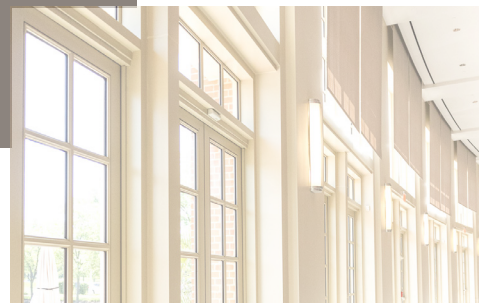


Business Owner's Policy

Loss Prevention Planner

Effective safety practices play a big role in safeguarding your business. Use these risk management tips to reduce losses, enhance site safety, and create a culture of accountability.



Contractual Risk

Contractual Risk Management

Implement thorough contract reviews and ensure all agreements clearly define responsibilities and liabilities. For example, include specific indemnity clauses that transfer risk for certain liabilities, such as agreeing not to hold the contractor responsible for any claims related to your work. Contractors should require subcontractors to provide certificates of insurance for general liability, Workers' Compensation, and auto liability before work begins.

Documentation and Recordkeeping

Maintain detailed records of all project activities, communications, and changes. Use daily project logs to track progress, take time-stamped photos of completed work, and retain signed change orders in case disputes arise about the scope of work or delays.

Subcontractor Selection

Carefully vet and select qualified subcontractors with a strong track record. When hiring a subcontractor, check their references, verify state licensing, and ensure they carry adequate insurance coverage for the specific scope of work.

Safety

PPE

Provide adequate personal protective equipment (PPE) such as hard hats, gloves, safety glasses, and respirators as required. Train all workers on the correct usage of PPE and regularly inspect it for wear or damage.

OSHA Guidelines

Review and comply with [OSHA guidelines](#) to support a safety culture and prevent accidents.

Safety Plan

Implement a comprehensive safety plan outlining protocols and procedures specific to your worksite or project.

Business Owner's Policy

Loss Prevention Planner

Safety *Continued*

On-site Safety

Appoint a dedicated safety director to oversee and enforce on-site safety protocols. Ensure the director has the authority and resources to conduct regular inspections, enforce safety regulation compliance, and provide ongoing safety training.

Employee Training

Equip your team with the knowledge to identify hazards, reduce risks, and properly respond to accidents. Central's in-depth loss prevention library and online safety programs are valuable resources for continued employee training.

Quality Control

Pre-installation Materials Inspection

Verify the quality and condition of all materials before installation to ensure they meet project specifications and standards. Verification helps prevent defects, delays, and additional costs to replace substandard materials.

Quality Inspections

Conduct regular and thorough inspections throughout construction to identify and address potential defects early. Proactive inspections ensure quality of work and can help prevent costly repairs or legal issues.

Interested in learning more about building a culture of safety? Check out our [blog archive](#) for insights and tips from Central's loss control experts.

