

**Business Insurance**

# CINCIPAK™ ARTISAN CONTRACTORS PROGRAM

Receive services from Cincinnati to help you proactively manage risk.

## LOSS CONTROL SERVICES

### Create a safe environment at your job site

You can create a safety program and enhance the program's success by including safety awareness as part of your overall mission. Integrate safety into the daily activities of job site management, employees and subcontractors, helping to protect them and reduce your costs and downtime due to injuries or damage to property. Management's concern and actions in establishing safe work procedures increase the overall level of safety for your job site, as does involving workers at all levels.

Let The Cincinnati Insurance Company assist you on the road to success. Our loss control services – provided by an experienced, knowledgeable and, in most cases, local loss control representative – can help your organization establish safety guidelines to prevent or minimize injury or loss. Take advantage of Cincinnati's loss control expertise through consultations, education and training services, industrial hygiene services and ergonomic services.

Cincinnati's loss control services address the issues artisan contractors face. Consider these general recommendations to help you control exposures typically associated with artisan contractors. Your agent and Cincinnati's loss control representative can share with you the full range of services that you receive with your Cincinnati policy.

### Control fire exposures

Formulate a fire safety program for your operation. Document your organization's philosophy and goals for fire and life safety. Spell out your organization's fire safety practices and outline responsibilities for implementing the plan. Include steps to prevent fire from occurring, actions to take should a fire occur and a plan for post-fire recovery:

- **Emergency preparedness and response plan** – Develop an emergency action plan. Outline the actions employees should take before, during and after an emergency. Include details on notification procedures, list available resources for emergency response and identify any required training for employees.
- **Salvage and recovery operations** – In the event of a fire, salvage and recovery operations can help reduce the severity of the loss and maintain business continuity. Begin salvage procedures as soon as practical, such as covering contents to prevent water and smoke damage and removing excess water and smoke from the building. Contact local, state and federal officials for appropriate inventory inspections.
- **Storage practices** – Store items in accordance with local fire codes and National Fire Protection Association standards. Store items on pallets and never directly on the floor. Maintain good housekeeping, and keep aisles free and clear of storage.
- **Fire safety** – Control welding and hot work. Inspect, test and maintain fire alarm and sprinkler systems. Prohibit smoking inside the building and inspect heat-producing and electrical equipment on a regular basis.



## Control job site activities

Take steps to prevent injuries and property damage caused by the contractor's actions on the site:

- **Site preparation** – Prior to the start of the job, inspect the job site for pre-existing damage or items that may be damaged during work.
- **Site security** – Secure the work area to prevent unauthorized access.
- **Site visitors** – Monitor visitors like architects, general contractors, building owners, clients or others who may visit the job site.
- **Falling objects** – Take precautions when working on ladders, scaffolds or elevated areas to protect others from falling objects.
- **Structural collapse** – Follow safe practices when raising pieces of framing.
- **Temporary openings** – Clearly mark and identify temporary openings in walls, floors and roofs.
- **Hazardous operations** – Take steps to warn others or restrict access where hazardous operations occur, such as sawing wood.
- **Contractor equipment** – Account for all contractors' equipment brought to the job site.
- **Housekeeping** – Practice good housekeeping at the job site. Store construction materials on stable surfaces and pile neatly to prevent toppling.
- **Fire safety** – Take steps to prevent the start and spread of fire in work areas.
- **Independent contractors** – Manage liability exposures through contractor selection, written construction contracts, additional insured endorsements and certificates of insurance. Make certain that independent contractors are familiar with your safety policies.

## Prevent theft of contractor equipment

Create a protection program for contractor equipment to include a security policy, inventory control, personnel selection, site security and equipment security. The National Equipment Register recommends these tips for protecting contractors' equipment:

- **Security policy** – An effective security program is dependent upon coordination and communication between management and employees.
- **Inventory control** – Establish a record keeping system to track equipment entering and leaving a facility. Perform a physical inventory on a regular basis to make sure that paper records match actual goods.
- **Personnel** – A worker can be either a risk or a potential ally in combating equipment theft. Performing background checks can help screen out employees – when necessary.
- **Storage yards and job sites** – Outline security procedures the company will follow. Consider both business premises and work sites since equipment theft losses occur at both locations.
- **Equipment security** – Even where good job site security is in place, it must be combined with good equipment security to deter determined thieves.

## Protect your facility and electronic equipment

- **Business interruption** – Develop contingency plans to bring the business back into operation as soon as possible. These can include identifying alternative sites for operation or transferring operations to other facilities within the company.
- **Transportation procedures** – Evaluate all aspects of the transportation cycle, including the shipping loss history.
- **Electronic data processing equipment and media** – Don't locate EDP equipment and media in basement locations to limit damage from floods, and install surge protectors to protect against damage caused by lightning-induced electrical surges. Perform regular backups that are maintained at off-site locations.
- **Fire protection** – Use an automatic suppression system to help minimize losses from a fire. In addition, store computer media in the appropriate record protection equipment.
- **EDP security** – Protect computer hardware from theft by marking systems and taking other physical security measures. Control and limit access to EDP equipment centers.
- **Accounts receivables and valuable papers and records** – Develop plans to protect accounts receivables and valuable papers and records. Duplicate and update records on a regular basis. Store backup records at an off-site location.
- **Equipment** – Maintain purchase documents and a list of the ages, condition and serial numbers of all owned, leased or rented equipment. Store the list and documents in a secure location. Secure all equipment against vandalism and theft. Etch identification numbers on expensive equipment to help identify it if stolen.

## Control general liability exposures

- **Manage loss** – Implement an organized system for managing liability exposures, including contractual liability and risk transfer. Prohibit nonemployees from entering all work areas.
- **Inspect premises** – Ensure grounds and parking areas are free of hazards, well maintained and well lit. Inspect interior walking surfaces regularly for defects and trip hazards. Clean up spills immediately.
- **Maintain product safety** – Ensure that products are in safe condition when received and that products are stored and transported under conditions to protect the products against physical, chemical and microbial contamination, as well as against deterioration.
- **Review environmental risks** – Identify and control environmental exposures. Use regulatory compliance as the baseline for an exposure control program.
- **Prepare for safety** – Keep all exits accessible and well marked. Open all exit doors during normal business hours. Test emergency lighting and document results.

## Manage commercial vehicle risk

Implement a loss control program to address your commercial vehicle exposures:

- **Manage vehicle operation** – Implement a written safety program that includes safety directives for all drivers operating vehicles, including use of safety belts, communication devices, consumption of alcohol and controlled substances.
- **Qualify all drivers** – Establish a process to screen drivers, which may include reviews of driver history, motor vehicle records, personal references, physical qualifications and tests for drug usage.

- **Train drivers** – Provide all workers the necessary training to drive and work safely, including route planning and use of maps and GPS units.
- **Maintain and inspect vehicles** – Train all drivers how to properly inspect the vehicles they operate.
- **Establish accident procedures** – Train drivers what to do at the scene of an accident. Record and analyze each accident to help prevent future occurrences.

These are only a few of the many recommendations to help you create a safe work site. Please contact your local independent agent representing Cincinnati for access to additional assistance from your loss control representative who can help guide you on the road to a safe work site.

*Our loss control service is advisory only. We assume no responsibility for management or control of customer loss control activities or for implementation of recommended corrective measures. These materials were gathered from trade services and public information. We have not tried to identify all exposures. We do not warrant that this information is consistent with Cincinnati underwriting guidelines or with any federal, state or local law, regulation or ordinance.*

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141. Copyright © 2015 The Cincinnati Insurance Company. All rights reserved. Do not reproduce or post online, in whole or in part, without written permission.