



January/February 2011



OSHA Instruction: Severe Violator Enforcement Program

This Instruction establishes enforcement policies and procedures for OSHA's Severe Violator Enforcement Program (SVEP), which concentrates resources on inspecting employers who have demonstrated indifference to their OSH Act obligations by willful, repeated or failure-to-abate violations. This Instruction replaces OSHA's Enhanced Enforcement Program (EEP). **READ MORE** [www.osha.gov/pls/oshaweb/owadisp.show_document?p_table=DIRECTIVES&p_id=4503]

OSHA Cites South Florida Stucco Contractor

US Labor Department's OSHA cites South Florida stucco contractor with serious and repeat safety violations, and proposes penalties of more than \$41,200. **READ MORE** [http://www.osha.gov/pls/oshaweb/owadisp.show_document?p_table=NEWS_RELEASES&p_id=19110]

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Tailgate Talk?

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Lapse in Security Burns GC!

THE SITUATION

Premier General Contracting is building a new single family home on a lot between two existing homes. The home is 90 percent complete and left unsecured over a holiday weekend. Vandals entered the home during the weekend and started a fire in a barrel to keep warm. The fire grew out of control and engulfed the home. In addition, the fire caused damage to the two neighboring homes.



As a result of the fire, Premier General Contracting has a builder's risk loss as well as two general liability claims from the neighboring homeowners. These three claims may have been prevented if the home was properly secured.

THE SOLUTION

Depending on the location and value of the home, the following common sense actions can help keep job sites safe from vandals:

- Be aware of crime patterns in your area.
- When starting a subdivision, ask police to patrol it regularly.
- Fence your sites – preferably with chain link fencing secured with heavy duty padlocks.
- Control access with only one entry point.
- Install security lighting.
- Consider installing cameras and post signage announcing your jobsite is under surveillance
- Protect you products by performing at least a partial installation of appliances and fixtures and schedule materials for just-in-time delivery.
- Have an employee lock up - the superintendent or jobsite supervisor should be responsible for locking all exterior doors and windows at the end of the day.
- Take the time to perform background checks on job candidates and subcontractors before you hire them.

Even with all security precautions taken, there is still a chance that a loss resulting from vandals could occur. Homebuilders Coverage Program is pleased to provide our insured general contractors with the most comprehensive builders' risk and general liability coverages in the market today.



Have You Heard?

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NAHB Expects 21% More Single-Family Housing Starts in 2011

Housing will see gradual improvements in activity this year as the nation's economy and job market continue to move to higher ground, establishing momentum that will produce more considerable gains in 2012, according to economists who appeared at the NAHB International Builders' Show in Orlando on January 12. **READ MORE** [www.forconstructionpros.com/online/Construction-News/NAHB-Expects-21-percent-More-Single-Family-Housing-Starts-in-2011/4FCP19183]

Green Homes Will Grow As They Are More Affordable

Green-built homes will take an increasingly large percentage of the market in direct proportion to their price—because home buyers' prime motivation today is cost effectiveness, according to representatives from four suppliers and product manufacturers who spoke today at the NAHB International Builders' Show in Orlando. **READ MORE** [www.nahb.org/news_details.aspx?newsID=11945]

Save the Date!

Jobsite Theft Protection Lunch & Learn

Learn how to prevent crimes, including property theft, property destruction, and nuisance hazards, at this NAHB Informs upcoming event.

- **When:** 8/18/2011
- **Where:** Tucker, GA
- **Contact:** Amanda Mathis
Phone: 678-775-1469
E-mail: education@atlantahomebuilders.com

Assessing Your Builder's Risk Has Never Been Easier

New online tools from Homebuilder's Coverage

Brokers for single family and limited multi-family builders can count on NSM Insurance Group, which features Homebuilders Coverage among other industry-specific insurance programs, to provide the necessary tools, resources and services to make their jobs easier. In addition to the Builders Risk Single-Shot Worksheet available online at www.homebuilderscoverage.com, brokers and agents will find new business and coverage comparison questionnaires, loss run request letters, and other useful tools in our online broker kits.



To learn more about how we make builders risk easier, contact program underwriter Jeff Minorics at 800.970.9778, ext. 123 or email JGMinorics@nsminc.com.