



Contractors

A list of best practices for loss prevention to help Ohio Mutual agent partners and policyholders identify the most common hazards that Contractors face every day.

Best Practices



When hiring subcontractors, consider executing a formal subcontractor agreement with the following minimal provisions:

- Language to include hold harmless and indemnification verbiage - that should be reviewed by your legal counsel - to protect the company's interests and subrogation rights.
- Gain Certificates of Insurance (COI) with Additional Insured (AI) status ideally with limits equal to or exceeding yours, proof of coverage for General Liability as well as Workers Compensation should be procured.
- Require subcontractors to take all necessary and prudent safety precautions with respect to their work and comply with ALL safety programs and measures initiated by the Contractor and the Owner and with all applicable laws, ordinances, rules, regulations and orders of any public authority for the safety of persons or property, including, but not limited to, OSHA.
- When hiring contractors, perform, necessary background checks to ensure their expertise, past safety record, SAFER report (if they own large trucks), past work performance, financial, and references.



- Initiate a pre-job planning meeting to review assignments, timetables, responsibilities, required safety equipment, required equipment/machinery/tools/personnel and expectations for the job site.

- Complete a pre-job planning checklist to identify each specific site's exposures and hazards.
- Develop daily or weekly checklists for the purpose of performing on-site inspections to ensure electrical equipment, machinery, housekeeping, security, scaffolding, fall protection, welding, personal protective equipment, and other pertinent issues are being appropriately addressed.



- Perform toolbox safety talks on a regular basis.
- Maintain complete accident records and develop a strategy for review of all accidents, including investigation and responses to prevent recurrence.

- Run through a final inspection checklist to determine that work is completed correctly (also known as architect's punch list) before leaving/closing a job site.



- Complete a follow-up survey with customers or general contractors to determine client satisfaction, to improve services and standards.

