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### Scheduling Trailers

Getting to the jobsite in one piece is only part of your daily effort. Getting supplies, materials and equipment there is also a primary consideration.

Many contractors drive large commercial-type vehicles to move their supplies. Others have decided the best approach is to carry the goods in a trailer. In fact, it's possible that the trailer carries the majority of the goods you need to conduct business. Losing the services of the trailer could result in immobilized equipment and lost work time.



Standard commercial auto policies are very limited in liability coverage for trailers that are on the road or set up at the jobsite. While there may be some automatic liability coverage available for small trailers or those not owned, a majority of trailers capable of hauling significant amounts of equipment or supplies must be scheduled separately for coverage to apply. Additionally, scheduling the trailer on a policy may be the only way to secure coverage for damages to the trailer itself.

For more information on insuring your trailer and the goods it carries, call our service team today.

### OSHA's Cold-Stress Card



With the winter chill moving in on many

### Certificates Tell the Basics

In an effort to complete a job on time, contractors often turn to outside resources for aid. In a perfect world, these resources would all be well vetted, well established firms with impeccable credentials and adequate insurance protection in place. In the real world, they may be simply another person or small firm whose main qualification is being readily available at the time needed.

Before someone joins a job you head, there is one important question that must be answered: If the portion of the work that person performs causes bodily injury or property damage, how will the claim be paid?

Answers to questions about that firm's coverage start with a simple request for a certificate of insurance, which will help you determine if it is insured properly and has high enough policy limits. Many details are left off of the certificate of insurance, so if you have deeper questions, a legal review of insurance requirements could be in order.

parts of the country, dangers associated with freezing temperatures become a reality.

More than 700 people die of hypothermia each year in the United States. Outdoor workers can be at increased risk, especially those with cardiovascular disease, diabetes and high blood pressure. Older workers and those taking certain medications can also be more prone to the effects of cold weather.

To help protect workers in cold environments, OSHA reminds employers and workers to take simple precautions, such as layering clothing, keeping the head and extremities covered, warming the core with warm food and liquid, and using the buddy system to boost awareness of hypothermia or frostbite symptoms.

OSHA has a "Cold Stress Card" that provides recommendations for preventing cold weather-related illness and injury. Available online, this card is free to employers for distribution to their workers. It offers a quick reference about frostbite and hypothermia, including warning signs and prevention tips.

For free copies of OSHA's Cold Stress Card, visit [www.osha.gov/Publications/osha3156.pdf](http://www.osha.gov/Publications/osha3156.pdf).

## Seasonal Cash Flow

If your business is seasonal or cyclical, you may find yourself awash with cash for part of the year and short on funds at other times. Without adequate preparation, cash flow problems can sneak up and bite you like old Jack Frost. They can even cause problems in keeping up with your insurance premium payments.

The good news is that you might have options for how you pay your insurance bill. You may be able to tailor your insurance premium due dates to the peaks of your cash flow, not the valleys. We'll be happy to explain premium payment plans, changes in policy effective dates, or other available strategies to help make sure your premium due dates, and the best time for you to make payments, both arrive on the same page of the calendar.

## Insurance Mobility

Unlike retail stores or offices, the vast majority of a contractor's insurance exposures are not fixed in one or in a set of specific locations. Instead, your "premises" can be at a jobsite located anywhere you are willing and licensed to go.

Thus, there is a crucial need for a contractor insurance program that moves as easily as your equipment and crew. Property coverages and rates are determined primarily by their location. But sometimes overlooked is the fact that, when starting a new job in another state, workers compensation and commercial auto issues arise. What if you are utilizing an HMO-based health plan? Does your network include providers at the new location? What is the process for obtaining referrals from local physicians for workers temporarily located away from home?

Help us keep your valuable coverages intact at all times by making sure we are aware of any changes to your current locations, jobsites and operations. Immediately inform us when you are ready to begin new projects, hire additional employees, or acquire new vehicles or equipment, particularly if they are in states or countries other than your home office location.

## A Non-Owned Auto Can Cost You

An exposure common to all construction firms is employees and subcontractors who drive their own vehicles while working for or with you. While you may have an auto policy for your company vehicles, what about coverage for a claim arising from a person who, while driving his own vehicle during the course of working for you, is involved in an accident?



If the accident arises from work they are doing for you, you can be brought into a liability claim for damages, even if the worker's personal auto policy covers the accident. Under standard policies, the vehicle owner's insurance pays first, but if his policy limits are used up and the damages awarded to the claimant are not yet fully paid, the claimant can turn to you to pay remaining costs.

That's why you need to be certain that your insurance policy will cover you in these situations and that your coverage limits are high enough to pay such claims, which fall under a "non-owned auto" loss. If you aren't currently carrying this kind of policy, give us a call to talk about solutions.

## Is Your Workplace Female-Friendly?

A survey of tradeswomen conducted by Chicago Women in Trades (CWIT) and two research studies by National Institute for Occupational Safety and Health (NIOSH) indicate that, as increasing numbers of women enter the





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If you're pleased with us, spread the word! We'll be happy to give the same great service to all of your friends and business associates.

construction trades, concerns about their health and safety are growing.

In addition to the primary safety and health hazards faced by all construction workers, there are safety and health issues specific to female construction workers. The small percentage of females within the construction trades and the serious health and safety problems unique to female construction workers have a circular effect. Safety and health problems in construction create barriers to women entering and remaining in this field. In turn, the small number of female workers on construction worksites fosters an environment in which these safety and health problems continue.

Similar concerns surfaced in all three studies. The prevalence of a hostile workplace, restricted access to sanitary toilets, protective clothing and equipment in the wrong sizes and poor on-the-job training were significant issues that adversely impacted women's ability to perform their jobs safely.

Many of the identified problems can be changed through engineering, and behavioral or administrative intervention. Improving the work conditions for women in the construction trades will not only ensure their health and safety but will also serve to protect your firm from accusations of discrimination.

### Costs from Delays Could Fall Outside Policy

While the traditional step in insuring a building project while under construction is the purchase of a builders risk policy, coverage discussions often focus solely on "hard costs," such as direct damage to the structure, materials and tools/equipment. This policy generally will last until the project's supposed completion.

Yet sometimes events beyond the builder's control cause a delay in construction, and additional expenses arise that would not have been incurred had there been no delay. Examples of such "soft" expenses include:

- Additional interest on money borrowed to finance construction, remodeling, renovation or repair
- Additional realty taxes and other assessments incurred for the time construction has been extended beyond the projected completion date
- Additional advertising and promotional expenses as well as additional costs resulting from the renegotiation of leases and other similar extra expenses incurred following an interruption.

An endorsement typically known as "Soft Costs"—when attached to the builders risk policy—offers coverage for these and other related expenses due to a delay resulting from a covered cause of loss. Such an endorsement can round out your insurance program. Call to learn more.