

Loss Control Tips

Carpentry Contractors

Carpentry contractors construct, install and repair building frameworks and structures made from wood or other materials. Their duties may include reading blueprints, taking measurements and cutting, shaping and smoothing lumber and other materials. 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 carpentry contractors must address and offers helpful strategies to avoid possible claims.



Premise and Operations Liability

The nature of carpentry 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 carpentry 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 are stored properly to prevent struck-by injuries and slips, trips and falls.
- Ensure site security measures—such as fences or security personnel—prevent the general public from trespassing on job sites.
- Establish a fire protection plan and communicate it to each employee. If smoking is allowed on the job site, create a designated smoking section. Keep fire extinguishers on site and make sure all employees are trained on how to use them.
- Ensure there is a combustible dust program in place to prevent the accumulation of dust and debris in confined buildings that can cause fire or explosions.
- Develop and implement policies and procedures for entering residents' homes to prevent property damage.



Employee Safety

As an employer, carpentry contractors must protect their employees from illnesses and injuries on the job. Occupational risks related to carpentry include significant exposure to falls, back and struck-by injuries, and slips, trips and falls. Carpentry contractors 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 necessary for their work.
- Create and implement an equipment maintenance plan to make sure equipment is kept in working order and safety mechanisms—such as wires, handles and blades—are also in working order.
- Create an incident investigation program that allows 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

Carpentry 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. Carpentry contractors 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. Never leave tools on-site or out in the open. Either put them in the vehicle or have a secure place to store them.
- 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 may 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.



Automobile Liability

Because carpentry 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, carpentry 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 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. 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 carpentry contractors to implement proper risk management precautions to limit costly insurance claims and lawsuits. Such preventive measures can also 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, carpentry contractors 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 carpentry contractors.

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