

Loss Control Questionnaire: **General Contractors**



Examine Your Risk

General contractors are skilled tradespeople, overseeing both residential and commercial construction projects. Due to the complexity of their work, general contractors must address a number of exposures on a daily basis. Among these concerns are worker safety, professional liability, environmental exposures, completed operations issues and property exposures.

Thankfully, assessing your exposures and taking the appropriate precautions can go a long way toward protecting your business. This proactive approach is particularly important when it comes to identifying and avoiding gaps in your risk management program. In many cases, insurance companies will require general contractors to have certain policies and procedures in place in order to obtain or maintain coverage.

This questionnaire gives general contractors the opportunity to review risk categories specific to their operations and take action to address those risks.



PROPERTY

Property - General	Yes	No	N/A	Notes
Is the overall condition of the building in good repair?				
Is the roof in good repair with no visible water intrusion marks?				The age of the roof should be taken into consideration—a thorough roof inspection can provide you with invaluable information.
Is the electrical wiring in good repair?				Wiring must be in compliance with NFPA 70.
Are wood dust exposures controlled in the woodworking shop?				For some wood shops, a dust collection system may be necessary to keep dust levels low. The dust collection system may also need a fire suppression system.
Are flammable chemicals kept in appropriate flammable storage cabinets or rooms?				
Are fuel tanks stored in compliance with NFPA 30?				
Are on-site fuel tanks inspected for leaks and damage?				Fuel tanks must be stored in an appropriate secondary containment system.
Are there Class ABC fire extinguishers in the shop and office?				Class ABC fire extinguishers must be available at all times.
Are employees trained on how to use fire extinguishers?				Complete formal, documented training on fire extinguisher use annually.

Sprinkler System	Yes	No	N/A	Notes
Is there a general sprinkler system installed?				A general sprinkler system may not be required. If one is not installed, it would not need to be added after the fact, except in rare circumstances.
Is the sprinkler system designed for the hazard?				Sprinkler system data is located on a placard on the system.
Is the sprinkler system inspected at least annually? Does it pass these inspections?				Sprinkler inspection information is located on tags and paperwork on the risers.
Is the fire department connection outside the building easily accessible?				These items must be accessible so the fire department can pump more water into the system.
Are sprinkler riser valves supervised (e.g., locked open or electronically monitored)?				
Are employees trained on what to do if a sprinkler is ever damaged and opens?				In the event a sprinkler head is accidentally broken and goes off, it's critical to shut down the water to avoid further water damage.

Property - Contractors' Equipment/Inland Marine	Yes	No	N/A	Notes
Do tools and equipment have identification numbers in case they are stolen?				
Are tools and equipment locked up during off hours?				
Is there a checkout system in place for tools and equipment?				

Are cords on equipment inspected by a supervisor?				
Is there a hot work program in place for welding and cutting?				
Are fire extinguishers available on job sites?				Class ABC fire extinguishers should be available at all job sites.
Are site employees trained on fire extinguisher usage?				Formal, documented training must be completed annually.
Is the job site secured at night?				

LIABILITY

Premises - Office/Showroom/Shop	Yes	No	N/A	Notes
Are floor surfaces clean and dry?				
During winter, are the parking lot and sidewalks clear of snow and ice?				
Are walkways well-lit, especially entrances, exits and stairways?				
Are exits clearly marked and clear for an emergency exit?				
Does the restaurant have adequate smoke and carbon monoxide alarms?				
Are visitors kept out of restricted and hazardous areas?				
Is the parking lot in good repair with well-marked spaces?				
Premises - Job Site	Yes	No	N/A	
Are controls in place to keep the public from entering a job site?				The degree of security will depend on the type of project, the location of the project and similar factors.
Are visitors required to check in at a job trailer?				A formal check-in procedure should be in place. This helps businesses keep track of visitors, keep unwanted persons out of the job site and ensure individuals aren't entering hazardous areas.

Are visitors required to wear the appropriate personal protective equipment (PPE)—including hard hats, shoes and vests—when touring the job site?				
Are visitors given a guide when touring the job site?				Visitors should be kept away from hazards, such as areas where heavy equipment is used.
Are materials, tools and other objects at height secured to prevent them from falling?				
Are pedestrians near work sites protected from falling objects?				
Are traffic plans established for moving equipment?				
Are traffic flaggers used for temporary traffic control?				If you perform work that will impact traffic, trained flaggers must be in place to ensure vehicles and pedestrians can safely pass.
When equipment is left on the street—both during and outside work hours—is it properly secured and barricaded?				
Are attractive nuisances properly secured to keep children and other trespassers away?				Construction site attractive nuisances can be major liabilities. Potential attractive nuisances like scaffolding, ladders and equipment should be barricaded or otherwise secured.
Is crane work contracted out or done by properly trained crane operators?				

Completed Operations	Yes	No	N/A	Notes
Are design specifications and building codes followed?				
When modifying project plans, is architect approval required?				Any changes to the plan must be approved by the architect in writing.
Do you prequalify subcontractors?				When prequalifying, general contractors should consider the subcontractor's reputation and loss history.
Are subcontractors required to provide insurance for their work?				
Is there a quality management program in place?				A written quality management program should be in place that accounts for material suppliers, subcontractors and inspections.
When working on buildings that contain asbestos, do you contract out asbestos removal?				

Environmental Liability	Yes	No	N/A	Notes
Are plans in place to prevent soil erosion?				Work around a construction site that disturbs the earth can create soil erosion issues that impact other areas. Where applicable, a soil erosion plan must be in place.
Are enough dumpsters available on-site?				
Are employees trained on the proper disposal of hazardous substances?				Employees need to be trained on substances that require special disposal procedures.

Are EPA and OSHA rules followed for removal of lead paint?				
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WORKERS' COMPENSATION

General	Yes	No	N/A	Notes
Do you support return-to-work?				This can be a written program, a list of light-duty tasks or evidence in past claims of bringing employees back.
Is there a written safety and health plan in place?				Safety and health plans should include major programs listed below, as well as a statement of commitment to safety from senior leadership.
Is there a formal safety training and onboarding program for new employees?				There should be a documented onboarding program for new employees. New employees should be well-trained and paired with an experienced employee as they learn.
Is there a fall protection program in place?				There should be a written and site-specific fall protection program in place. This program should identify competent persons, training procedures and the appropriate safety equipment.
Is there a scaffolding program in place?				There should be a formal scaffolding program in place that identifies competent persons and training procedures.
Is there a safety program in place for aerial lifts?				Employees operating aerial lifts must be trained, especially on fall protection. Aerial lifts must be inspected regularly.
Is there a trenching safety program in place?				There should be a written trenching safety program in place that identifies competent persons, training procedures and safety equipment.
Is there a hazard communication program in place?				There should be a written program in place that highlights training procedures and includes Safety Data Sheets (SDSs) for all chemicals.
Are SDSs available?				
Is there an eyewash station available?				

Are employees trained on first aid? Is a first-aid kit available at all times?				
Is good housekeeping practiced?				
Is there a PPE program in place? Is PPE provided?				There should be a written hazard assessment to determine what PPE is necessary for your operations. Employees should be trained on proper PPE use. PPE use should be enforced by leadership.
Is there a hearing protection program in place?				A hearing protection program that identifies training procedures and safety equipment should be in place.
Is there a respiratory protection program in place?				There should be a written respiratory program in place. Breathing protection must be provided to any employees who are exposed to hazardous fumes, dusts and gases.
Is there a crystalline silica program in place?				If your operations create silica exposures (e.g., you grind, chip or cut concrete and other materials that contain silica), you must have a written program in place.
Is there a ladder safety program in place?				
Are stairways in good condition and equipped with nonslip treads and sturdy handrails?				
Is there a training program in place for forklifts and heavy equipment?				There should be documented training for all powered industrial trucks, including forklifts and earth-moving equipment
Is there an inspection program for forklifts and heavy equipment in place?				Programs should account for the daily inspection of forklifts and heavy equipment.
Are crane and signal persons certified through the National Commission for the Certification of Crane Operators (NCCCO)?				The NCCCO is the national program for load-handling equipment operators.

Are employees trained on precautions for inclement weather?				Employees should be trained on what to do in a thunderstorm and other potentially dangerous weather, such as high winds and tornadoes.
Is there a heat stress program in place?				A program must be in place to protect employees during hot temperatures. This helps prevent heat illnesses such as heatstroke.
Is there a program in place that accounts for the safe usage of explosives?				

AUTO

All Drivers	Yes	No	N/A	Notes
Are drivers at least 18 years old?				
Are motor vehicle records (MVRs) secured for all drivers?				Annual MVRs are required for anyone operating a vehicle for company business, whether the vehicle is company-owned or not.
Do drivers have an acceptable driving record?				An acceptable driving record typically means the driver has no serious violations (e.g., DUI or reckless driving) in the last five years and no more than two moving violations in the last three years.
Do employees who drive a personal vehicle for work provide proof of insurance?				
Is there a policy in place on cellphone usage? Is it properly communicated to drivers?				Employees should not use hand-held cellphones while driving (hands-free devices are acceptable).
Is there a policy in place on seat belt usage? Is it properly communicated to drivers?				
Are expectations on safe driving communicated to drivers?				
Are inspections conducted on vehicles before each shift?				Whether company-owned or personal, all vehicles should have a basic check done.
Is the personal use of company vehicles prohibited?				
Do you provide training on defensive driving?				All employees should be trained regularly on basic defensive driving techniques.

Are telematics systems used to monitor driver behavior?				Telematics can be used to monitor risky driving behaviors.
Commercial Motor Vehicles	Yes	No	N/A	Notes
Are there written driver qualifications?				There should be written qualifications for drivers who operate commercial vehicles. These qualifications should include experience and violation history.
Is there a system to ensure drivers licenses and medical cards are current?				
Do properly licensed drivers operate commercial vehicles?				Different vehicles require licenses or endorsements. It should be clear to employees what vehicles require endorsements. That way, no one operates a vehicle they are not licensed for.
Is there a road test for all new drivers?				It is important to ensure new drivers can operate the company's equipment. A commercial driver's license alone does not ensure that the driver can operate the company's equipment.
Is the company aware of the FMCSA BASIC scores?				
Are the company's FMCSA BASIC scores below the threshold?				If applicable, each of the BASIC scores should be below the threshold (65% or 80%).
Is there a disciplinary program in place for drivers who have violations?				
Are driver qualification (DQ) files kept for all commercial vehicle drivers?				All commercial vehicle drivers must have a DQ file with required elements.

Are company vehicles accounted for on a regular maintenance plan?				There should be a documented maintenance plan. Documentation should be kept for each vehicle.
Are pre- and post-trip inspections done for all vehicles?				Daily commercial vehicle inspections must be done and documented.
Are drivers trained in oversized loads?				Drivers hauling equipment often have oversized loads that are subject to marking rules.
Are drivers trained in load securement?				Drivers and employees who are responsible for tying down loads must be trained on applicable regulations.
Is there a drug and alcohol testing program in place?				There should be a formal drug and alcohol testing program that covers pre-employment, for cause, random and post-accident testing.
Are employees trained on hours-of-service rules?				While hours-of-service rules may not be applicable for a contractor's drivers, there are times when logs may be required. Drivers should be trained on these requirements.