

*Bringing you real solutions to real claims*

# TAILGATE TALK



## Lapse in Security Burns GC!



### THE PROBLEM:

Premier General Contracting is building a new single family home on a lot between two existing homes. The home is 90% completed 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 got 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 builders 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:

Properly securing a home under construction goes far deeper than locking all windows and doors.

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.

\* Source: ToolBase Services – toolbase.org

[www.homebuilderscoverage.com](http://www.homebuilderscoverage.com)

555 North Lane, Suite 6060, Conshohocken, PA 19428