

UNATTENDED CONSTRUCTION SITES



INTRODUCTION

In these unprecedented times, Allianz is here to help ensure your business's operation and the work it carries out are protected. This document can assist with the controlled closure of contract sites which need to shut down due to the ongoing Covid-19 emergency. The following information isn't exhaustive and should be used to support the controls and procedures already in place to help secure the best outcome for your business, your partners, customers and suppliers.

Allianz understands that the level of protections and precautions which are sensible or feasible will depend on the nature of the contract works being undertaken, the materials and methods employed and the stage construction works have reached at the time your labour has to be called offsite.

The list of 'Recommended Measures' below may be used as a checklist to help the protection of works and the safety of the site whilst closure of the site is underway or if work has actually ceased. Please note, the clauses within your policy wording are still applicable. If you feel anything below is impractical, or you would

like to discuss alternative solutions, then please do not hesitate to get in touch with your **local Allianz contact**.

In addition to the 'Recommended Measures' below, we have also compiled a list of 'Useful Weblinks' providing details of further information from Allianz, the National Business Crime Centre and various other trade bodies and organisations. These links provide further advice beyond this document and we therefore encourage you to spend some time reading them.

POLICY COVERAGE

In the event that construction works have to cease on your site(s), the Contract Works section of your Allianz Construction Select policy will continue to cover loss or damage to work at closed construction site(s) for a period of up to a maximum of 90 days from the day on which work ceases. Where cessation continues (or is likely to continue) beyond 90 days, please contact Allianz as far in advance as possible to discuss possible options for the continuance of cover.

RECOMMENDED MEASURES

CONSTRUCTION STAGES	A SITE WORK	B SUPERSTRUCTURE	C EXTERIOR FAÇADE	D INTERIOR CONSTRUCTION / COMMISSIONING of NEW BUILDS and of EXISTING STRUCTURES and SHOW HOMES or other insured COMPLETED PROPERTY
Nature of Works	groundworks & foundations	A. completed and frame in course of erection	A + B completed and cladding / glazing underway	The stage of works and value of interior insured works, property or contents should be considered and appropriate measures noted by 7 to 19 considered.
Recommended Measures Standard Risks	1 to 7	2 to 11	2 to 30	
Recommended Measures (Non-Standard Risks)	If Civil wet works refer specifics to the Insurer		If timber or other combustible framing method is involved items 20 to 27 should be considered and discussed with Insurer.*	

* in addition to any standards required by the policy, those laid out in the Structural Timber Associations (STA) 16 steps document should also be implemented.

PROTECTION OF OPEN TRENCH & FOUNDATION WORKS

1. Ensure protection of open trench and foundation works – e.g. loose backfilling, additional propping and on-site emergency de-watering equipment retained. Backfill all other exposed excavations. Where this isn't possible, excavations should be suitably covered/plated or barred with suitable close mesh metal security fencing so as to avoid unauthorised access.
2. Install (or check in good condition if already installed) site hoarding and lock off all gates. Ensure site boundaries are 100% secure with suitable measures taken for any vulnerable areas.

FALLS, SLIPS AND TRIPS

3. Ensure all trip, slip and fall hazards are, where possible, filled in or covered. As a minimum they should be clearly marked and remain fully cordoned off.

CONSTRUCTION MATERIALS AND EQUIPMENT

4. Remove all loose non-fixed materials and equipment from the site wherever possible. If removal isn't possible and materials are to be left on-site, ensure that materials aren't stacked and stored adjacent to perimeter fences.
5. Return owned, movable plant to your plant depot and hired-in plant to the respective plant owners' depots.
6. Have all skips removed but not replaced, to help deter fires through arson.
7. Ensure close mesh metal security fencing is all double clipped and remove any banners or signage which could act as a wind sails.
8. Set tower cranes in storm readiness mode.
9. Whilst waiting removal from site, bricks and blocks should be stacked no more than two pallets high in designated materials storage locations, and fenced off. Remove all unsecured roof tiles from the scaffold and roof.
10. Where scaffolding is to remain and not be off hired, ensure that all access ladders are removed and that scaffold components such as boards, brick guards and debris netting are secured against disturbance/adverse weather.
11. Until removed from site, ensure plots aren't left with unsecured roof trusses. Store and secure all non-fitted trusses on truss racks. Erect a suitable close mesh metal security fence and secure it around the truss rack. Where roof trusses are in the process of being erected or have recently been erected, ensure that they are fully braced and the wall plates are fitted with the correct back strap and fixed into the blockwork as per the fixing specification.
12. Check off wiring, switchgear and other electrically energised equipment to ensure it's correctly installed and tested and only live if necessary for health and safety, security or cold weather protective reasons

POST INTERIOR CONSTRUCTION

13. Employ 24/7 insurer-approved guarding company with patrols inspections; and/or -
14. Secure semi-completed installations and work sections against wind force, and install safety nets around superstructures. Recently/partially constructed single skin brick/ block gable ends should either be taken down to avoid being blown down or suitably braced.
15. Ensure no raised ironwork is left over the shutdown.
16. All open stairwells should be suitably protected on superstructures in construction (e.g. Ockwell / Wellsafe / scaffold).
17. Install heat and movement-sensing CCTV with central station monitoring and appropriate high intensity lighting. Ensure all security cameras are working properly and security companies notified.
18. Ensure a security intruder alarm and/or scaffold alarm is installed and working correctly and activated whenever the building is secured, including any remote signalling; and/or -
19. Daily visits by senior project management staff to check on-site conditions and measures (particularly scaffolding affixing and post severe weather).

FLAMMABLE MATERIALS AND FIRE PROTECTION

20. Remove all waste and any combustibles and packaging from site.
21. Remove gas cylinders and diesel tanks from site where possible. Where this isn't possible, cylinders should be moved to securely locked and non-combustible cages in a secure area of the site away from the main works and fence off diesel tanks with suitable close mesh metal security fencing and double clip or move to locked compound.
22. Secure compound diesel tanks and lock off nozzles.
23. Remove all petrol from site where possible. Any petrol storage containers should be stored in a locked, ventilated storage container/cage.
24. Clean buildings to remove residues of dust.
25. Consider any measures to help control or limit the spread of fire. Conduct regular inspections of firefighting equipment. Ensure fire extinguisher stations are maintained, and any surplus removed and stored inside containers.
26. Undertake assessment and installation of central station monitored smoke detection system.
27. Have discussions with the fire service to ensure awareness of status and condition of the building.

WATER AND WEATHER PROTECTION

28. Drain down and shut off of all live water systems unless required to maintain fire protections.
29. Ensure sufficient standby pump capacity for dewatering purposes.
30. Make sure that all buildings are weather tight and secured by the most appropriate methods available. If not already installed, bring forward the installation of doors and windows. Where this isn't possible, ensure windows are boarded and protected from deterioration. Cover roofs with minimum felt and battens if possible.

PLEASE NOTE:

Allianz also recognises that:

1. Security / fire prevention and detection suppliers and their providers / alarm receiving centres (ARCs) may also experience Covid-19 related business issues and will be happy to discuss difficulties and try to assist.
2. Any recommendations we make have to be feasible. In the event that Government advice or legislation renders any measure impossible or not feasible, we would not expect you to act in a manner which conflicts with such Government advice or legislation.
3. Where the construction involves timber frame buildings or wet works, additional requirements beyond the above may be required, and therefore it's important to discuss these specifically with us.

USEFUL WEBLINKS:

- 1. Advice form Allianz's risk management site**
https://riskmanagement.allianz.co.uk/content/allianzcouk/risk-management/en_gb/home/risk-topics.html

https://riskmanagement.allianz.co.uk/content/allianzcouk/risk-management/en_gb/home/risk-topics/trade-sectors/construction.html#emergency
- 2. Letter to the construction industry published by the Department for Business, Energy and Trade**
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/877074/secretary-of-state-letter-construction-industry.pdf
- 3. 'Site Operating Procedures – Protecting Your Workforce' document published by the Construction Leadership Council.**
<http://www.constructionleadershipcouncil.co.uk/wp-content/uploads/2020/03/Site-Operating-Procedures-02-April-2020-v2.pdf>
- 4. Advice published by the Construction Industry Coronavirus (CICV) forum**
<https://www.pbctoday.co.uk/news/planning-construction-news/cicv-forum-scotland/73986/>
- 5. Article 'Coronavirus and the time for completion of construction contracts' published by UL Construction Media.**
<https://www.ukconstructionmedia.co.uk/news/coronavirus-and-the-time-for-completion-of-construction-contracts/>
- 6. Construction site security guide published by the National Business Crime Centre.**
<https://nbcc.police.uk/guidance/construction-site-security-guide>
- 7. COVID19 information published online by National Access and Scaffolding Confederation (NASC).**
<https://nasc.org.uk/covid-information/>