

Loss Control Questionnaire: **General Contractors**



Examine Your Risk

General contractors are skilled tradespeople, overseeing both residential and commercial construction projects. Due to the complexity of their work, general contractors must address a number of exposures on a daily basis. Among these concerns are worker safety, professional liability, environmental exposures, completed operations issues and property exposures.

Thankfully, assessing your exposures and taking the appropriate precautions can go a long way toward protecting your business. This proactive approach is particularly important when it comes to identifying and avoiding gaps in your risk management programme. In many cases, insurance companies will require general contractors to have certain policies and procedures in place in order to obtain or maintain coverage.

This questionnaire gives general contractors the opportunity to review risk categories specific to their operations and take action to address those risks.



PROPERTY

Property - General	Yes	No	N/A	Notes
Is the overall condition of the building in good repair?				
Is the roof in good repair with no visible water intrusion marks?				The age of the roof should be taken into consideration—a thorough roof inspection can provide you with invaluable information.
Is the electrical wiring in good repair?				Wiring must be in compliance with BS 7671.
Are wood dust exposures controlled in the woodworking shop?				For some wood shops, a dust collection system may be necessary to keep dust levels low. The dust collection system may also need a fire suppression system.
Are flammable chemicals kept in appropriate flammable storage cabinets or rooms?				
Are fuel tanks stored in compliance with the Dangerous Substances and Explosive Atmospheres Regulations 2002 (DSEAR)?				
Are on-site fuel tanks inspected for leaks and damage?				Fuel tanks must be stored in an appropriate secondary containment system.
Are there adequate fire extinguishers in the shop and office?				Fire extinguishers must be available at all times and must be in compliance with BS EN 3.
Are employees trained on how to use fire extinguishers?				Complete formal, documented training on fire extinguisher use annually.

Sprinkler System	Yes	No	N/A	Notes
Is there a general sprinkler system installed?				A general sprinkler system may not be required. If one is not installed, it would not need to be added after the fact, except in rare circumstances.
Is the sprinkler system designed for the hazard?				Sprinkler system data is located on a placard on the system.
Is the sprinkler system inspected at least annually? Does it pass these inspections?				Sprinkler inspection information is located on tags and paperwork on the risers.
Is the dry riser outside the building easily accessible?				These items must be accessible so the fire brigade can pump more water into the system.
Are sprinkler riser valves supervised (eg locked open or electronically monitored)?				
Are employees trained on what to do if a sprinkler is ever damaged and opens?				In the event a sprinkler head is accidentally broken and goes off, it's critical to shut down the water to avoid further water damage.
Property - Contractors' Equipment/Inland Marine	Yes	No	N/A	Notes
Do tools and equipment have identification numbers in case they are stolen?				
Are tools and equipment locked up during off hours?				

Is there a checkout system in place for tools and equipment?				
Are cords on equipment inspected by a supervisor?				
Is there a hot work programme in place for welding and cutting?				
Are fire extinguishers available on job sites?				Fire extinguishers should be available at all job sites and must be in compliance with BS EN 3.
Are site employees trained on fire extinguisher usage?				Formal, documented training must be completed annually.
Is the job site secured at night?				

LIABILITY

Premises - Office/Showroom/Shop	Yes	No	N/A	Notes
Are floor surfaces clean and dry?				
During winter, are the car parks and pavements clear of snow and ice?				
Are pavements well-lit, especially entrances, exits and stairways?				
Are exits clearly marked and clear for an emergency exit?				
Does the restaurant have adequate smoke and carbon monoxide alarms?				
Are visitors kept out of restricted and hazardous areas?				
Is the car park in good repair with well-marked spaces?				
Premises - Job Site	Yes	No	N/A	
Are controls in place to keep the public from entering a worksite?				The degree of security will depend on the type of project, the location of the project and similar factors.

Are visitors required to check in at a job trailer?				A formal check-in procedure should be in place. This helps businesses keep track of visitors, keep unwanted persons out of the job site and ensure individuals aren't entering hazardous areas.
Are visitors required to wear the appropriate personal protective equipment (PPE)—including hard hats, shoes and safety waistcoats—when touring the job site?				
Are visitors given a guide when touring the job site?				Visitors should be kept away from hazards, such as areas where heavy equipment is used.
Are materials, tools and other objects at height secured to prevent them from falling?				
Are pedestrians near work sites protected from falling objects?				
Are traffic plans established for moving equipment?				
Are lollipop people used for temporary traffic control?				If you perform work that will impact traffic, trained individuals must be in place to ensure vehicles and pedestrians can safely pass.
When equipment is left on the street—both during and outside work hours—is it properly secured and barricaded?				
Are attractive nuisances properly secured to keep children and other trespassers away?				Construction site attractive nuisances can be major liabilities. Potential attractive nuisances like scaffolding, ladders and equipment should be barricaded or otherwise secured.

Is crane work contracted out or done by properly trained crane operators?				
Completed Operations	Yes	No	N/A	Notes
Are design specifications and building codes followed?				
When modifying project plans, is architect approval required?				Any changes to the plan must be approved by the architect in writing.
Do you prequalify subcontractors?				When prequalifying, general contractors should consider the subcontractor's reputation and loss history.
Are subcontractors required to provide insurance for their work?				
Is there a quality management programme in place?				A written quality management programme should be in place that accounts for material suppliers, subcontractors and inspections.
When working on buildings with asbestos, do you contract out asbestos removal?				
Environmental Liability	Yes	No	N/A	Notes
Are plans in place to prevent soil erosion?				Work around a construction site that disturbs the earth can create soil erosion issues that impact other areas. Where applicable, a soil erosion plan must be in place.
Are enough rubbish bin available on-site?				

<p>Are employees trained on the proper disposal of hazardous substances?</p>				<p>Employees need to be trained on substances that require special disposal procedures.</p>
<p>Are Department for Environment, Food & Rural Affairs and HSE regulations, including the Control of Lead at Work (CLAW) Regulation 2002, followed for the removal of lead paint?</p>				

EMPLOYER'S LIABILITY

General	Yes	No	N/A	Notes
Do you support return-to-work?				This can be a written programme, a list of light-duty tasks or evidence in past claims of bringing employees back.
Is there a written safety and health plan in place?				Safety and health plans should include major programmes listed below, as well as a statement of commitment to safety from senior leadership.
Is there a formal safety training and onboarding programme for new employees?				There should be a documented onboarding programme for new employees. New employees should be well-trained and paired with an experienced employee as they learn.
Is there a fall protection programme in place?				There should be a written and site-specific fall protection programme in place. This programme should identify competent persons, training procedures and the appropriate safety equipment.
Is there a scaffolding programme in place?				There should be a formal scaffolding programme in place that identifies competent persons and training procedures.
Is there a safety programme in place for aerial lifts?				Employees operating aerial lifts must be trained, especially on fall protection. Aerial lifts must be inspected regularly.
Is there a trenching safety programme in place?				There should be a written trenching safety programme in place that identifies competent persons, training procedures and safety equipment.
Is there a hazard communication programme in place?				There should be a written programme in place that highlights training procedures and includes Safety Data Sheets (SDSs) for all chemicals.
Are SDSs available?				
Is there an eyewash station available?				

Are employees trained on first aid? Is a first-aid kit available at all times?				
Is good housekeeping practised?				
Is there a PPE programme in place? Is PPE provided?				There should be a written hazard assessment to determine what PPE is necessary for your operations. Employees should be trained on proper PPE use. PPE use should be enforced by leadership.
Is there a hearing protection programme in place?				A hearing protection programme that identifies training procedures and safety equipment should be in place.
Is there a respiratory protection programme in place?				There should be a written respiratory programme in place. Breathing protection must be provided to any employees who are exposed to hazardous fumes, dusts and gases.
Is there a crystalline silica programme in place?				If your operations create silica exposures (eg you grind, chip or cut concrete and other materials that contain silica), you must have a written programme in place.
Is there a ladder safety programme in place?				
Are stairways in good condition and equipped with nonslip treads and sturdy handrails?				
Is there a training programme in place for forklifts and heavy equipment?				There should be documented training for all powered industrial trucks, including forklifts and earth-moving equipment
Is there an inspection programme for forklifts and heavy equipment in place?				Programmes should account for the daily inspection of forklifts and heavy equipment.

Do crane and signal persons possess proper certifications, such as a Construction Plant Competence Scheme (CPCS) card?				Most contractors now require crane operators to have a CPCS licence.
Are employees trained on precautions for inclement weather?				Employees should be trained on what to do in a thunderstorm and other potentially dangerous weather, such as high winds and tornadoes.
Is there a heat stress programme in place?				A programme must be in place to protect employees during hot temperatures. This helps prevent heat illnesses such as heatstroke.
Is there a programme in place that accounts for the safe usage of explosives?				

AUTO

All Drivers	Yes	No	N/A	Notes
Are drivers at least 17 years old?				
Is driving licence information secured for all drivers?				Employers can check what vehicles their employees are allowed to drive and for any penalty points or disqualifications by clicking here .
Do drivers have an acceptable driving record?				Different driving offences can result in endorsements that will add penalty points to a driver's record. Based on the severity of the offence, the penalty points may stay on record for either four or 11 years. If a driver accrues 12 or more points within three years, they may be disqualified from driving.
Do employees who drive a personal vehicle for work provide proof of insurance?				
Is there a policy in place on mobile phone usage? Is it properly communicated to drivers?				Employees should not use hand-held mobile phones while driving (hands-free devices are acceptable).
Is there a policy in place on seat belt usage? Is it properly communicated to drivers?				
Are expectations on safe driving communicated to drivers?				
Are inspections conducted on vehicles before each shift?				Whether company-owned or personal, all vehicles should have a basic check done.
Is the personal use of company vehicles prohibited?				

Do you provide training on defensive driving?				All employees should be trained regularly on basic defensive driving techniques.
Are telematics systems used to monitor driver behaviour?				Telematics can be used to monitor risky driving behaviours.

Commercial Motor Vehicles	Yes	No	N/A	Notes
Are there written driver qualifications?				There should be written qualifications for drivers who operate commercial vehicles. These qualifications should include experience and violation history.
Is there a system to ensure driving licences and relevant medical information are current?				
Do properly licensed drivers operate commercial vehicles?				Different vehicles require licences or endorsements. It should be clear to employees what vehicles require endorsements. That way, no one operates a vehicle they are not licensed for.
Is there a road test for all new drivers?				It is important to ensure new drivers can operate the company's equipment. A commercial driving licence alone does not ensure that the driver can operate the company's equipment.
Is there a disciplinary programme in place for drivers who have violations?				
Are driver certificate of professional competence (CPC) files kept for commercial vehicle drivers?				Operators of certain commercial motor vehicles must have a (CPC) card, which are also often referred to as driver qualification cards (DQC).

Are company vehicles accounted for on a regular maintenance plan?				There should be a documented maintenance plan. Documentation should be kept for each vehicle.
Are pre- and post-trip inspections done for all vehicles?				Daily commercial vehicle inspections must be done and documented.
Are drivers trained in oversized loads?				Drivers hauling equipment often have oversized loads that are subject to marking rules.
Are drivers trained in load securement?				Drivers and employees who are responsible for tying down loads must be trained on applicable regulations.
Is there a drug and alcohol testing programme in place?				There should be a formal drug and alcohol testing programme that covers pre-employment, for cause, random and post-accident testing.
Are employees trained on hours-of-service rules?				While hours-of-service rules may not be applicable for a contractor's drivers, there are times when logs may be required. Drivers should be trained on these requirements.