

Loss Control Tips

Paving Contractors: Asphalt and Concrete

Asphalt and concrete paving contractors construct surfaces for residential and commercial properties, such as roads, sidewalks, driveways and concrete floors. More specifically, concrete paving contractors build, resurface and repair highways, roads, parking lots, airport runways and bridges using a mixture of sand, gravel and/or crushed stone. Asphalt paving contractors produce and apply asphalt—which may also be referred to as hot-mix asphalt, asphalt concrete or asphalt paving mix—to various surfaces, including roads and parking areas. 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 paving contractors must address and offers helpful strategies to avoid possible claims.



Completed Operations

The nature of paving operations poses various liability concerns, including the use of substandard materials, incorrect mixtures and poor craftsmanship. There may be risks for third-party injuries or property damage due to the faulty completion of a project. Paving contractors could be held responsible if any customer experiences further damages after being serviced. To reduce liability exposures, paving contractors should take these precautions:

- Establish a quality control testing program to maintain the quality of the asphalt or concrete mixes.
- Create a housekeeping program to make sure materials, tools and other objects at height are secured to prevent them from falling and avoid slips, trips and falls.
- Provide asphalt kettle training and ensure all employees have the necessary personal protective equipment (PPE) to safely perform their duties.
- Ensure all employees are appropriately trained to fulfill job tasks.
- Implement a ladder safety program and ensure employees have been adequately trained in ladder safety.



Employee Safety

As an employer, paving contractors must protect their employees from illnesses and injuries on the job. Occupational risks related to paving include exposure to hazardous materials and chemicals, back and struck-by injuries, slips, trips and falls, to name a few. Paving contractors should implement these employee safety precautions:

- Establish a hazard communication program to make sure all chemicals in asphalt and concrete are identified.
- Ensure safety precautions are being taken when working on highways to prevent struck-by motor vehicle accidents and injuries. Create a traffic control plan and train flaggers to execute the plan.
- Develop an effective workplace safety training program and maintain the training program by partnering with reputable organizations to support employees' continued education.
- Implement a training program in which less experienced employees are paired with more experienced employees.
- Establish and implement an incident investigation program.
- Perform a PPE survey to determine which types of PPE are needed for each work task. Provide all necessary PPE to employees and educate them on the proper use of the items.



Environmental

Paving contractors face many environmental exposures, including disturbing or exacerbating existing pollutants, causing job site pollution and handling hazardous chemicals. Paving contractors should consider these steps to limit risks:

- Implement an effective mobile equipment and maintenance program. Equipment and machinery that could leak harmful substances into the environment should be inspected by a qualified technician—preferably one made available by the equipment manufacturer.
- Establish and maintain a proper storage program for chemicals used to prevent leaks and fire hazards.
- Create specific policies and procedures for reporting hazardous leaks or spills to the proper authorities.
- Ensure a bulk storage tanks program is followed and compliant with current governmental regulations. Also, be sure there's proper documentation of bulk storage tank replacements.
- Train employees in cleaning up chemical spills as outlined in the company's safety program.



Commercial Auto

Because paving contractors often have their own fleet of vehicles and employees frequently travel for 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, paving contractors should follow these protocols:

- Make sure all drivers possess acceptable driving records. Specifically, securing motor vehicle records (MVRs) for all drivers is important. MVRs should be updated annually.
- Provide employees with 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, which 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 paving contractors to implement proper risk management precautions to limit costly insurance claims and lawsuits. Doing so can offer various benefits, such as 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, paving contractors don't have to establish 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 paving contractors.