

LOSS CONTROL DATA GUIDE

Liability Hazards – Excavating Operations

Excavation contractors are constantly exposed to the possibility of serious accidents due to the very nature of their work. The use of heavy equipment, potential for cave-ins, exposure to the elements, and the labor intensive nature of work would lead one to expect a high incidence of liability claims. Yet, the actual history of the industry proves this is not the case. Experienced contractors frequently avoid accidents through professional management of their activities.

When accidents do occur, one of the following is usually involved:

1. Damage to buried public utilities.
2. Injury to nonemployees during hours when the work site is unsupervised.
3. Personnel injuries and damage to property of others due to improper management of dirt banks and dewatering operations, use of explosives, or vibrations caused by pile driving.

The professional contractor recognizes that accidents can be avoided through careful job planning, control of the work site, and direct involvement in job supervision. The checklist on the reverse side highlights some of the important considerations in the control of accident occurrence.

Planning checklist for excavation job site

Soil conditions:

- Type soil known? Core samples required? Subject to slippage? Solid rock expected?
- Are underground springs or other water problems anticipated?
- Any dewatering required? Local ordinances reviewed for disposal problems?

On site hazards:

- Any buried utilities? Public utilities contacted? Note: One call systems are available in many areas through the Utilities Location & Coordination Council of the American Public Works Assn.
- Any structure in close proximity? Underpinning of foundations required? Vibrations from blasting or pile driving likely to cause damage? Pre-job condition surveys required?
- Will open trenches be backfilled at the end of the work day?
- Work site fenced? Excavations protected with barricades, flashing lights? Is fencing at least 2 feet back from trench?
- Where will mobile equipment be stored? Away from earth banks/slopes? Keys removed?
- Is the general public restricted from the immediate work area? Any children nearby (schools, playgrounds, etc.) that would be attracted to work site?

LOSS CONTROL DATA GUIDE continued



- Access to excavation adequate? Good ladders, planned roadways, ramps, etc.?
- Visitors escorted while on site? Provided with proper personal protective equipment?
- Adequate lighting at night?
- Security patrols at night to check for trespassers or children?
- Trench boxes or shoring required?
- Any blasting required? Licensed blaster used? Certificates of Insurance obtained?
- How will excavated soil be disposed of? Moved off site? Jobsite traffic considered? If stored on site, is there adequate room to keep away from actual excavation?
- Adequate warning signs provided?
- Road hazards properly highlighted/protected? Construction signs posted, flagpersons used, soft shoulders marked, etc.?

Supervisory controls:

- All supervisors aware of company policy regarding site supervision? Policy enforced?
- A program of accident reporting/investigation/recordkeeping in force?
- Supervisors held responsible for the safety of the job site?
- Subcontractors receive orientation on company policy, safety rules that must be followed?
- All employees trained on site safety?
- Top management review summary of accidents, results of site inspection reports?
- Is excavation inspected daily by a competent person? Results in writing?

Contact your local Great American Loss Prevention Specialist for additional information.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to imply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.