

As we embark on our COVID-19 journey, we continue to see federal, state, and local governments making mandatory or advisory recommendations on closings of operations to slow the spread of the COVID-19 virus. This document has been created to provide contractors some guidance on what to complete should the need arise to shutdown projects. It is imperative to limit project security and builders risk exposures during this time.

How to Protect your Project.

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| <input type="checkbox"/> Maintain all site security including fencing, lighting, surveillance, etc. | <input type="checkbox"/> All equipment should be parked, locked and keys removed. |
| <input type="checkbox"/> Consider adding guard services to existing security measures. Underwriters are asking if any additional security measures are being taken. | <input type="checkbox"/> Install proper signage to fulfill the legal requirement for trespassing according to state/local laws. |
| <input type="checkbox"/> Consider moving any on-site stored materials to a safer off-site facility with stronger safety measures. | <input type="checkbox"/> Install window grates, bars and locks on all windows and doors. |
| <input type="checkbox"/> Ensure utilities to the site are maintained and clearly marked up to the point of closure. Coordinate any shut downs with the applicable authority and/or sub-contractor. | <input type="checkbox"/> Use a security system to alarm the jobsite trailers. |
| <input type="checkbox"/> Ensure Public sidewalks are maintained safely in accordance with DOT and local authorities, debris, tripping hazards, etc. | <input type="checkbox"/> Computers should be removed and verify server room is locked and well ventilated. |
| <input type="checkbox"/> Secure cranes in accordance with manufacturers recommendations. | <input type="checkbox"/> Monitor access to the jobsite periodically. |
| <input type="checkbox"/> Construction materials safely stored and locked away. | <input type="checkbox"/> Consider using drones to conduct fly overs of the jobsite to eliminate the human need to walk the jobsite. |
| <input type="checkbox"/> Remove volatile liquids such as oxygen cylinders, gas, etc. | <input type="checkbox"/> Secure all containers with locks and consider blocking the doors closed using heavy equipment. |
| <input type="checkbox"/> Any loose materials such as decking, netting, etc. to be secured. | <input type="checkbox"/> Conduct a proper inventory of all tools, equipment and materials. |
| <input type="checkbox"/> Plan periodic meetings via teleconference with contractors, design teams, unions, for status of the project. | <input type="checkbox"/> Have workers take their personal protective equipment and tools home with them. |
| <input type="checkbox"/> Traffic control protection must be maintained in accordance with local authorities. | <input type="checkbox"/> Verify there is an FDC (Fire Department Connection) sign posted and visible for the fire department to see. |
| <input type="checkbox"/> All adjoining property protection shall be maintained prior to closure, take pictures and videos of the site. | <input type="checkbox"/> Verify standpipe and fire department connection caps are in place. |

Builders Risk:

- Put Builders Risk Insurer(s) on notice of potential claims.**
- Collaborate with your brokers to:**
 - Check policies for exclusions for viruses, terrorism, delay, etc.
 - Check policies for coverage limitations if project is delayed or abandoned.
 - If Owner has provided BR coverage, put them on notice of these points.
 - Determine if BR policies provide a sub-limit for Emergency Property Protection expenses.
 - Keep specific records of any monetary loss to the project. Keep dates, documents, etc. to support potential claims.
 - Revise project schedule when possible to account for delays. This will be useful when policy extensions are needed.
 - Some builder's risk policies have coverage that allows for costs associated with expediting a project after a covered loss. This is usually sub-limited, but should cover overtime and additional costs associated with expediting material deliveries and adding additional labor. A covered loss will still be needed to trigger the policy. If there is a covered loss, it should be reported as soon as discovered. Once the project is allowed (civil authorization) to continue, the policy should cover costs associated to return the project to pre-loss conditions and the lost time and costs associated with returning the project to pre-loss conditions.

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