

Construction

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Prevent Roofing Accidents

You've seen them—contractors who are laying a roof with no fall protection. Well, that's only part of the problem. Oftentimes, roofing materials fall from their perch onto passersby or workers below. And debris left on the ground, especially roofing nails, can damage tires and injure people and pets. Sharp gutter parts and fasteners can add to the list of potential roofing-related accidents.

Here's a list of preventive measures you can take to minimize the number of roofing accidents your company experiences:

- Know the requirements set by the Occupational Safety and Health Administration and your insurer.

- Provide worker safety equipment and ensure its use.

- Use tarps, signs and barriers to prevent non-worker contact with roofing materials and debris.

- Insist on and check compliance with the proper use of climbing equipment, such as ladders and scaffolding.

- Make cleanup a priority so you don't generate claims for popped tires and emergency room or veterinary visits for cuts and punctures.



For more ideas on roofing safety, take a look at the National Roofing Contractors Association Web site's NRCA University at www.nrca.net. ■

Rented Equipment

A contractor was hired to re-do a portion of a home's driveway. His mixer was not working, so he rented one from a local supply company. While attempting to move the mixer, he accidentally tipped it over, causing cement to spill onto the homeowner's car and permanently damaging the mixer.

The property damage to the homeowner's property is covered under a typical general liability policy, but the store wants a new mixer and expects the contractor to pay for it. Because the mixer was equipment rented or

borrowed by the contractor, his property policy will not pay for the damage. This means he will have to come up with the funds for the new machine himself.

Contractors who rent or borrow equipment should understand that equipment is often not covered by property insurance unless specifically added to the policy by request. Next time you are considering renting or borrowing an expensive piece of equipment, call our service team. We can assist you in finding the coverage you need. ■

Copper and Robbers



With its soaring value on the international metals market, copper is becoming one hot commodity...for thieves.

Metal supply companies nationwide are reporting an uptick in the theft of copper materials. Property owners and contractors are reporting a surge in vandals ransacking homes, buildings and jobsites in search of more than just pennies.

Why the excitement? The price of copper per metric ton has tripled in just three years. Contractors whose installation plans include copper materials should take additional precautions when bringing these materials to and leaving them on the jobsite.

Along with safeguarding materials, contractors should safeguard their finances by purchasing insurance. An installation floater is a form of property insurance designed to protect materials kept on the site or in storage while awaiting installation. Without this coverage, the contractor could be left financially responsible for replacing materials that are damaged or stolen. ■

Subcontractors and Auto Accidents

The typical jobsite is visited daily by different subcontractors in different vehicles. Do you ever check if your subs have adequate auto insurance?

If a subcontractor causes an accident in the course of his duties for you, you could be liable for damages. Although the sub's auto insurance policy will respond first, if his limits are too low to cover all the damages or his policy has been canceled, the injured party can come after your company

for the remainder of the damages. If this happens, your general liability policy usually will not respond

since it is not designed to cover claims caused by autos.

Typically, only a business auto policy with coverage for "non-owned" autos will cover such a loss. If you do not have a business auto policy, ask our service

team about securing a separate policy designed to cover non-owned auto liability. ■

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What If Someone Cooks the Books?

Embezzlement is a quiet crime that can go on for years before being brought to light. Often, the employees caught embezzling funds are those the employer thought least likely to do so. Additionally, embezzlers rarely steal once—most continue their life of crime until caught. Embezzlement can cost employers hundreds of thousands of dollars, bring the company under criminal investigation and can even lead to business closure.

If you are leaving your book-keeping to someone else, you could be vulnerable, and a typical business policy might not be sufficient to cover your losses. According to the FBI, a majority of dollars stolen from companies are found in the accounts and assets of employees, not some masked burglar.

Commercial crime insurance can



offer a solution and reimburse employers for financial losses suffered at the hands of a thieving employee. This insurance will cover one-time losses as well as multiple losses that have gone unnoticed over time.

For more information about this important coverage, contact our service team. ■

Covering Employee Auto Use

The personal use of a company vehicle may be the reason someone chooses to work for your company rather than another. Do any of your workers use a company car for personal use? If so, do you know if your company's business auto policy is the only auto insurance available to that worker?

Here's why this can matter:

Good news for your worker

With your permission, your company's business auto policy may cover the vehicle, as well as the employee and members of his household

whenever they are driving it for personal use.



Bad news for your worker

That company vehicle could be the only vehicle in your employ-

ee's household. If this is the case, there may be no other auto insurance policy for the household. This means if he or a household member uses, borrows or rents any vehicle that is not the company vehicle there would be no coverage.

Start by asking employees with personal use of company cars if there is any other auto insurance policy in their household. If their answer is no, we can help. One solution is to amend the business

auto policy, but there are other possibilities you may prefer. Call to find out your options. ■

Protect Against Partner-Business Shutdowns

You spend countless hours making sure your jobsites are safe and secure. But when it comes to outside elements that can seriously affect your company's bottom line, there is only so much you can control.

Consider what would happen if adverse weather conditions in another part of the country shut down your supply chain. What if Mother Nature cuts off the shipping routes between you and your lumber? Or you arrive to discover the only supply

store in town has been burned to the ground? Such losses can cause considerable delays and additional costs that could pre-

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vent you from obtaining bids, hiring subs, paying your staff (or yourself), or meeting your debt payments.

Don't let the future of your business depend on everything going right for someone in your supply chain. Purchasing insurance to prevent such losses can keep your business going when events outside your control wreak havoc with key inventory and material supplies. This insurance, typically called contingent business income, can be added to a standard business income insurance policy.

For more information about this important coverage, call one of our agents. ■

**Thank you
for your referrals.**

If you're pleased
with us, spread the
word! We'll be happy
to give the same
great service to all
of your friends and
business associates.

Heavy Equipment Protection

Protecting your equipment is a vital component to your business. Heavy equipment theft is a billion-dollar industry for thieves. Less than 15% of stolen equipment is ever recovered.

Protecting equipment is easier said than done, and there are few prevention strategies a determined thief can't crack. Owners can help their cause by registering their equipment fleet with law enforcement or a national organization such as the National Equipment Register (NER). Registering helps law enforcement and fellow registrants keep track of and return stolen equipment that resurfaces elsewhere.

The best method to protect your business from financial loss due to theft is with insurance. Call us to find insurance that will cover your equipment if it is damaged or stolen. ■
