

# Risk A/T<sup>®</sup> Work



*Risk A/T<sup>®</sup> Work* is a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T<sup>®</sup>** is our proprietary risk management approach promoting informed risk analysis based on two behavioral factors — **Aptitude** and **Tolerance**.

## Buildings Under Construction and Risk Reduction

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Several recent accidents, some fatal, at buildings under construction around the world have renewed the interest in risk management and loss prevention on construction sites.

Buildings under construction are more vulnerable to fires, explosions, wind and water damage, and collapse. These buildings also present unique challenges during emergency situations, such as safe egress and access to areas of refuge. Managing a safe work site requires understanding building construction types, occupancy uses, and being able to address the inherent hazards of each.

### Risk Management and Risk Reduction

Establishing safety practices and rules in advance and incorporating them into standard operations procedures,

“ The consequences of failing to adequately manage construction sites risks can lead to catastrophic losses of property & people. ”

along with pre-planning with trades and in conjunction with local emergency services, are keys to risk reduction on construction sites. Implementing mitigation strategies early on will allow the greatest flexibility in selecting the best safety

methods. Waiting too long into the course of a construction project will reduce available options and negatively impact risk reduction.

Vital areas of concern and/or focus for risk management on construction sites include safety and fire prevention plans that encompass the following:

- The types, numbers and locations of fire extinguishers and the location of hazardous materials storage and use areas
- Crane lift planning and safety practices
- Identifying the potential for a building collapse
- Housekeeping plans
- Crime and theft prevention plans
- Emergency Response plans, including walk-throughs or drills with local emergency services

Charging private fire hydrants, energizing standpipe systems, and activating sprinklers and fire alarm systems, as soon as possible, on an area-by-area and floor-by-floor basis during the course of construction are also important risk management and life safety strategies.



Many large loss events at buildings under construction can be prevented by pre-planning and developing safety programs.

### Summary

Today's construction environment exposes owners and contractors to an increasing variety of risks and hazards. Many large loss events at buildings under construction can be prevented by pre-planning and developing safety programs. The strategies discussed are important steps for building and property protection, addressing life safety, and community risk reduction.

### We Are Here To Help

For additional information on builders risk and safeguards for buildings under construction, please reach out to your Sompo International Property Risk Control Specialist or contact us at +1 877 667 5733 or [RiskControlQuestions@sompo-intl.com](mailto:RiskControlQuestions@sompo-intl.com) for more information.

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