



# INDUSTRY OVERVIEW

## MASONRY CONTRACTORS

Presented by SCS Agency Inc

Masonry contractors are trained professionals who generally perform a range of operations related to building and repairing walkways, walls and other structures out of bricks, blocks, concrete and stone. They may provide residential or commercial services and conduct their work in a variety of settings, such as office spaces and customers' homes or businesses. Common tasks among masonry contractors include reviewing blueprints or related drawings to determine the materials necessary for projects and ensure compliance with applicable building codes; creating patterns, forms and foundations according to plans; breaking or cutting materials to establish correct sizes; mixing, spreading and cleaning up mortar or grout on slabs or foundations; constructing masonry walls; aligning structures with levels and plumbs; polishing surfaces with hand and power tools; filling expansion joints with caulking materials; and installing rainscreen water systems.

Masonry contractors have a number of risks to consider, including property concerns, employee safety issues and liability exposures. As such, it's crucial that they protect both themselves and their operations against possible losses by securing proper insurance. Keep reading for an outline of common exposures within the masonry industry and associated coverage considerations.

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### Common Exposures

Here's a breakdown of key exposures masonry contractors may face in their operations:



**Property**—Masonry contractors often leverage several types of tools and equipment (e.g., trowels, stone cutters, mixing tanks, concrete-pouring chutes, masonry saws, welding machinery, excavation equipment, materials-handling devices, ladders, cranes, forklifts and dump trucks) to perform their services. These professionals also tend to have office spaces and storage areas where they carry out general business activities and keep important job materials (e.g., utility belts, protective equipment and excess masonry products). However, a range of unexpected events—including theft, vandalism, accidents, fires and inclement weather—may result in this property becoming damaged, stolen or destroyed, potentially leaving masonry contractors with significant recovery expenses. In addition to repairing and replacing their affected property, these professionals may experience business interruptions (e.g., lost productivity, temporary closures and delayed projects) amid the recovery process, compounding losses.



**Auto**—These professionals frequently use vehicles to travel between job sites and transport their tools, materials and equipment. Whether they depend on a single vehicle or a large fleet, owning and operating vehicles carries numerous exposures. After all, it only takes one accident on the road to cause major losses. Following auto accidents, masonry contractors could encounter substantial expenses stemming from vehicle repairs and bodily injuries.



**Employee safety**—Even if masonry contractors take proper precautions to protect their employees at work, job-related injuries and illnesses can still happen. Common occupational ailments in the masonry sector include musculoskeletal disorders due to performing repetitive tasks; cuts, puncture wounds and dismemberment stemming from the use of certain tools and machinery; crushing or struck-by injuries associated with working in entrenched areas or near flying objects; respiratory conditions from exposure to harmful dusts, asbestos and other toxic substances; sprains and strains related to lifting heavy items; hearing loss from prolonged exposure to loud equipment; slips and falls as a result of working at heights; various illnesses associated with exposure to hot and cold temperatures; and impact injuries from auto accidents. If their employees get injured or become ill on the job, masonry contractors could be held responsible for costs stemming from their workers' hospital bills, treatment expenses and lost wages.



**Liability**—If any third parties (e.g., customers, suppliers or passersby) experience injuries or damages on masonry contractors' premises or as a result of their operations, these professionals could be held liable for the associated losses. For example, a supplier may file a lawsuit against a masonry contractor if they slip and fall when visiting the

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contractor's storage area. Furthermore, masonry contractors could face completed operations losses if customers allege any finished services or projects injured them or damaged their property.



**Cyber**—Many masonry contractors have begun relying on digital systems and software to store customers' personal and financial data, such as their names, phone numbers, addresses, credit card numbers and bank information. Yet, amid growing cyberthreats, using such technology could make these professionals increasingly vulnerable to data breaches and other digital attacks. Following such incidents, masonry contractors could encounter many costs related to notifying impacted individuals, recovering lost or damaged data and technology, handling associated legal ramifications and reputational losses, and implementing additional cybersecurity measures to prevent future incidents.

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## Coverage Considerations

To help address their exposures and stay protected amid potential losses, masonry contractors should consider the following forms of coverage:

- **Commercial property insurance**—This coverage can help pay the resulting repair or replacement costs if a masonry contractor's commercial property—such as their office area, storage space, tools and equipment—gets damaged, stolen or destroyed due to a covered event.
- **Commercial auto coverage**—If any vehicles in a masonry contractor's fleet end up in an accident on the road, this type of insurance can assist with the associated vehicle repair and bodily injury expenses.
- **Inland marine/installation floater insurance**—Such coverage can help pay for losses stemming from a masonry contractor's materials, tools and equipment getting lost, stolen or damaged while in transit.
- **Workers' compensation coverage**—If a masonry contractor's employees get injured or become ill on the job, this coverage can help pay those workers' hospital bills, treatment costs and lost wages.
- **General liability insurance**—This coverage can assist if a masonry contractor is held legally or financially liable for injuries, harm or damage to another party or their property.
- **Completed operations coverage**—If a customer holds a masonry contractor responsible for injuries or property damage that occurred due to the faulty completion of a project, this type of insurance can help pay the related costs.
- **Cyber liability insurance**—Such coverage can assist with a variety of first- and third-party expenses that may result from a masonry contractor experiencing a data breach or other cyber incident.
- **Errors and omissions (E&O) coverage**—If a customer claims that a masonry contractor provided negligent services, didn't uphold contractual promises, conducted incomplete or substandard work, or made other professional mistakes or omissions, E&O insurance can help pay the resulting expenses.
- **Employment practices liability (EPL) insurance**—In the event that a masonry contractor is faced with employee lawsuits alleging workplace discrimination or harassment, wrongful termination or discipline, or failure to employ or promote, EPL coverage can assist with the associated defense costs.
- **Umbrella and excess coverage**—If a masonry contractor's claim costs exceed the limits for their primary liability policies (e.g., commercial auto and general liability insurance), this coverage can increase those limits. Additionally, umbrella policies can help broaden existing policy coverage.

For additional risk management guidance and insurance solutions, contact us today.