

7 Strategies to Minimize Losses on Construction Sites

Construction sites are high-activity environments with constant movement, equipment, and multiple trades, creating real exposure to third-party injury and property damage claims. Taking a proactive approach can help reduce risk, prevent incidents, and control General Liability costs.

Common Third-Party Accidents to Watch For



- ▼ **Falling Debris/Objects**
Materials or tools striking pedestrians or vehicles
- ▼ **Slips, Trips, and Falls**
Uneven surfaces, debris, or unmarked hazards
- ▼ **Improper Site Access**
Injuries involving visitors or unauthorized entry
- ▼ **Site Hazards**
Unsecured materials, open trenches, or exposed risks
- ▼ **Property Damage**
Impact to nearby buildings from vibration or activity
- ▼ **Vehicle & Equipment Incidents**
Third parties struck by moving machinery
- ▼ **Material Handling**
Loading/unloading near public areas
- ▼ **Completed Operations Claims**
Issues arising after project completion

Strategies to Reduce Risk

- 1 Control Site Access**
Secure perimeters, limit entry points, and use clear signage to prevent unauthorized access.
- 2 Keep Work Areas Clean**
Maintain clear walkways and properly stage materials to reduce slips, trips, and falling debris.
- 3 Secure Materials and Equipment**
Store and tie down materials to prevent shifting, falling, or unintended movement.
- 4 Manage Traffic Flow**
Designate entry/exit points and separate pedestrians from equipment zones to reduce accidents.
- 5 Protect Nearby Property**
Use barriers and monitor activity to prevent damage to adjacent structures.
- 6 Inspect Equipment Regularly**
Routine inspections and proper setup help prevent failures that can cause serious losses.
- 7 Plan for Post-Completion Risks**
Implement quality-control checks to reduce claims related to completed operations.



Protect Your Business Against Liability Claims

Contact the construction experts at CCIS for a free General Liability Quote:

(800) 432-2641

NOTE: The insuring agreement in a policy sets out the covered perils, assumed risks, and nature of coverage that the insurance company provides to its insured in exchange for the premiums paid. Thus, the policy's terms and conditions will determine whether coverage exists and the nature of any potential benefits.