ZURICH^{*} **General Liability in the Construction Industry** Justin Crandol Mid Atlantic Construction Safety Conference April 25, 2017 Overview ZURICH General Liability Definition • Factors Affecting Liability Risk Management • Minimizing General Liability Public Exposures • Questions and Answers ZURICH' **General Liability Definition** • Liability can result from civil wrongs or tort cases, including negligence and strict liability • Liability can also result from a breach of contract or can be assumed under the terms of a contract The General Liability insurance contract provides coverage for tort breaches of duty subject to some exclusions

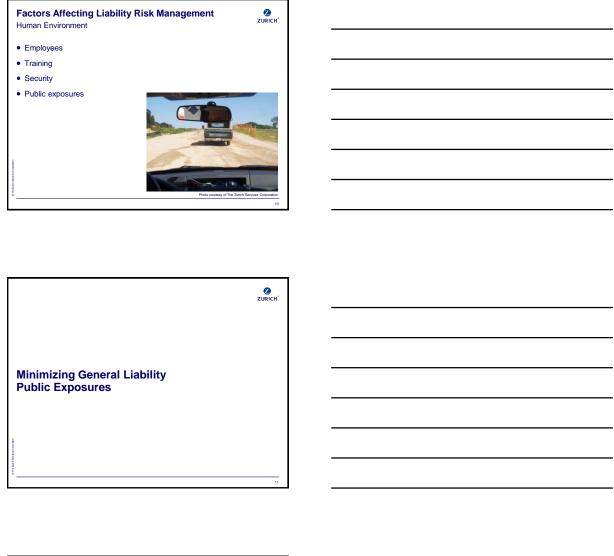
Factors Affecting Liability Risk Management Premises Contractual Liability • Completed Operations • Physical Environment Operations • Human Environment Factors Affecting Liability Risk Management ZURICH¹ Premises Ownership • Design, construction and maintenance • Condition, location, operation and protection - Roadways, walkways, ramps - Parking lots, yards - Dumps, retention ponds, ditches - Utility poles Construction activities - New, alterations, additions Excavation and demolition

Factors Affecting Liability Risk Management Contractual Liability	ZURICH'
Incidental contracts	
Hold Harmless and Indemnity contracts	
Purchase and rental contracts	
Liability assumed through a contract	
Written contract and agreements	
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Factors Affecting Liability Risk Management Completed Operations Construction Defects Quality Assurance/Quality Control (QA/QC) Photo coursey of The Zutch Services Corporation 7

Factors Affecting Liability Risk Management Physical Environment • General life safety considerations - Building/Highway construction, occupancy and use • Evacuation plans • Housekeeping • Traffic pattern - Vehicles, people, materials • Emergency systems

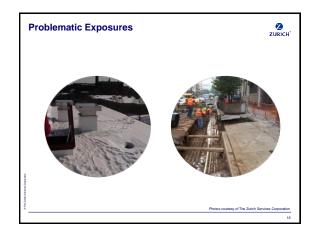




Public Exposures Public exposures include: Site perimeter Attractive nuisance potential Jobsite housekeeping (slips, trips and falls) Site security Keeping objects from falling onto the public

Recommendations to Help Address Public Exposures • 100% site fencing • Daily inspection - Fences, locks, gates • Clear signage • Visitors sign-in with personal protective equipment (PPE) • Housekeeping • Daily dust control • Night lighting or security service

Recommendations to Help Address Public Exposures Use of certified flaggers Approved traffic control plans Daily inspection of traffic control devices Use of certified equipment operators Back-up alarms on trucks, forklifts and construction equipment





Exposure Reduction	ZURICH'
Slips, trips and falls prevention for construction	
Protecting the public on or adjacent to construction sites	
Highway Worker Safety Program Traffic Control	
Emergency response plan	
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