the risks of strains and pains lurk around every corner, but not with a few sound safety practices.

Often, when recently installed carpet needs to be removed, it can turn into an all out tug-of-war. Sometimes, the art of war

can be found in something as simple as a chemical removal solution; however, stay alert to the proper handling of any hazardous materials that require an MSDS on hand.

When toting in the new carpet, what does it weigh? Picture a carpet with a hearty nap for a 13' x 20' room, and you need a plan. As the owner, do the best to plan jobs accordingly. Start with precutting the pieces at the shop beforehand, based on customer diagrams, so the crew lifts as small of pieces as possible. Then, plan the bigger jobs accordingly and make sure the size of the crew on a given day fits the size of the job.

Subs who invest in carpet carts (around \$100) see big returns. Many have a hard time justifying the initial investment, until they experience the relief their crew gets from it. If all else fails and the crew needs to resort to good, old-fashioned lifting, be sure they lift in unison.

For the installation itself, many subs have heard of the power stretcher, but still heavily rely on kickers. While acceptable for small jobs like closets, the kicker should otherwise be "kicked-out" for large rooms. Kickers leave subs at risk of blowing out their knees or other related injuries. While perhaps the most expensive of the safety strategies, power stretchers can save subs in the long run, preventing injuries and the accompanying loss of productivity or rising workers' compensation rates resulting from them.

Finally, as long as the crew goes to the trouble to save their backs over the carpet itself, it makes sense to make moving any furniture as easy as possible. Save the iron-pumping contest for the gym, and let skates and sliders do the heavy-lifting for you.

Working a safety strategy from the ground up doesn't have to come with an exorbitant price tag. Even small-scale subs can find the right balance of price and practicality without sacrificing the safety of their employees.



For more free risk management resources, visit www.buildersmutual.com/RM.

Time to Take a Look at Your Tools and Equipment

The moment you open your refrigerator and see fuzzy green leftovers and smell spoiled milk, you know they've got to go. Is it as obvious when your tools and equipment need to be discarded?

There's no better time than now to do a full review of your tools and equipment. So, head to your trailer or storage unit, and see what you can keep and what needs to be replaced. These tips will help you get started.

Ladders: love 'em, then leave 'em

To extend the lifespan of both fiberglass and aluminum ladders, protect them from the elements when you store them. When your fiberglass ladder fades from a bright orange to pink, it has been overexposed to the sun. Time to replace it. Aluminum ladders don't rust, which makes it harder to detect excessive weathering.

This past year, a construction worker from NC died when the support locking mechanism of his extension ladder failed. It was excessively worn, and a thorough pre-inspection could have prevented the ladder collapse and saved his life. So, inspect all ladders for broken or damaged components. Review everything from the support brackets to the side rails and rungs to the feet. Contact the manufacturer for repair or replacement options. Typically, with the exception of replacing the feet, damaged components mean the same thing; time to toss it.

Every component has a job to do, and when one fails, the whole

ladder fails. For example, the top half of an extension ladder is not designed to be used stand-alone. When another NC construction worker leaned the top half of an extension ladder up against the house, he was lucky to walk away with a mere broken wrist. Without feet and with makeshift bracing, it slipped out from under him.

The ABCs of PPE

Personal Protective Equipment (PPE) will only protect you if you take care to keep it in good condition. Excessively scratched safety glasses impair vision. So, if you find a pair with scratches or cracks, toss it and buy a new pair. Their design deflects ricocheting nails and other debris, but only when they're intact.

Did you know that just like your canned soup or lunch meat, manufacturers place an expiration date on hard hats? Check your manufacturer's recommendations, but typically a hard hat's shelf-life is three years and only one year for the webbing of the inner harness. Have yours expired? If so, replace them.

No-fail fall protection kits

Pull those fall protection kits out of their containers. The bags or buckets in which they originally were purchased are the proper storage containers for them.

Inspect each part to make sure they are in good working order. The harness, rope, and shock-absorbent lanyard should be free of wear and fraying. Be sure no physical burns from welding or even cigarettes damaged them.

Are the metal components, like the carabiner and the locking snap hook, rust-free? If your fall protection fails any of those tests, it's time to buy a new one.

Quick quiz. True or False? If a fall protection kit has ever broken someone's fall, it can be reused. False. It won't function properly the second time; so, replace it.

Extending an extension cord's life

Watch for the top three ways an extension cord can quickly become your worst enemy. First, identify cracked, frayed, or worn cords. Often, you can cut off the undamaged portion and affix a replacement plug, otherwise, simply buy a new cord. Second, check the duty rating to ensure the cord is designed for hard or extra hard usage. Third, look for missing ground pins. Always remember, remove the power source before inspecting or repairing extension cords!

High performing power tools

Similarly, take a look at your power tools' cords, and inspect them for the same hazards. Then, check for cracks in the housing (their plastic casing). For saws, sharpen or replace the blades every six months or sooner if you notice dulled teeth. An inadequately sharpened saw blade may jump and lead to finger amputation if not adequately sharpened.

All tools and equipment need to be cleaned regularly, according to the manufacturers' instructions, but typically a dry brush does the trick, so keep one in your tool box.

Ideally, you should inspect your tools and equipment before each and every use, but let's face it, sometimes you just jump in and get the job done. So, take the time now to take a look at your tools and equipment. It may only take a moment, but it may very well save your life.



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Wanted: Respiratory Protection

A blizzard of sawdust kicks up, so you quickly turn away from the dust storm for a breath of fresh air and a clear line of sight. How do you react, though, when dangerous dust particles invade the air, and normal lighting renders them invisible to the naked eye?

Welcome to your average jobsite.

Anytime you inhale, your body potentially ingests a dose of mist, fumes, and dust, along with oxygen. All this airborne particulate matter may have devastating effects to your respiratory system over time. What you may think of as harmless dry dust particles may actually be two dangerous substances, crystalline silica or hexavalent chromium.

Hexavalent chromium

Take hexavalent chromium, for instance. Federal OSHA established a National Emphasis Program (NEP) in 2006 to heighten awareness of its risks. Its permissible exposure limit (PEL) is 5 milligrams per cubic meter (mg/m^3) of air, an 8-hour time-weighted average designed to quantify a hazardous level of the substance based on an 8-hour work day. In the construction industry, paints, primers, and other surface coatings as well as portland cement may contain hexavalent chromium.

What's the harm? Ultimately, continuous, repeated exposure may cause lung cancer. Other health effects may develop along the respiratory pathway, too, including sores, nosebleeds, tissue perforations, and lung irritation. Construction workers who are allergic to it may experience asthma-like symptoms.

Crystalline silica

When you call it quartz, crystalline silica hardly sounds as dangerous. Yet, this substance, found in the highest concentrations in sand, sandstone, and granite, warranted enough concern for Federal OSHA to declare a NEP effective January 2008. With a PEL of $100 \text{ mg}/\text{m}^3$, rely on the rule of thumb: if dust, which contains silica, is visible in the air, you can bet it exceeds the permissible limit. Contractors see it

regularly in brick and block, concrete, and drywall compound, too.

Inhalation of it causes silicosis—an incurable lung disease that can cause permanent disability and premature death. Acute cases can develop in as little as a few months' time and may manifest itself through a shortness of breath. In its more serious form, silicosis may take 10-15 years before becoming evident.

Silicosis develops when a construction worker inhales silica particles, which irritate the lungs. The body then creates scar tissue, called fibroids, to "repair" the damage. Ultimately, these fibroids cause oxygen deprivation by reducing the lungs' ability to absorb oxygen from the air. Smoking further exacerbates the problem.

False Alarm: Radon

Prior to the EPA's 2008 study, rumors circulated about indoor air quality resulting from dangerous levels of radon emissions from granite. The EPA put this myth to rest with its study. Yes, granite may contain naturally occurring, varying uranium levels that emit small amounts of radon gas. However, the study concluded that no reliable data provided evidence that granite significantly increased indoor radon levels, putting the issue of respiratory protection to rest.

High-risk contractors

- Masons
- Drywall finishers
- Remodelers (during demolition)
- Hard surface manufacturers and field installers
- Concrete finishers
- Painters

Plan A: Engineer it out

Optimally, a risk management program focused on respiratory protection will find a way to "engineer it out," that is, eliminate the hazard or remove the worker from the hazard. However, in a

jobsite setting, often this can be impractical.

Exhaust systems for spray paint booths or the sanding/finishing operations of a cabinet shop work well to limit hazards, since the confined space intensifies the respiratory hazard. A local exhaust ventilation, like tools fitted with a water supply for dust suppression, prove their risk management value. HEPA vacuums attached to sanders, for drywall installers, also work effectively. Wet cutting (versus dry cutting) has become an increasingly popular solution for masons and granite installers alike. Furthermore, think of the airborne particle hazard like second-hand smoke. Reserve an area for cutting, for example, and limit the exposure to other workers.

Plan B: PPE

When substances threatening your respiratory health cannot be engineered out completely using ventilation or water suppression, use a National Institute of Occupational Safety and Health (NIOSH) certified respiratory system.

When wearing a basic dust mask, users often make two critical mistakes. First, users mistakenly employ one band instead of two. Without two bands securing the mask, it's improperly sealed. Second, think of facial hair and respiratory systems like oil and water—they don't mix. Facial hair causes small gaps in the seal of the mask, effectively allowing for unintended air entry.

The right fit

Finding the right fit doesn't always refer to the respirator; it begins with finding the right person to do the job. Although respirators filter harmful particulate matter from the air, they can also reduce oxygen intake. So, workers with high blood pressure or heart disease may be better suited to other tasks, as would claustrophobic workers, who may feel uncomfortable by the restrictive feel of the respirator.

It makes sense to position someone as a master of their specific task; however,

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exposing one worker continuously to respiratory hazards greatly increases their risk. Operate on a rotating schedule, to give workers a break.

You may want to go so far as to include baseline lung capacity testing in your risk management program. Medical professionals should test new hires' air volume and speed using a spirometer. Annually, workers should get retested for any changes in their results. X-rays also detect evidence of silicosis, specifically.

Talk with workers about the respiratory risks of working around substances that contain either hexavalent chromium or crystalline silica, and talk with them about your risk management strategy. Whether particulate matter kicks up in a sawdust storm or invisibly, workers will spot the risk.

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With Jobsite Visitors, Expect the Unexpected

If life has taught us anything, it reminds us to expect the unexpected. We expect supervisors, subcontractors, and inspectors on the jobsite. We expect homebuyers with their real estate agents. We have also come to expect the unexpected—the nosy neighbor and the venturesome child, especially when warm weather brings more passersby. Regardless of whether or not someone has permission to enter the jobsite, safety programs must account for the expected and the unexpected.

A duty owed

First, the people who spend the most time on the jobsite—the GC's own employees and the subs—have their access controlled by the GC. Realistically, however, they will work there unmonitored for significant time periods. Regardless, the GC still has a duty to implement safety measures to address any hazards that put this group at risk.

Basically, GCs should show employees and subs that their safety comes first. A daily job inspection easily documents that the GC has proper safety measures in place at all times. A written log is good, but date-stamped photos are even better.

Furthermore, all employees and subs should be trained to alert either the GC or the supervisor when they spot an unplanned jobsite visitor.

Regaining control

Homebuyers, real estate agents, and even inspectors will visit the

jobsite, too. What differentiates this next group of jobsite visitors from the first? The GC expects a visit from them but does not have complete control over them. The trick to regaining some control lies in turning unplanned visits into planned visits.



▲ *Discourage unaccompanied jobsite visitors by posting signs. Alert them to the dangers of construction. Purchase signs on www.buildersmutual.com.*

To diminish the risk of unplanned homebuyer visits, GCs should include site visitation rules in their homebuyer agreements. Such rules identify specific stages of construction when the GC promises to contact the homebuyer to arrange a visit and accompany the homebuyer.

GCs add a layer of protection with real estate agents by coordinating similar agreements with them. For example, if a GC develops a number of lots within one subdivision, the agreement would ask agents to contact the GC for a recommended jobsite to visit, in a visitation-ready stage of construction. In anticipation of such requests, the GC can take added precaution on one specific lot to ensure a safe jobsite visit.

The “welcome mat”

What kind of welcome mats do GCs lay for homebuyers and agents? Does an unsteady plank leading from the dirt into the front doorframe invite visitors to assume an unnecessary risk? Every home should have a sturdy entranceway as early as possible. If the home has a garage, block the front door with yellow tape and construct a sturdy entranceway there.

With the exception of inspectors, remember, these visitors know far less about the dangers of construction and the hazards it presents. Never assume a hazard should be obvious to the visitor! Clearly mark all hazards for the benefit of everyone on the jobsite, whether a worker or a visitor.

Even for those familiar with the hazards, such as inspectors, your attention to hazards could save a life. In Tennessee, a framing sub installed handrails at the direction of the GC. When the sheetrock sub's employees removed them to work, neither the sheetrock sub nor the framing sub reinstalled them. The GC's supervisor failed to perform and document daily job inspections to address these hazards. During a walkthrough, the city inspector—husband and father of three—backed off an unprotected second floor opening onto the concrete below, fatally striking his head. A lawsuit filed by the family of the inspector forced the inadequately insured sheetrock sub out of business.

The precautions you take to protect homebuyers, agents, and

inspectors during their visits to a jobsite may ultimately save a life.

Lines of defense

The final group of jobsite visitors creates the biggest headache—those who have no business reason to enter the jobsite. Children, specifically, put GCs at great risk. A house under construction—by virtue of the definition of attractive nuisance—creates a dangerous condition, attractive to children, which may hold a GC liable for a child's injury, regardless of the fact that the child trespassed. Under this doctrine of tort law, a civil suit could be filed against the GC.

GCs should post jobsite signs as a protective measure, warning people of the dangers. Remember, signs do not

eliminate a GC's liability, but think of it as an additional line of defense to deter unwanted visitors.

Consider another creative line of defense used by a clever area GC. While developing a subdivision, he sent a letter to local residents advising them of the perils of construction. He asked parents to partner with him and tell their kids never to play on a jobsite. He provided his phone number for residents to call if they noticed any suspicious activity. As an added bonus, appreciative residents were more forgiving of the disruption the GC caused by developing the subdivision's last lot.

A jobsite brings people onto it who have all different levels of

understanding of the dangers of construction. Contractors can manage this risk by examining the hazards and getting the proper safety programs in place. Even in the heat of the summer, contractors don't have to sweat the risk of jobsite visitors.



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