

Subcontractor Exposures

General contractors are legally responsible for the actions of their subcontractors during construction. Although this association applies primarily in the area of general liability, legal interpretations have expanded the scope of responsibility to include the employees of subcontractors. Industry-wide claim history is rife with incidents of compensation by the general contractor for injuries sustained by employees of subcontractors. Requiring Certificates of Insurance for Workers Compensation coverage from subcontractors is the initial step to protect against claims of this nature. It is further incumbent on the general contractor to insist that subcontractors maintain safe working conditions for its employees. The general contractor must take control of the construction site by monitoring site conditions through regular inspections to assure that fundamental loss prevention practices are exercised by the subcontractor.

Though it would be impossible to address every job site hazard in this publication, the following includes common safety measures suggested for a variety of conditions which endanger construction site employees.

General Duty Clause

Hazardous conditions or practices not covered in an OSHA standard may be covered under Section 5(A) of the Act which states: "Each employer shall furnish to each of his employees, a place of employment free from recognized hazards that are causing or likely to cause death or serious physical harm to his employees."

Ladders

- All fixed ladders shall be designed for a minimum concentrated live load of 200 lbs.
- Ladders shall be maintained in good condition, and defective ladders withdrawn from service.
- The top of a portable ladder used to gain access to a roof should extend at least three feet above the point of contact.
- All ladders should be securely tied-off at point of contact.

Power Tools

- Pneumatic and electric power tools should be regularly inspected and properly maintained.
- Guards, such as blade covers for circular and table saws, and compression safeties for nail guns, should never be removed.
- Visibly frayed or cracked electrical cords should be immediately replaced.

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- Replacement of ordinary electrical extension cords with those equipped with ground-fault circuit interrupter.

Roofing

- Roofers performing work on steep or severely inclined roofs must be required to wear life lines and safety belts.
- Cleats should be temporarily installed during the installation of roof shingles.
- Roofers should be encouraged to wear abrasive clothing and treaded shoes.

Scaffolding

- End planks must extend over support at least six inch minimum, 12 inch maximum.
- Planking must always extend over support six inch minimum, and overlap 12 inch minimum.
- Scaffold should be tied to wall at intervals: 30 feet maximum horizontally, 26 feet maximum vertically.
- Use a mud sill if on an unstable surface. When on unlevel surface use an adjusting screw base.
- Install guardrails and toeboards on all open sides if scaffold is over ten feet high.

Site Grading

Adjacent home sites are susceptible to damage from silt or water run off from the construction site. To prevent this, temporary rough grading should be performed to allow for containment. Possible methods of containment include a water retention pond, dirt like system, or hay bales positioned around the site.

Stairways and Floor Openings

- During home construction, stairways, floor openings, lofts and mezzanine typically lack secure railings until later stages of construction. To prevent potential falls, railings should be installed as soon as construction scheduling allows.
- A standard temporary railing consists of a top rail, intermediate rail and posts.
- Railings should be installed on all stairways, lofts, and mezzanines.
- In addition to loft and mezzanine railings, toeboards at least four inches in height should be installed whenever workers or visitors can pass beneath.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.
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