



Intact Inland Marine

## Safety tips for Unattended Builders Risk Construction Sites

Unsecured jobsites, particularly at night, over weekends and extended holidays are a prime target for thieves, or anyone with malicious intent. Whenever a building is under construction, and is left unattended the potential for incurring a loss is greatly increased. Potential damage from fire, smoke and water tend to increase during these non-operational hours.

What can be done to help minimize the potential losses at an unattended construction site? Intact Insurance recommends providing adequate site surveillance which may include one, or in some instances, a combination of the following:

**Watchman service** during all idle periods of the construction project to monitor unauthorized entrances to the site and to patrol the building for fire and water leaks. Recorded rounds should be maintained via electronic recording stations throughout the interior and exterior of the building. The watchman service should be scheduled to arrive at the site at least 30 minutes prior to the end of the workday. Records should be reviewed daily by site management. Lastly, the watchman service should begin early in the project but is particularly critical as the project exceeds the 50% completion stage.

**Intrusion detection system** that covers all first floor and all other easily accessible exterior openings through motion detectors for building security purposes. The system should be connected to a UL listed central station and activated during all non-operational hours including nights, weekends and holidays. Site management should limit access to the alarm system activation code.

**Fire detection system** on all floors through rate of rise heat detectors for advanced fire detection. The system should be connected to a UL listed central station and be activated during all non-operational hours including weekends and holidays. The placement of the detection sensors should be arranged per the manufacturer's guidelines for adequate coverage.

**Water detection devices** at the entry point of all water mains in the basement and at the bottom of all elevator pits and stairwells. The water detectors should be monitored by a UL listed central station. Once the water supply has been connected to activate an automatic sprinkler system riser, sprinkler system waterflow alarms and valve tamper switch devices should also be monitored by a UL listed central station for prompt response.

**Video surveillance camera system** that is connected to a UL listed central. The placement of such security cameras will vary depending upon site conditions but should cover the exterior of the entire site perimeter and select interior locations of the buildings. Cameras should record and send alerts to off-site personnel when motion is detected. The system should be arranged so that the cameras can be viewed remotely by authorized personnel.

For intrusion, fire and water detection alarms, a wireless alarm notification system such as Tattletale is a cost-effective tool policyholders may want to utilize. For more information about the Tattletale system including the special preferred pricing for Intact Insurance policyholders, please contact us.

Additional protective measures that should be considered to secure the job site include the following:

- Be sure sites are fenced and locked. Inspect temporary construction fences at the end of each day to verify there are no breaches that would allow easy site access.
- If doors and windows have been installed, make sure they are closed and locked at the end of each day.
- Provide lighting throughout the building interior and exterior during night hours.
- Store combustible materials not yet installed in the building outside in locked steel storage containers, shipping containers or Conex boxes.
- Remove flammable liquids of any type, including bulk fuel tanks, from the site.
- Remove keys and lock all mobile equipment. Store equipment at least 50' away from the building.
- Shut off water to the building other than alarmed automatic sprinkler systems at the end of each day.
- Make certain all active automatic sprinkler systems are fully supervised with flow alarms and tamper switch alarms. Systems should be monitored by a UL listed central station alarm company. Make certain safe heating is provided for wet sprinkler systems to prevent freezing during winter months.
  - If automatic sprinkler systems are temporarily impaired during working hours, make certain all are returned to active service and are being fully supervised with waterflow and tamper switch alarms before the building is left unattended. If the system cannot be returned to active status at the end of the working hours, a fire watch program should be established.

For projects that are expected to be idle for an extended period, the following measures should also be considered:

- Remove materials not yet installed from the project site and store in a separate, secure warehouse.
- Review safeguards for any possible sources of fire ignition on the site.
- Notify police and fire departments to make sure they are aware the project is idle.

#### About Intact Insurance Specialty Solutions

Throughout the United States, Intact Insurance Specialty Solutions' underwriting companies offer a broad range of specialty insurance products through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. Targeted solutions include group accident and health; commercial and contract surety; entertainment; environmental; excess property; financial institutions; financial services; inland marine; management liability; ocean marine; public entities; technology; and tuition refund. For further information about U.S. products and services visit: [intactspecialty.com](http://intactspecialty.com).

Intact Insurance Specialty Solutions and Intact Insurance Inland Marine are marketing brands for the insurance company subsidiaries of Intact Insurance Group USA LLC, a member of Intact Financial Corporation (TSX: IFC), the largest provider of property and casualty insurance in Canada, a leading provider of global specialty insurance, and, with RSA, a leader in the U.K. and Ireland. The insurance company subsidiaries of Intact Insurance Group USA LLC include Atlantic Specialty Insurance Company, a New York insurer, Homeland Insurance Company of New York, a New York insurer, Homeland Insurance Company of Delaware, a Delaware insurer, OBI America Insurance Company, a Pennsylvania insurer, OBI National Insurance Company, a Pennsylvania insurer, and The Guarantee Company of North America USA, a Michigan insurer. Each of these insurers maintains its principal place of business at 605 Highway 169 N, Plymouth, MN 55441, except The Guarantee Company of North America USA, which is located at One Towne Square, Southfield, MI 48076. For information about Intact Insurance Specialty Solutions products and services available in Canada, visit: [intactspecialty.ca](http://intactspecialty.ca) and for information about Intact Financial Corporation, visit: [intactfc.com](http://intactfc.com).