



Accessing a home under construction is dangerous for many reasons, such as: unfamiliar busy construction sites, not having proper safety wear, unprotected openings, unstable stairs, etc.

The contractor can achieve residential building site safety in two ways: control and communication.

Occupanie Occupanie

- Create procedures/guidelines for who, when, and how a person may access a job site.
- Children should not be allowed on the job site.
- Visitors should book appointments.
- Require visitors to wear safety equipment, such as hard hats.
- Control the job site through alarms, motion sensors, fencing, or enclosing the building.
- Correct or protect areas where visitors could be hurt.
 - Holes in the floor/ground should be covered or fenced.
 - Balconies, second or higher floor exits or roofs should be marked, fenced, and/or enclosed.

© Communicate:

- Communicate to the purchaser, subcontractors, and suppliers as to which visitors may enter the job site, when, and how.
- Understand the purchaser's needs, desires, and vision for the building. Provide the purchaser with regular updates and/or progress reports.
- Communicate to the purchaser what you expect of him/her and how the building process will work.

Visitors – such as purchasers and their children, suppliers and even trespassers, can get hurt on building sites and it is the Home Builder's responsibility to keep them safe.

Of particular importance is the safety of the home purchaser who visits the site. Most purchasers will want to visit the home while it is under construction, but strict rules regarding their safety must be enforced.



Risk Insights

Residential Building Site Visitors



- Understand and agree on how many times the purchaser will have access to their new home.
 Purchasers have many reasons to visit the building site.
- Set up appointments with the purchaser to view their building.
- Communicate to visitors that this is an authorized access site only, and that they must check in with the contractor.
- Communicate to the general public regarding restricted access.

Suggestions:

- Develop a brochure that will inform your customers about your job site policy.
- You could include information such as: supervised access to the job site, children on the job site, workplace safety and health act requirements, company safety policy, etc.
- Check your Workplace Safety and Health Act for age restrictions on job sites.
- Provinces have different guidelines for age restrictions, requirements for contractors, etc. Make sure you're aware of them.
- Include a clause in your Sale Agreement that will restrict your liability if a purchaser is injured on the job site.
- Agree to and sign a Site Visit Policy for you and the purchaser. This gives you the opportunity to discuss visiting the building site during the sale process. See attached sample.

It is extremely important to ensure your building site is safe. It is equally important that you have a good working relationship with the purchasers. Their safety and satisfaction are vital to your success.



About Us

Northbridge Insurance is a leading Canadian commercial insurer. Working with our broker partners, we focus on understanding the needs of our customers and on creating solutions that make a difference to their success.

For more information on making your business safer, contact Risk Services Department at 1.855.620.6262.

Risk Insights Site Visit Policy



The building of a new home is an exciting endeavour for our clients and for us.

We understand your desire to be involved in the construction process and to visit the site. However, a building site can be very dangerous, with many unfamiliar hazards. Because we are concerned for your safety and that of your family,

	(COMPANY)	in conjunction with	(PROVINCIAL NEW HOME WARRANTY PROGRAM)	
and	d (INSURANCE COME	PANY)	, will only permit site visits with a	
	(COMPANY)		employee present.	
 scheduled site visits can occur during: framing stage, electrical walk through, drywall stage, and final turn over. 				
	Additional site visits must be scheduled with our office with hours notice, and will occur during regular office hours or at a mutually agreeable time.			
3.	Clients may be asked to wear safety gear as supplied by the builder.			
4.	. No persons under the age of 14 will be permitted on site.			
have read and understood this policy.				
	PURCHASER'S SIGNATURE		PURCHASER'S SIGNATURE	
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