

# Inland Marine Builder's Risk Protecting the Jobsite



As our communities respond to COVID-19, many construction jobsites are becoming vulnerable to theft, vandalism, fire, and water damage. Your builder's risk customers should consider taking steps to protect their jobsites during this time.

We recognize that individual projects are at varying degrees of completion, from a newly poured foundation to a project near completion. The progress of the particular project may influence what steps your customers can take to protect their property.

## Tips to Help Protect the Jobsite

- Remove trash and debris from the job site.
- Remove equipment, tools, building materials, and scaffolding when possible. If removal is not possible, store in locked container or secure building. Take steps to protect all materials from weather, theft, and vandalism.
- Place flammable and combustible liquids in existing flammable liquids storage room or cabinet or remove from building.
- Daily site checks and walk arounds:
  - Inspect roof coverings
  - Look for evidence of water leakage
  - Look for signs of forced entry or vandalism
- Turn off any active water systems and bleed water lines.
- Power down non-essential equipment and disconnect all unnecessary power supplies.
- Lock utility and mechanical rooms.
- Consider hiring private security or installing electronic surveillance.
- If deemed safe, maintain emergency response team members on-site as much as possible or maintain on-call personnel to be available to assist in emergencies (fire, water leakage, equipment shutdown, etc.).
- If roofing is incomplete, take steps to secure and prevent entry of water.
- Board up uninstalled window and door openings to prevent entry into the structure.
- Install No Trespassing signs and lock and secure any fencing installed around the perimeter.

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## **Fences and Locks**

Fences and locks make it difficult to enter a construction jobsite. While these solutions are adequate for deterring most unauthorized access, a motivated individual may consider fencing and locks as minor obstacles. Fences can be climbed over, and locks can be broken.

## **Additional Lighting**

Criminals, vandals and arsonists do not want to be seen. They like dark, unprotected jobsites where they can operate undetected. Consider installing additional lighting to eliminate potential hiding spots, deter criminal activity, as well as to help enhance surveillance video quality.

## **Electronic Monitoring**

Visible security cameras act as a deterrent and help reduce potential losses at a construction site. Continuously monitoring via motion activated systems helps monitor the site if a physical presence is not available. Other electronic monitoring devices include water flow, temperature change, glass break and electrical surge alarms.

## **Security Guards**

Physical around the clock security is one of the best ways to protect your jobsite.

**Thank you for your ongoing partnership during this time. Please continue to work with your Inland Marine underwriter or territory manager if you have any questions.**