



## Keep Low-Temperature Injuries Down

While ice and snow are obvious winter hazards, don't let workers ignore the simple fact that working in low temperatures, especially if accompanied by blustery, freezing winds, can expose many an unwary worker to severe injury due to frostbite and hypothermia.

The Federal Emergency Management Agency suggests the following three guidelines to improve worker safety:

- **Keep dry.** Change wet clothing frequently to prevent a loss of body heat. Wet clothing loses all of its insulating value and transmits heat rapidly.
- **Watch for signs of frostbite.** These include



loss of feeling and a white or pale appearance in extremities, such as fingers, toes, earlobes, and the tip of the nose. If symptoms are

detected, get medical help immediately.

- **Watch for signs of hypothermia.** These include uncontrollable shivering, memory loss, disorientation, incoherence, slurred speech, drowsiness, and apparent exhaustion. If symptoms of hypothermia are detected, get the victim to a warm location, remove wet clothing, heat the

center of the body first and give warm, non-alcoholic beverages if the victim is conscious. Get medical help as soon as possible.

## So-called Soft Costs Can Hit You Hard

Builders risk insurance discussions often focus solely on "hard costs," such as direct damage to structures, materials, tools and equipment.

Yet there are instances when events beyond the builder's control cause a delay in construction. Such delays can lead to additional expenses that would not have been incurred had there been no delay. Examples of such "soft costs" include:

- Additional interest on money borrowed to finance construction, remodeling, renovation or repair
- Additional realty taxes and other assessments incurred for the time construction

has been extended beyond the projected completion date

- Additional advertising and promotional expenses as well as additional costs resulting from the renegotiation of leases and other similar extra expenses incurred following an interruption.

A "soft costs" endorsement attached to the builders risk policy may offer coverage for these and other related expenses due to a delay resulting from a covered cause of loss. For more information about this valuable endorsement to your builders risk policy, call our service team today.

## Snow and Ice at Job Sites



One of the most severe hazards of winter work is encountering snow and ice on job sites. Here are a few tips from OSHA on minimizing the risk to your workers:

**Footwear.** Walking on snow or ice is especially treacherous, and wearing proper footwear is essential. A pair of well-insulated boots with good rubber treads is a must for walking during or after a winter storm. Keeping a pair of rubber overshoes with good treads which fit over your street shoes is a good idea during the winter months.

**Pace Yourself.** When walking on an icy or snow-covered surface, take short steps and walk at a slower pace so you can react quickly to a change in traction.

**Eyes Up.** Be on the lookout for vehicles that may have lost traction and are slipping towards you.

**Snow Blind.** During the daytime, wear sunglasses to help you see better in snow glare and to avoid hazards.

## Trailer Coverage That Pulls Its Weight

Contractors rely on their commercial vehicles to get necessary supplies, materials and equipment to the job site. Many drive large trucks to move their supplies. Others have decided the best approach is to carry the goods in a commercial trailer. It's then possible to leave the trailer at the job site for some time to serve as a storage and/or office facility.

Standard commercial auto policies are very limited in liability coverage for trailers while on the road or set up at the job site. While there may be some automatic liability coverage available for small trailers or those

not owned, a majority of trailers capable of hauling significant amounts of equipment or supplies must be scheduled separately for coverage to apply. Additionally, scheduling the trailer on a policy may be the only way to secure coverage for damages to the trailer itself.

Give us a call to talk about insuring your trailer on the road and on the job site. We'll talk to you about its contents and about getting liability coverage for those who work in it if it's going to be used in an office capacity.

## Offering New Services

Frequently, contractors feel the need to get involved in jobs that are outside their normal activities or specialty. Caution: When the time comes for your insurance audit to determine your final general liability premiums for the year, such changes or additional exposures can create unexpected problems and increased charges.

Basically, at audit time, your insurance company will calculate premiums differently depending on your class or classes of business. Based upon your operations performed during the policy period, the insurance company will divide your activities into separate class codes and calculate the premium accordingly.

Where a contractor may see virtually no distinction between certain operations, an insurance company may see major differences in liability exposure and risk. Our service team has experience with how insurers classify risk. Keep us in the loop on all of your ongoing operations. With accurate information, we and your insurance company can help you determine classification and premium for each of your operations ahead of audit time. Working together, we can make sure audit time is a "nothing to see here" event, instead of an expensive and painful surprise.



## But He Was Driving His Own Car!

Familiar with the “master-servant rule”? For hundreds of years, common law principles have dictated that one who is directing the activities of another can be held responsible for any injuries arising from the actions of that “servant.”

In the construction industry, the common practice of employees and subcontractors driving their own vehicles while working for or with you can expose you to liability claims. While you may have an auto policy for your company vehicles, what about coverage for a claim arising from a person driving his own vehicle who is involved in an accident during the course of working for you?

While anyone having their own vehicle is responsible for providing liability coverage under his own auto policy, when the accident arises from work they are doing for you, the master-servant rule can bring you into



a liability claim for damages. Under standard coverage forms, the owner of the vehicle’s coverage pays first. Yet what happens if his policy limits are used up and the damages awarded the claimant aren’t fully paid?

The answer is simple—the claimant will turn to you, alleging you are responsible for paying the remaining damages. You need to be certain not

only that your insurance coverage will respond in these situations, but also that you choose your coverage limits with these exposures in mind.

As part of a thorough analysis of your current coverage plans, we will review “master-servant rule” exposures for you and recommend the proper liability options to protect you from this type of “non-owned auto” loss.

## Liability for Subcontractors

To complete jobs on time, you may turn to outside resources for help. In a perfect world, these resources would all be well-vetted, well-established firms with impeccable credentials and adequate insurance protection in place. In the real world, they may simply be another person or a small firm whose main qualification is being readily available at the time needed. They may be a friend, someone from another business, or an independent contractor.

Before someone else joins your job, there is one important question that must be answered: “If the portion of the work this sub performs causes bodily injury or property damage, how will the claim be paid?”

For example, does he have his own insurance? How much? Will his insurance protect you if his actions pull you into a claim? Are his limits adequate to protect him and you in

**Determine if the sub has coverage in place and limits high enough to cover the work you’re having him do.**

such a situation? Will your general liability coverage respond for him or his actions? To be safe, you must know the answers before allowing someone else to work on your behalf.

While it may seem a burden, the answers to the coverage questions start with a simple request for a certificate of insurance. The response to this request can help you determine if the sub has coverage in place and if the policy limits are high enough to cover the kind of work you’re asking him to do.

Keep in mind, though, that a certificate of insurance doesn’t give policy details or list exclusions that may apply. For that important information, you will have to read through a copy of your subcontractor’s insurance agreement. Even then, you may still have questions. For your insurance-related contract issues, give us a call. We may be your best resource!

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## Guarding Life and Limb

In the construction business, highly hazardous equipment is used all the time. Keeping workers safe from severe injury is one of the critical roles of site managers.

Loss of a limb is one of “the most severe and disabling workplace injuries that result in permanent disability,” according to the Occupational Safety and Health Administration (OSHA). Such an incident can result from seemingly simple activities—even ones that are supposed to deal with inactive machines and equipment. Saws, presses, conveyors and bending, rolling or shaping machines, as well as powered and non-powered hand tools, forklifts, doors, and trash compactors all contribute to the risk. An OSHA guide on safety with machines identifies eight mechanical motions and eight hazardous actions that present possible amputation hazards. The guide also sets forth steps employers can take to reduce these hazards. Anyone responsible for the operation, servicing and care of machines or equipment needs a copy of this publication.

For more information or to download/order a copy of the guide, visit the website: [www.osha.gov/Publications/OSHA3170/3170-02R-2007-English.html](http://www.osha.gov/Publications/OSHA3170/3170-02R-2007-English.html).

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