

A safety and risk management resource for contractors.



In an industry with unique exposures such as falls from heights, stolen equipment and construction vehicle collisions, you need quality insurance coupled with safety and risk management expertise to help you reduce the likelihood of workplace accidents and injuries. At Nationwide® Loss Control Services, we offer a wide array of consulting services to contractors across the full spectrum of trades. And because our experienced and credentialed consultants know and understand your business, they can tailor our services to meet your specific needs.

Typical losses affecting contractors.

- Business auto claims from:
 - Driver distraction
 - Drowsy driving
 - Improper load securement
- Liability claims from:
 - Inadequate risk transfer
 - Construction defects
 - Poor subcontractor selection
 - Failure to supervise work performed
- Inland marine claims from:
 - Theft of equipment
 - Preventive maintenance issues
 - Insufficient operator training
- Workers' compensation claims from:
 - Falls from heights
 - Strains from lifting
 - Struck by materials or equipment
 - Electric shock

Nationwide® helps contractors improve workplace safety, reduce risk and increase profitability.

Our solutions to help you manage risk.

- Risk transfer program review
- Job site safety evaluation
- OSHA 10-hour Construction training
- Fall protection
- Trenching and excavation safety
- Load securement
- Fleet safety management
- Technology solutions with GPS, telematics and DriveCam®
- Hot work program evaluation
- Construction site security review
- Job site monitoring via tattletale* to prevent equipment theft
- Ladder safety program and ladder-alternative job site guidance
- Personal protective equipment (PPE) selection and training
- Completed operation risk evaluation
- Successful Return-to-Work program

* Preferred pricing for Nationwide customers

More reasons why contractors choose Nationwide.

#7
COMMERCIAL
LINES
INSURER¹

NEARLY
\$1
BILLION
CONSTRUCTION
PREMIUM

A+
SUPERIOR
BY A.M. BEST²

FORTUNE
100
COMPANY³



¹ A.M. Best, 2016 DWP ² Received 10/17/2002, affirmed 10/2/2017 ³ Fortune, 2017

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CONSTRUCTION LOSS CONTROL CASE STUDY

Why proper risk transfer is so important ...

As a contractor, you're often required to oversee and/or perform construction work on behalf of property owners and managers. In that role, you may be called upon to hire a variety of subcontractors to perform necessary repairs, maintenance or upgrades. The work done by those subs may result in property damage or bodily injury claims arising from actions taken by the subs' employees or other third parties. The likelihood that you could suffer unintended liability for losses increases substantially when contractual risk transfer is not executed properly.

... and how it paid off for one Nationwide-insured contractor.

A general contractor (GC) we insure was hired to build a large multi-million-dollar property complex. Here's what happened when the GC subbed work to a specialty trade steel erector and welding company:

- The subbed welder's failure to adhere to proper hot work procedures on a job site resulted in an errant spark igniting wood framing.
- The fire engulfed the partially constructed building and quickly spread to adjacent properties, resulting in losses of \$11.5 million to the building under construction and \$15 million to the other properties.
- Our customer was sued by the owners of adjacent properties for \$11 million.
- Before work began, our customer had secured valid additional insured status and had a signed contract written by an attorney with indemnification language in their favor.
- The properly executed risk transfer allowed Nationwide's claims department and legal defense team to successfully tender the claim back to the welding company whose errant spark started the fire.
- The claims against our insured were settled for \$1,000, while the sub and their carrier paid their policy limits to settle the claims for damages to the adjacent properties.

At Nationwide, we can assist you with implementing a risk transfer program that assigns the liability to the party who is or should be responsible for controlling the exposure.

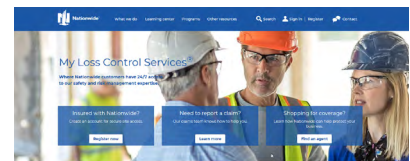


Help is always a click away.

At My Loss Control Services®, you have 24/7 access to:

- **Virtual consultations** with construction specialists for advice on how to manage certain risks
- **Click to Chat** to ask about our services or request specific information
- **Technical bulletins** on risk transfer, trenching and excavation safety, fleet safety and other construction-related topics, many in both English and Spanish
- **Flyers describing Nationwide discounts** on construction-related products such as tattletale® portable alarm systems for job site security

Preview all that's available at mylosscontrolservices.com.



Providing solutions to help our members manage risk.®

For your risk management and safety needs, contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.