

Contractor risk management checklist

UFG Insurance is committed to providing assistance and resources as it relates to protecting policyholders. As part of that commitment, the following document was prepared to assist policyholders in their risk management efforts. The purpose of this resource is to provide a checklist of common risk management programs/policies as well as highlight controls for common industry exposures.

The checklist is sorted by line of coverage.

PROPERTY			
GENERAL	YES	NO	NA
Written safety rules and training ⚠ <i>Flammable storage cabinets. No smoking in the building. Gas cylinders secured.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there class ABC fire extinguishers in the shop and office? ⚠ <i>Visual check monthly. Inspected by third party annually.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are fuel tanks properly protected? ⚠ <i>Barriers in place. Safe distance from building (min. 25 feet, as best practice). Theft prevention. Emergency shut-off switch. No smoking signage.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there self-closing, metal containers on-site for holding greasy or oily rags?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has the electrical system been reviewed by an electrician in the last 15 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are materials properly stored and organized? ⚠ <i>General housekeeping.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are welding/hot work activities done in a designated area? ⚠ <i>Hot work program in place.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there 36 inches of clearance in front of all electrical breaker panels?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are buildings properly secured from non-employees? ⚠ <i>Monitored security systems. Security cameras. Deadbolts.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is an annual roof inspection done by a certified contractor?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do exits have emergency exit signage and are they clear of obstructions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EQUIPMENT	YES	NO	NA
Does equipment have identification numbers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are tools and equipment locked up during off hours?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are pre-use inspections done?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there security measures in place for protecting earth-moving equipment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there security measures in place to prevent trespassing and vandalism on-site?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is portable electronic equipment stored in a safe, secure location when not in use?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a hot work program in place for on the jobsite?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are fire extinguishers available on jobsites?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is hourly/annual PM done by qualified personnel?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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LIABILITY			
GENERAL	YES	NO	NA
Is there a utility strike prevention program in place? ⓘ Call in for locates. Hand digging. Pot-holing. Before/after photos.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are risk transfer contracts and COIs for all subcontractors obtained and verified?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are floor surfaces clean and dry?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
During winter, are the parking lot and sidewalks clear of snow and ice?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are walkways well-lit, especially entrances, exits and stairways?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are exits clearly marked and clear for an emergency exit?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the premises have adequate smoke and carbon monoxide alarms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are visitors kept out of restricted and hazardous areas?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the parking lot in good repair?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the premises have adequate cybersecurity measures in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
JOBSITE	YES	NO	NA
Is a topographical survey completed at the jobsite prior to work?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all applicable federal and state agencies notified prior to excavation taking place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are controls in place to keep the public from entering a jobsite?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are visitors required to wear the appropriate personal protective equipment (PPE) — including hard hats, shoes and vests — when touring the jobsite?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are areas where falls are possible (e.g. trenches and pits) properly blocked off and labeled with adequate warning signage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are materials, tools and other objects at height secured to prevent them from falling?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a fire prevention plan in place for each jobsite?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are attractive nuisances properly secured to keep children and other trespassers away?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a quality management program in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has all soil for trenching been tested for compaction?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are erosion barriers applied and erected whenever work takes place on sloped land?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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WORKERS COMPENSATION			
GENERAL	YES	NO	NA
Do you have return-to-work initiatives in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a written safety and health plan in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a formal safety training and onboarding program for new employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a fall protection program in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a safety program in place for aerial lifts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is all earth-moving equipment fully equipped with backup alarms?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you provide safe manual material handling training? ⓘ <i>Lifting techniques, job rotation, utilizing mechanical aids whenever possible, team lifts, etc.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a ladder safety program in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a hazard communication program in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are employees trained on first aid? Is a first-aid kit available at all times?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a PPE program in place? Is PPE provided? ⓘ <i>Hard hats, high-visibility clothing, long pants, steel-toed work boots, hearing protection, safety glasses, etc.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is all electrical equipment adequately grounded, insulated and connected to ground fault circuit interrupters in locations that are more prone to moisture or wetness?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are employees trained on precautions for inclement weather?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TRENCH SPECIFIC	YES	NO	NA
Are there methods in place to keep employees safe in the event of a trench cave-in (sloping, benching, boxes)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are trenches inspected by a qualified, competent individual each day and whenever jobsite conditions change?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are employees provided with an adequate means of exit every 25 feet when working in excavations that exceed 4 feet in depth?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are excavations that exceed 4 feet in depth regularly tested for oxygen deficiency issues or other hazardous atmospheric conditions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are loose rocks or other debris removed from the edges of excavations or otherwise blocked by protective barriers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are employees prohibited from working on any sloped or benched excavations at levels above other employees, unless the employees below are properly protected?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is a competent individual in charge of safely directing excavating operations?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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COMMERCIAL AUTO			
GENERAL	YES	NO	NA
Are drivers at least 18 years old?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are motor vehicle records (MVRs) secured for all drivers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do employees who drive a personal vehicle for work provide proof of insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a policy in place on cellphone usage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a policy in place on seat belt usage?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are expectations on safe driving communicated to drivers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are inspections conducted on vehicles before each shift?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the personal use of company vehicles prohibited?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you provide training on defensive driving?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are telematics systems used to monitor driver behavior?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a PPE program in place? Is PPE provided?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are employees trained on how to properly secure ladders on vehicles and racks?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Scheduled replacement of fleet vehicles?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Scheduled preventative maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is an MVR checked for all new drivers and at least annually thereafter?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DOT	YES	NO	NA
Are all Department of Transportation (DOT) rules followed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is FMCSA CSA Report checked regularly? Safety Measurement System - Simple Search (dot.gov)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you use written driver qualifications?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are driver qualification files kept for all commercial vehicle drivers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a system to ensure driver's licenses and medical cards are current?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a disciplinary program in place for drivers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are pre-inspections completed for all vehicles?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are drivers trained in oversized loads?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are drivers trained in load securement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there a drug and alcohol testing program in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are employees trained on hours-of-service rules?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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