

Loss Control Tips

Framing Contractors - Rough Carpentry

Framing contractors construct the frame of a building—both commercial and residential—so that the rest of the structure can be supported and design plans can be executed. Their duties include reading the plans; measuring, cutting and assembling the framework; and making any necessary adjustments or repairs. Due to their wide variety of operations, these professionals are often exposed to various safety, liability and property risks. That's why it's vital to have effective loss control measures in place. This resource outlines common risks framing contractors must address and offers helpful strategies to avoid possible claims.



Premise and Operations Liability

The nature of framing operations poses various liability concerns. For example, third-party damage and injuries to bystanders can lead to costly liability claims. Therefore, it's important for framing contractors to take the following measures to limit their premises and operations liability:

- Create a housekeeping program to make sure materials, tools and other objects at height are secured to keep them from falling and prevent slips, trips and falls.
- Hire site security to prevent the general public from trespassing on the worksite. Security measures may also include fencing off the area.
- Ensure there is a fire protection plan in place and that it is communicated to each employee. If smoking is allowed on the job site, create a designated smoking section.



Employee Safety

As an employer, framing contractors must protect their employees from illnesses and injuries on the job. Occupational risks related to framing include significant exposure to falls, back and struck-by injuries, and slips, trips and falls. These professionals should implement these employee safety precautions:

- Establish a fall program and train employees on how to properly use fall protection.
- Implement a ladder safety program and ensure employees have been appropriately trained in ladder safety.
- Create a slip, trip and fall program. Perform slip, trip and fall assessments to determine the likelihood of occurrence on the job site.
- Develop an effective workplace safety training program that requires all employees to participate in routine training. Doing so will allow new employees to prepare for their roles while refreshing experienced employees on important safety protocols.
- Ensure employees receive sufficient training before using tools or equipment.
- Make sure equipment is kept in working order and safety mechanisms—such as wires, handles and blades—are also functional.
- Create an incident investigation program that allows for swift and thorough incident investigations to take place.
- Establish a personal protective equipment (PPE) program and perform a PPE survey to determine which types of PPE are needed for each task. Provide all necessary PPE to employees and educate them on the proper use of this equipment.



Inland Marine—Tools and Equipment

Framing contractors face many inland marine exposures, especially since they often use their own equipment at job sites. Inadequate maintenance procedures and a lack of prevention protocols can result in equipment damage, which could lead to significant interruptions and costly repair or replacement expenses. These professionals should consider these steps to limit risks:

- Keep a detailed list of machinery and tools. Each item should include an identifying number, age, type and condition.
- Add nonremovable labels to equipment to allow for easy and permanent identification.
- Implement security measures to prevent the unauthorized use of equipment left at job sites. These measures can include installing security cameras, locking equipment doors and hiring on-site security.
- Create a program requiring inspections on equipment prior to use. Corded tools should be inspected to make sure there are no cuts or frayed wires.
- Ensure there is a hot work program in place.
- Keep fire extinguishers near any area in which hot work is being performed and make sure all employees are trained on how to use them.



Automobile Liability

Because framing contractors often have their own fleet of vehicles and employees frequently travel between different job sites, commercial auto exposures are substantial. In particular, accidents on the road could result in serious ramifications, including employee injuries, costly property damage and potential liability issues between any pedestrians or other motorists involved. To minimize commercial auto exposures, framing contractors should follow these protocols:

- Make sure all drivers possess acceptable driving records. Specifically, it's important to secure motor vehicle records (MVRs) for all drivers. MVRs should be updated annually.
- Provide employees will proper training on safe driving measures. Be sure to prioritize loading procedures so employees load vehicles appropriately.
- Prohibit employees from using their cellphones while driving.
- Consider utilizing telematics technology within commercial vehicles to identify employees' risky driving behaviors (e.g., speeding and hard braking).
- Implement an effective vehicle inspection and maintenance program. Such a program can help ensure all commercial vehicles remain in good condition and are safe to operate on the road.
- Review all commercial vehicle and trailer characteristics (e.g., size and weight) to determine applicable Federal Motor Carrier Safety Administration (FMCSA) regulations. Routinely monitor compliance with FMCSA standards and make operational adjustments as needed.

Learn More

It's essential for framing contractors to implement proper risk management precautions not only to limit costly insurance claims and lawsuits but also to benefit from greater customer satisfaction, bolstered employee safety, fewer liability concerns and a lowered potential for property damage.

Although this resource provides a range of loss control strategies, these professionals don't have to establish their risk management programs alone. Working with a qualified and experienced insurance professional can make all the difference. Contact us today to discuss insurance solutions and additional loss control techniques for framing contractors.