

# LOSS CONTROL

## FOR

# CONTRACTORS

### **SAFETY TIPS**

An ounce of prevention is worth a pound of cure, so too with insurance. It's better to prevent a loss from happening than to try and pick up the pieces afterwards (although we'll do all we can to help our clients who do have claims).

We present this advice in the form of safety tips to help you:

- prevent a loss from occurring
- be proactive and do something to protect the things you value
- deter crime from your business premises and avoid its emotional and financial cost

Remember insurance can only pay to replace items or repair damage. It cannot recreate stolen goods, especially those with sentimental value.

Here is a series of loss prevention tips:

### **ALARM SYSTEMS**

#### **Components:**

All alarm components including control panels and alarm devices such as door contacts and motion detectors should be listed by Underwriters Laboratories of Canada (U.L.C.).

#### **Installation:**

All system components should be installed by a U.L.C. listed contractor and to U.L.C. specifications.

#### **Monitoring Station:**

The alarm should be transmitted to a U.L.C. listed monitoring or central station. The alarm transmission lines should be able to detect any attempts at tampering.

## **LOSS CONTROL FOR CONTRACTORS**

This checklist is intended to help you identify potential losses in the day-to-day operation of your business. It will also help you understand common hazards and ways to control them. These suggestions are general in nature and are not intended to cover all potential problems. Your business may require other protection features not found here.

### **Equipment Maintenance**

- An equipment maintenance schedule should record hours of service and type of work performed on each piece of equipment.
- Equipment covered by a dealer warranty program should be taken to the dealer's garage for servicing.
- Only qualified mechanics should perform maintenance work.

### **Equipment Storage**

- Buildings housing equipment should have good physical protection.
- Storage yard fencing should be topped with barbed wire.
- All gates should be chained and padlocked when operation is closed.
- Storage yards should have adequate lighting.
- All road equipment should be equipped with locking fuel and hydraulic caps.
- Idle equipment should be locked in a building or removed from the job site by the operator. In addition, all cabs should be locked, ignition keys removed and the ignition systems disabled.
- Whenever possible, equipment should be well spaced to prevent a total loss in the event of a fire.

### **Equipment Transportation**

- Only qualified individuals should transport equipment to and from the job site.
- If hiring others to transport equipment, certificates of insurance must be obtained.
- All routes should be carefully checked for height restrictions.
- When necessary, permits and escort vehicles should be in place for oversized loads.

### **Employees**

- Implement procedures to ensure that only qualified individuals are employed.

### **Loss Control Practices at the Job Site**

- Site security should consist of warning signs, fencing, adequate access control, proper gates and locks and a security guard on site when values warrant.
- Equipment and tools should not be left at the job site overnight.
- When it's impractical to remove tools and equipment from the job site, take other steps to ensure they are adequately protected from theft.