

Protect your project with builders risk coverage and these UFG Risk Control tips

Many construction and renovation projects are vulnerable to a variety of perils, including fire, wind, theft and vandalism. Accidents and incidents at construction sites can damage more than costs and progress – sometimes reputations are at stake that could affect financing, garner scrutiny and stir negative attention.

Builders risk coverage from UFG Insurance aims to help companies recover when chaos strikes. Policyholders can also count on UFG Risk Control for consulting services and recommendations, like customized plans to increase safety and decrease the odds of a major loss. In fact, here are some easy-to-adopt routines that you can use today to help build a safer site.

Tips to create a safer project

- Establish a construction site and/or workplace that is free of known hazards.
- Utilize foresight and experience to identify potential hazards.
- Take corrective and preventative action when hazards are evident, identified or suspected.
- Hire qualified and insured contractors, subcontractors and safety personnel.
- Have an individual responsible for site management and safety on site daily throughout project.
- Establish safety compliance standards for all subcontractors and suppliers.
- Require participation and enforcement of safety and loss prevention standards, without exception.
- Implement a stop work authority for all contractors and workers on the construction site.
- Establish a general safety meeting schedule and require attendance by all subs.
- Establish and implement a worksite security policy and practice including fences, lighting and after-hours security.
- Store tools and materials in locked storage containers or inside the locked, secure facility.
- Notify local law enforcement of your project and request additional patrols.
- Establish communication with neighbors, tenants, authorities, etc.
- Meet with local fire officials and advise them of your construction project and construction schedule.
- Establish a worksite fire prevention and response policy.
- Implement a hot-work policy and program.
- Distribute portable fire extinguishers throughout the job site.
- Require that a fire extinguisher be in proximity to where hot work is performed for fast extinguishment.
- Establish a natural hazards preparation and response plan for windstorm, flood, wildfire and earthquake.
- Maintain a construction site and/or jobsite that is free of excess construction materials and waste.
- Store gasoline, diesel and flammables in approved containers away from the structure.
- Park and store gasoline, diesel and CNG-powered vehicles away from the structure.

UFG Risk Control can help

Risk control consultants can help you spot and control builders-risk specific hazards. Schedule a visit with your assigned consultant or contact UFG Risk Control at the information listed at the top of this form. Check out our valuable safety and risk control resources 24/7 at ufginsurance.com/risk-control.

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