

# Risk Monitor



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## Tips for Preventing Heat-Related Illness This Summer

While the human body naturally cools itself, continuous exposure to extreme heat can overwhelm those mechanisms, leading to illness and even death.

The following are four types of heat-related ailments listed in order of severity. Even a less severe condition can quickly become more severe unless steps are taken to remedy the problem as early as possible.



**Heat Cramps**—painful muscles spasms in the arms, legs, or abdomen, often with dizziness, weakness, and profuse sweating. Such cramps actually occur more often in well-conditioned people after prolonged heat exertion and are caused by the loss of sodium through sweating. Increasing daily sodium intake slightly during hot weather exertion can help prevent cramping.

**Heat Syncope**—fainting caused when the body compensates for too much heat by diverting blood from the brain to the skin.

**Heat Exhaustion**—extreme fatigue with muscle aches, nausea, and fever. Additional symptoms can include clammy skin, diarrhea, rapid pulse, vomiting, and weakness.

**Heat Stroke**—failure of the body's temperature control systems. Symptoms can include disorientation, agitation, hyperventilation, racing pulse, lethargy, convulsions, and eventually loss of consciousness. The body temperature rises to extremely high levels, sometimes above 110 F.

### Helping a victim of heat-related illness:

- Take the person out of the heat.
- Loosen their clothing.
- Apply cool, wet cloths (not freezing or cold) and/or soak the victim's clothing with water.
- Elevate the feet 8 to 10 inches.
- And, if the person is conscious and not vomiting, offer plenty of fluids.

### Preventing heat-related illness:

- Wear loose-fitting, lightweight, light-colored clothing.
- Use sunscreen to prevent sunburn, which can hinder the skin's ability to cool itself.
- Wear a hat that provides shade and allows ventilation.
- Limit vigorous activity during hot, humid weather.

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## Welcome to the Galloway Chandler McKinney Newsletter!

It is with great satisfaction that we bring this newsletter to you. In this issue and in coming months, we will discuss pertinent risk management topics which may affect your organization. We sincerely hope that you will find this newsletter informative and please do not hesitate to contact us should you have any questions or needs.



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## Additional Insureds and Construction: Does Coverage Apply When the Job is Done?

Construction contracts typically require a subcontractor to name the general contractor as an additional insured on the sub's liability insurance policy. It is not unusual for the contract to require this coverage for claims arising out of both the sub's ongoing and completed operations. The GC is vulnerable to lawsuits arising out of the sub's ongoing work and from flaws in the finished project. Consequently, subcontractors need completed operations coverage for additional insureds.

However, the insurance industry several years ago took steps to eliminate completed operations coverage from the policy form most commonly used to cover additional insureds. The 1985 edition of ISO form CG 20 10 provided coverage for the person or organization listed on it for "liability arising out of 'your work' for that insured by or for you." The Commercial General Liability policy defines "your work" as work or operations performed by the named insured or on its behalf and materials, parts and equipment furnished in connection with the work. Courts interpreted this to mean that additional insureds had coverage for the contractor's completed operations. In 1993, ISO announced that it was revising the CG 20 10 form, stating that it had never intended for the form to provide this coverage. The form now stated that it provided coverage for liability arising out of the named insured's ongoing operations. ISO also introduced a new form, CG 20 37, which covers the additional insured for liability arising out of the named insured's work and occurring away from premises the named insured owns or rents.

To illustrate how these endorsements apply, assume an electrical contractor is responsible for installing the wiring in an office building under construction. Part of the job involves connecting automatic thermostats in each individual office to a master heating and cooling control. The contractor's employees secure

the wiring to building studs using staple guns. While securing wire, an employee becomes distracted by a colleague who interrupts him to ask where a tool is. He accidentally squeezes the trigger on the staple gun while it's pointed at another contractor's employee, causing painful injuries. The injured employee sues the general contractor and the electrical contractor. The electrical contractor's CGL policy includes endorsement CG 20 10 and lists the GC as additional insured. Because this accident happened during the electrical contractor's ongoing work for the GC, the policy will cover the GC.

Now suppose that the electrical contractor finishes the job and leaves the site with no plans to return. The GC accepts the electrical work as delivered. As the building nears completion, the GC tests all its systems. During the electrical test, loose wiring on the second floor sparks and ignites insulation in the wall, causing a fire that damages parts of two floors. The building owner sues the GC for the damage and rents lost due to the delay. Because the electrical contractor no longer had ongoing operations for the GC, endorsement CG 20 10 will not apply. Instead, the policy would have to include endorsement CG 20 37 to cover the GC.

Note that neither of these endorsements would cover the GC if the GC was entirely responsible for the losses. For coverage to apply, the electrical contractor must be at least partially liable.

All contractors should discuss their contractual obligations with an experienced insurance agent. The agent can advise on which insurance companies are willing to provide the needed coverage, what they will charge, and how they will handle claims. Most contractors need completed operations coverage for their additional insureds. Make sure that you have it before the job starts or the loss occurs.

### continued from page 1...Tips for Preventing Heat-Related Illness This Summer

- Drink plenty of water—even more than you need to satisfy your thirst—before, during, and after exercise. Drinks with sugar and/or caffeine will not help; they actually rob your body of fluids. Alcohol causes you to lose more fluid than you consume.
- Avoid hot, confined places. If you can't, then work in shifts. Work a while, and then rest in a cooler place for a few minutes.
- Electric fans may provide comfort, but when the temperature is in the high 90s, fans will not prevent heat-related illness.

- Some prescription and over-the-counter drugs can interfere with the body's ability to regulate temperature. Discuss with your doctor whether any of your medications may have this effect and, if so, be especially careful to limit your exertion and drink plenty of water.

At the first sign of heat illness such as cramps, nausea, dizziness, or severe headaches—get away from the heat. Find a cool spot and rest for a few minutes and get some fresh air. Remember, it is easier to prevent heat illness than to treat it once symptoms develop. And always seek immediate medical help if you or a co-worker develops any of the symptoms described above.

# Five Tips to Keep Your Most Precious Cargo Safe on a Summer Road Trip



As the warmer summer months arrive, many families blow the dust off their suitcases and hit the road for a much-needed vacation. Of course, you should go through the normal checklist for your vehicle, such as checking your oil levels and air in your tires. But, for those traveling with babies and children, there may be some additional precautions to take before heading out on vacation.

Most parents are accustomed to the usual disturbances and distractions caused by children crying, spilling snacks, and fighting with their siblings in the backseat. Such incidents may be unavoidable, especially during lengthy road trips that test a child's ability to sit still. However, there are a few tips to help you keep your focus on the road and ensure your family safely arrives at the destination. Add the following to your pre-takeoff checklist:

## 1. Check all child seats in the vehicle.

Even if you feel certain that your child's safety or booster seat has been properly installed, double check it. You might have unknowingly made a mistake during the installation or after quickly moving it from one vehicle to another. According to the National Safety Belt Coalition, incorrectly installed car seats and misuse are responsible for the serious injuries and deaths of children in car accidents everyday. You may even consider taking your vehicle to an expert that can show you the correct way to use and install a booster or child safety seat. You can find a listing of certified child passenger safety technicians in your area at the National Highway Traffic Safety Administration's (NHTSA) website.

## 2. Invest in a child safety mirror.

Such mirrors have become popular with parents that find themselves frequently traveling with their children. Most of these special mirrors are inexpensive. They are also easy to install; you just attach it to your rear view mirror. Now, you can occasionally see what your children are doing in the backseat without actually turning around and taking your eyes off the road. Your children will be less likely to get into mischief when they see that your mirror is essentially like having eyes in the back of your head.

For smaller children and infants in rear-facing car seats, you can use an infant mirror that attaches to the back seat's headrest or rear window. It will be positioned so that you can see the baby

when you look into your rear view mirror. Plus, your baby may be less fussy along the trip if he's preoccupied with the entertainment of his/her own reflection.

## 3. Get some road trip entertainment for the kids.

Any parent knows that a bored child is typically much more likely to act up and get into trouble. This is a distraction that can be alleviated by packing your kids some new, fun activities to keep them entertained and out of trouble. Think about what your child may enjoy—books, games, puzzles, coloring books, a travel diary, movies, video games, and so forth. If your vehicle doesn't have a DVD player, you may consider purchasing a portable one.



## 4. Give the kids frequent breaks.

Whether it be at a restaurant, rest stop, park, or even a local attraction, try to stop every two or three hours for a break. Pit stops may extend your overall travel time, but letting your kids burn off some energy and stretch their legs will be well worth it during long road trips.

## 5. Reassess your insurance needs and coverage.

About two weeks before your travel date, assess your auto insurance policy to make sure it's congruent with your needs and offers sufficient financial protection. Most parents, especially new ones, don't think about reviewing their auto insurance plan before they head out on vacation with a child in the backseat. However, raising a child is a huge financial responsibility that could prompt an increase to property damage or liability coverage.

# Insurance Advice for After the Storm

Severe weather can come in many shapes and sizes. It may take the form of heavy rain or snow, strong winds, thunder and lightning, and/or flooding. When it comes to protecting your home and auto, you must prepare for the worst. If damaging weather does come your way, here are some suggestions on what to do when the storm has passed:

1. Contact your agent or insurance company as soon as possible to arrange a visit from an adjuster.
2. Take photographs of any damage before doing repairs to your home. Also, make an itemized list of all damage sustained during the storm and its aftermath.
3. Protect your home from further damage by making only temporary repairs until your insurance company advises you further. Save all receipts for materials purchased for repairs.
4. Exercise caution when beginning repairs and clean up. Be careful with power tools such as chain-saws, and use proper safety equipment like safety helmets and/or glasses.
5. Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the repair costs.
6. If necessary, rent temporary shelter. If your home is uninhabitable, most policies pay additional living expenses while it is being repaired. Before renting temporary shelter, check with your insurance company or agent to determine what expenses will be reimbursed.



7. Unless you have purchased extra coverage, food lost in a power outage is most likely not covered. Consider buying an endorsement to cover future food losses.
8. Damages to appliances from a power surge are typically covered; however some electronic components may not be. Check with your agent to see what your policy covers.

9. Most damage to your home or surrounding structures from fallen trees is covered. Check with your agent or company before calling a tree removal service; those costs may be covered, too.
10. Damage to your vehicles from fallen trees or debris may be covered by your auto policy. Check with your agent.

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