

SIMPLE PRECAUTIONS CAN PROTECT THE BOTTOM LINE



Using a non-slip wax should be used on floor surfaces where required and water and other spills should be mopped up immediately, with a 'Caution Wet Floor' sign posted.



Over the years, clients have been told the best type of insurance is prevention. By following basic loss prevention techniques, the chances of not having a loss are drastically improved. Adhering to basic forms of loss prevention can mitigate claims and prevent future insurance premiums from escalating out of control.

CONTRACTORS' LOSS PREVENTION

Focus on pre-job and pre-task planning. All tools and equipment should be kept in a locked area at all times when not in use and stamped with an identification number to assist in recovery. Painting tools with bright, easily recognizable colours will also help to make their identification easier.

Any on-site storage of materials should be in a secure storage area. If the materials are considered a theft target, keeping them inside a building, in a locked area, or bringing them to the site only when they are needed are good theft deterrent methods.

Post warning signs limiting access and indicating which safety equipment is required to gain entry to the work site.

All electrical cords used in pedestrian areas should be secured to prevent tripping and any mud or water in public traffic areas should be

cleaned up regularly. Do not forget to contact local utilities to locate underground services if excavations are to be performed.

SAFETY FIRST

All flammable liquids used must be stored in approved safety containers and all hotwork (any kind of heat element such as welding, soldering, torching, cutting and melting using heat) should be controlled, with combustibles removed at least 11 m (36 ft) from the hotwork. If this is not possible, using a non-combustible shield is suggested.

A fire watch should be provided for at least a half-hour after the hotwork is completed and all hotwork permit regulations must be followed.

All combustible refuse created during the work should be cleaned up regularly and oily rags should be separated and stored in metal containers with tight fitting lids, with fire extinguishers available at all times.

Obtaining certificates of liability from all subcontractors to ensure they are maintaining adequate liability coverage is a good idea, along with testing and inspecting all new equipment when the work is completed. Customers should sign off on the job once it is complete.

Finally, ensure the project complies with all applicable codes and standards and maintain records of all jobs including plans, testing documents and approvals.

SLIP AND FALL LOSS PREVENTION

Inspect the interior of any place of business on a regular basis for unsafe conditions, which could lead to a slip and fall loss. Maintain a daily log of when the inspection was done, what conditions were noted and what corrective action was taken.

Keeping floors clean and in good repair at all times, with loose or defective flooring replaced immediately, are good methods of prevention. Ensuring aisles are kept clear and free of fallen merchandise or stock is also important.

During periods of inclement weather, all entrances should have mats or rugs to help keep the floor clean and dry, with damaged mats replaced as soon as possible.

A non-slip wax should be used on floor surfaces where required and water and other spills should be mopped up immediately, with a 'Caution Wet Floor' sign posted. For surfaces that are consistently slippery, specialized non-slip epoxy coatings or non-skid flooring materials may be used, while absorbent non-combustible cleaning materials can be used for spills involving oil or other industrial materials.

All entranceways and aisles are to remain clear of obstructions and/or promotional displays.

Any damage to stairs, sidewalks and pavement should be repaired as soon as possible, with signs and barriers posted until the repairs are completed.

During the winter season, implementing and adhering to a snow and ice removal program, with a single individual responsible for it, is also important.

BE PREPARED

Have the appropriate equipment, tools and materials (shovels, salt, sand, etc.) available for use by staff in the case of a weather-related emergency. A contract with a professional snow removal service to plow, sand and salt parking and walkway facilities is a good idea, and make sure the contractor keeps a comprehensive log of the work performed.

Business owners should be sure to clean gutters and downspouts and ensure that melt water is directed away from sidewalks and walkways, in addition to making sure there is adequate exterior lighting and checking on a regular basis for malfunctioning light fixtures.

Establish and maintain a daily garbage removal program, and keep all walkways and sidewalks clear of debris. ●

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