



Heat Stroke Can Kill

Heat stroke is a serious threat in summer and is made worse by such factors as high temperature and humidity, lack of breeze, low liquid intake, heavy physical labor, waterproof clothing or the simple fact that employees may be physically unprepared for a hot workplace.

The Occupational Safety and Health Administration has developed a free brochure available on this specific issue that is available at osha.gov. Among other key points, OSHA recommends employers train employees with a two-pronged approach.

First, quickly recognize the symptoms:

headache, dizziness or fainting; weakness and wet skin; irritability or confusion; and thirst, nausea or vomiting.



Second, know what to do when a worker falls ill from heat. Call a supervisor for help or dial 911; have someone stay with the worker until help arrives; move the worker to a cooler/shaded area; remove outer clothing; fan and mist the worker with water; apply ice bags or ice towels; provide cool drinking water, if the

worker is able to drink.

Sponsor a morning of training on heat-related dangers and treatment before sending your employees out into the hot weather.

New Location and New Rules

Have you decided to expand your prospective project locations into new communities, regions or states? Keep in mind that construction is a highly regulated activity and that applicable laws, rules, regulations, permitting, licensing and workers compensation requirements can vary widely by geographic location, even if your jobsites are only a few miles apart.

A key factor in complying with these

multiple layers of requirements is often being able to certify that the necessary insurance and/or bonding is in place. Before agreeing to take on a project outside of your current area of operations, only to find out too late you are not in full compliance with all requirements or that you have additional, hidden risks, talk with our service team about conforming your current insurance protection to local mandates.

Mobile Technology Risks



Highly complex software and data once only found locked inside hardware at the office is now freely available at the job site stored on the latest mobile devices, particularly tablets, or accessible via the “cloud.” While the convenience is obvious, it also means you now have additional valuable exposures while on the job site: both the devices and the information.

Beyond the obvious risk of theft of the devices, there are other considerations. For example, are you certain the mobile device is tough enough to withstand your working conditions? How will your current insurance protection respond for a loss of these new devices or the information housed on them while at a job site or in transit? Do your current risk management guidelines take into account that some of your crucial and confidential data is far more readily and conveniently accessible to a rogue employee or thief on a mobile device than when kept solely on your office computer?

With the rapid deployment of these valuable new technology options, be certain your protection is as mobile as your information tools.

Audit Activity on the Increase

According to numerous sources, large general contractors are seeing an uptick in building activity.

Growth for large generals is positive news for all those along the supply chain they rely upon, from subcontractors to materials suppliers. Just a reminder, though, that the premiums for much of your valuable insurance protection, such as general liability and workers compensation, are based upon variables such as payrolls, sales and/or revenues. Increases in those areas are likely to result in higher amounts due at insurance premium audit time if your

policies haven’t been updated to reflect the boost in activity.

This is the time to get a head start on improving your audit outlook and eliminating any unexpected surprises down the road. We can often arrange for more frequent audits or help with self-audits to keep a closer watch on your business moves and provide you estimated changes to your policies and premiums. That will help you properly plan and price your future project bids and help you avoid problems at audit time. Call to schedule a time to talk about audits with our staff.

Know Warning Signs for Tornadoes

Everyone knows about funnel clouds and the tornadoes that often accompany them. But by the time you can spot one, valuable time needed for preparation, safety or seeking of shelter may have been lost. The National Oceanic and Atmospheric Administration (NOAA) Storm Prediction Center identifies the following signs indicating a tornado may be imminent:

- Strong, persistent rotation in the cloud base.
- Whirling dust or debris on the ground under a cloud base—tornadoes sometimes have no visible funnel.
- Hail or heavy rain followed by either dead calm or a fast, intense wind shift.
- Loud, continuous roar or rumble, which doesn’t fade in a few seconds as thunder does.
- Small, bright, blue-green or white flashes at ground level near a thunderstorm (as opposed to silvery lightning up in the clouds). These mean power lines are being snapped by very strong wind, maybe a tornado.
- Persistent lowering of the cloud base, illuminated or silhouetted by lightning—especially if it is on the ground or there is a blue-green-white power flash underneath.

If you are in an area subject to tornado activity, be sure to have your catastrophe planning complete, current and well communicated to your employees.



Environmentally Friendly Roofs

Whether driven by an improving economy, governmental regulations or client preference, “green” construction techniques are becoming a part of the conversation. While the term “green” may involve many different techniques and materials, one increasingly popular topic is the installation of a “green roof.” Also referred to as a rooftop garden, a green roof consists of a vegetative layer installed on a rooftop. According to the EPA and environmental construction specialists, on a hot summer day, the surface temperature of a green roof can be substantially cooler than a conventional one, resulting in benefits such as:

- Reduced energy use
- Reduced air pollution
- Reduced greenhouse gas emissions
- Enhanced stormwater management.



Add these up and you have a strong argument for improving quality of life, human health and comfort, and the simple attractiveness of a garden or landscaping replacing typical tar, metal, shingles or concrete.

If your firm is currently installing, or is considering including, green

construction such as rooftop gardens in your plans, talk with our service staff about any changes that may be required so you are certain your current insurance protection is properly arranged to respond to these new and evolving techniques and materials.

Bonds Protect You and Your Client

A key part of any contractor’s protection program is the surety bond. You may be less familiar with that overall term than with the specific types of bonds that fall within that category. If as part of meeting a project requirement you’ve ever needed to provide a bid bond, performance bond, payment bond or maintenance bond, you’ve dealt with surety bonds.

The term “surety” refers to the purpose of these bonds: to “assure” the project owner, devel-

oper or general contractor that you will deliver the work in full compliance with the contract, including such requirements as

Surety bonds are subject to significantly different underwriting requirements and pricing than other insurance protection.

materials and work that meet all specifications, work that’s completed on time, and the turn-over of the final project free of liens

from subcontractors, suppliers and laborers.

Bonds and insurance are often treated—wrongly—as if they are simply different names for similar protection. Surety bonds are actually separate agreements and may be subject to significantly different individual underwriting requirements and pricing than your other insurance protection. Our construction professionals are trained in these differences and are ready to assist with your bonding needs.

When Equipment Loss Wrecks a Contract

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

Many contracts call for certain interim target and completion dates to be met or the contract may be cancelled and awarded to another firm.

While those requirements may be met when all goes according to plan, what if a hurricane, tornado, flood, major theft or other type of insurable loss were to disrupt your timetable badly enough to cause the contract to be cancelled? Does your current insurance program provide coverage for any income potentially lost in this situation?

If such a loss could affect your business income stream, schedule a review of your current coverage and possible solutions today.