

Loss Control Tips

Roofing Contractors

Roofing contractors install, repair and replace roofs on homes and commercial buildings. They work with a variety of materials—such as asphalt, gravel, thermoplastic and metal—as well as many types of shingles, including asphalt, fiberglass, wood, slate, tile and even solar models. In addition to installing, repairing and replacing roofs, roofing contractors typically offer other services, such as waterproof and damp-proof services for masonry, concrete walls and concrete floors; sheet metal work; siding installation; gutter cleaning and installation; and solar panels installation over existing roofs. As a result of their wide range of service offerings, roofing contractors carry many safety, liability and property risks, all of which could lead to costly damages. That's why it's essential to have effective loss control measures in place. This resource outlines common risks roofing contractors must address and offers helpful strategies to avoid possible claims.



Premise and Operations Liability

Equipment and supplies falling from heights, the improper use of equipment or machinery, and slips, trips and falls can lead to injuries or property damage. Roofing contractors may also be exposed to other hazards, such as fires or risks involving operating an asphalt kettle. To reduce liability exposures, roofing contractors should follow these precautions:

- Establish a housekeeping program to keep the job site and facility clean. This can help prevent slips, trips and falls, as well as prevent objects from falling off the roof.
- Wear the proper personal protective equipment (PPE) for the job, especially when using an asphalt kettle.
- Train employees on how to properly use an asphalt kettle, as workers are exposed to a high-temperature piece of equipment that may cause moderate to severe burns if not handled correctly.
- Ensure all employees are appropriately trained, licensed and experienced for the task at hand before beginning their job tasks.
- Establish and monitor a safety program for ladders that outlines procedures for safely utilizing ladders based on OSHA regulations.



Employee Safety

As with any employer, roofing contractors must protect their employees from illnesses and injuries on the job. Implementing safeguards to protect employees from occupational risks (e.g., slips, trips and falls, struck-by injuries and hazardous chemicals) is essential to prevent potential incidents. Roofing contractors should implement these employee safety procedures:

- Establish a written fall protection program outlining training procedures and protective equipment protocols for employees working at heights.
- Train employees on how to use fall protection equipment.
- Ensure employees have been appropriately trained in ladder safety by establishing and monitoring a safety program for ladders.
- Develop an effective workplace safety training program that requires all employees to participate in routine training. Doing so will allow new employees to prepare for their roles while refreshing experienced employees on important safety protocols.
- Ensure employees receive sufficient training before using roofing equipment or machinery, such as nail guns, aerial lifts or roof cutters.
- Create an incident investigation program that allows for swift and thorough incident investigations to take place.
- Perform a PPE survey to determine which types of PPE are needed for each work task. Provide all necessary PPE to employees and educate them on the proper use of this equipment.



Inland Marine - Tools and Equipment

Roofing contractors utilize various equipment (e.g., ladders, tools and power roof cutters) to complete their tasks. Since these tools and equipment must be transported to and from job sites, they're especially susceptible to theft. It's important for roofing contractors to take the following preventive measures to minimize losses:

- Keep a detailed inventory list of tools and equipment with identifying numbers.
- Provide procedures and training on how to store equipment while at the job site and while traveling.
- Engrave, die stamp or tag all tools to make them easily recognizable and, therefore, harder to sell quickly.
- Implement physical security measures, including the use of locked boxes and containers secured with chains, cables or welding. Motion-sensitive video cameras and alarms are also highly effective in deterring theft.
- Practice detailed hiring and screening practices.
- Monitor third-party access to job sites and make sure employee and visitor access is carefully controlled and logged.



Commercial Auto

Because roofing contractors frequently use their own fleet of vehicles to transport equipment and employees to job sites, auto exposures are substantial. In particular, accidents on the road could result in employee injuries, costly property damage and potential liability issues between any pedestrians or other motorists involved. To minimize commercial auto exposures, roofing contractors should follow these protocols:

- Review motor vehicle records (MVRs) for all drivers to ensure they possess acceptable driving records. MVRs should be updated annually.
- Train employees on safe driving measures, including loading procedures, so vehicles are loaded appropriately.
- Prohibit employees from using their cellphones while driving, including hands-free devices.
- Utilize telematics technology to identify risky driving behaviors, such as speeding and hard braking.
- Implement an effective vehicle inspection and maintenance program to ensure all commercial vehicles remain in good condition and are safe to operate on the road.
- Review all commercial vehicle and trailer characteristics to determine applicable Federal Motor Carrier Safety Administration (FMCSA) regulations. Routinely monitor compliance with FMCSA standards, if necessary.



Learn More

Roofing contractors can limit costly insurance claims and lawsuits by implementing proper risk management precautions. Doing so can also offer other benefits, such as greater customer satisfaction, bolstered employee safety, fewer liability concerns and a lowered potential for property damage.

Although this resource provides a range of loss control strategies, roofing contractors don't have to establish risk management programs alone. Contact us today to discuss insurance solutions and additional loss control techniques for roofing contractors.