



Eye Injuries Can Be Avoided

Did you know:

- Workplace eye injuries occur 2,000 times a day?
- Temporary or permanent vision loss results from up to 20% of those injuries?
- Sixty percent of those injured were not wearing eye protection?

These statistics from the University of Florida's Institute of Food and Agricultural Sciences reaffirm the need for eye protection. Yet the data also indicate that both workers and employers are often lax in their standards.

A good eye-protection program involves personal safety equipment availability and use; injury prevention training; and injury response capabilities. Does your current safety program include

training on the risks of eye injury? Is the appropriate protective eyewear—be it safety glasses, goggles or face shields—readily available, and is each worker trained in its proper use? Have you

minimized or eliminated the major risks of injury from your operations? Do employees and supervisors know the proper treatment and procedures in response to injuries?

When assessing your workplace, keep in mind chemicals, hot liquids, bright lights and lasers, and flying objects, both large and small. Make sure you have flush sinks avail-

able and that workers have access to phones and phone numbers for emergency professional response in case an accident occurs.



Renew Training This Spring

Spring is all about renewal. Why not take Nature's cue and do some renewing yourself?

Training is the cornerstone of all workplace safety programs. From equipment operations to first aid to disaster management, your workers need to know how to handle themselves on the job site.

Start by making a roster of all those who have already received training and all those who haven't; then, decide which areas need the most attention. Plan training into your project schedule so it doesn't get pushed

aside as contracts come in. If your company is large enough, you can rotate people through training. If yours is a small outfit, consider taking a day here and there over the next few months to gather everyone for a workshop.

Employers can find some training for free or for a nominal fee. Your local Red Cross, law enforcement, fire departments, hospitals, clinics, business groups and possibly your contractor association offer different programs that address first aid, drug-free workplaces and emergency response plans.

Green Construction Has Special Needs



A recent report from the Home Improvement Research Institute reveals that homeowners remain attracted to environmentally friendly construction. That means that business for “green” contractors is on the horizon.

These projects may still be considered a specialty niche, though. While some aspects, such as installing LEED-certified appliances and materials, are easy enough to handle, others require special training on handling coatings and on refurbishing or demolishing buildings with toxic components.

Is your company currently involved in or planning green projects? Be aware that standard insurance products designed for traditional construction practices and materials may need modification to properly protect you in the new, green world. Costs regarding your work will likely exceed those associated with traditional construction, so be sure your limits of insurance correspond to your green building initiatives.

For help designing an insurance program that matches your green-project needs, give our professionals a call.

When Theft Is an Inside Job

While the word “theft” often conjures up images of crooks in masks robbing their victims, the reality, according to the U.S. Department of Commerce, is that theft by employees occurs 15 times more often than external theft. So for just one moment, look beyond all those barriers to external crime—the window bars, locked fencing, security patrols after hours—and see what may be “walking off” the job.

Broaden your vision beyond obvious tools and equipment. In today’s economy, rising prices for commodities, such as copper, have resulted in many contractors facing enormous “shrinkage” losses—72% of which is done by employees,

The New York Times reports.

And if “a thief is a thief,” why limit your concerns to only your own property? Do you perform repairs or improvement projects on existing properties? What about the risk to items owned by your clients? How will you—or your insurance—respond to an allegation by a client that valuable property disappeared during your time at their location, a loss for which they are holding you responsible?

Are you taking steps to address this risk? Let’s take a look at your policy and your risk management program to see if your theft protection is keeping up with your exposure.

Elevate Your Scaffold Safety

Scaffolds date back to the Middle Ages, when they were used for building castles and cathedrals. Even today, they are critical tools on some jobs. Unfortunately, their use results in far too many worker injuries.

The first step in improving scaffold safety is to identify the hazards. According to the Occupational Safety and Health Administration (OSHA) and the Bureau of Labor Statistics, common hazards to workers on scaffolds include: lack of fall protection; collapse of unstable or overloaded scaffolds; and electrocution due to proximity to power lines.

An estimated 2 million construction workers frequently work on scaffolds. OSHA estimates that improving scaffold safety could prevent 50 deaths and 4,500 injuries annually and save \$90 million in lost work time.

As one step toward prevention, OSHA requires that each employee working on a scaffold be trained by a qualified person to recognize and control safety hazards. If you have employees working on scaffolding, please visit www.osha.gov and find out more about keeping them safe.



Slogging into Spring

Many contractors face soggy, boggy ground as the winter snows melt and the frozen terra firma thaws.

In these late-winter and early-spring days, outdoor workers encounter muddy and slick ground that can do more than just make a wet mess. Ditches can collapse, and slippery conditions can cause falls and unstable equipment.

If your projects demand work under these conditions, remember to plan for and implement special safety measures. Use proper personal equipment for the soggy conditions, such as well-treaded boots, and make sure workers take the time to clear mud from shoe soles before climbing ladders. Inspect equipment for blockages caused by mud and crud, and take special precautions to shore up any holes or ditches, the walls of which



could be compromised by deep moisture. Remember that large trees often topple when heavy winds and soft ground mix, so make sure workers are alert for tree hazards.

Beyond safety, keep in mind the damage workers can cause indoors under muddy conditions, as well. Contractors working inside a home

or building need to be careful that they don't carry mud in with them, thereby generating a costly cleanup claim for carpets or other stainable flooring.

With a little advance preparation and onsite effort, your company can avoid the losses associated with soft spring ground.

Taking on Designing

Project owners often prefer “design/build” contracts for their perceived conveniences, such as a single point of contact and streamlined workflow, but they may already have an established relationship with your company and want to hire you for the construction work. In that case, they may ask you to take on the design duties, too.

That may be something you feel comfortable handling, or you may be able to bring a designer into the project as either an employee or a sub. In any case, if you are branching out into full design/build mode, you need to make sure your insurance properly protects you from the heightened risk associated with the increased responsibilities.

A typical contractors general liability policy excludes professional liabilities. To cover errors related to the design work, you need a professional liability policy. Even if you subcontract the

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design portion of the job, your firm will hold responsibility for the design contract, so you need to be insured in case problems arise from the design.

If you have a contractors liability

policy, you should check the definition of covered professional services. If it indicates that only your contracting activities are insured, it might not cover your liability on the design. There is something called contractors protective professional coverage that might satisfy your needs. It offers protection in excess of the design professional's professional liability insurance for costs your company might incur resulting from the designer's errors or omissions.

As you can see, there are multiple ways of handling a design/build insurance program. Our professionals can help guide you through the choices. Give us a call to discuss your options.

Preparing for Summer Workers

It may only be March, but now is the time to start planning for the onslaught of young summer workers you will be hiring. Young workers represent a tremendous potential asset to your workplace, as long as you remember that they also bring unique and often substantial risks for work-related injuries and illnesses. OSHA offers an abundance of helpful advice and tips at www.osha.gov/SLTC/teenworkers/employers.html. For example:

- Make sure young employees are properly equipped and trained, especially when exposure to hazardous materials may be involved.
- Take a second (and third) look at your worksite to identify and eliminate hazards.
- Remember that young workers are not just “little adults.” Be mindful of unique aspects of communicating proper procedures so they are clearly understood.
- Implement a mentoring or buddy system, whereby an adult or experienced young worker helps teach the new employee the ropes.

Thank you for your referral.

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