Automobile Body Repair Shops

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SIC CODES AND CLASSIFICATIONS

7532 Top, Body, and Upholstery Repair Shops and Paint Shops
7536 Automotive Glass Replacement Shops
7549 Automotive Services, Except Repair and Car Washes

NAICS CODES AND CLASSIFICATIONS

8841 Motor Vehicle Towing
811121 Automotive Body, Paint, and Interior Repair and Maintenance
811122 Automotive Glass Replacement Shops (pt)

ISO CODES AND CLASSIFICATIONS

7808 Repair Shops
10073 Automobile Repair or Service Shops

RELATED CLASSIFICATIONS

Automobile Accessories Stores
Automobile Dealers - New and Used - Retail
Automobile Repair Shops and Oil Change Centers
Gasoline Stations - Full-Service and Self-Service
Tire Dealers - Retail
Towing And Recovery Services
Vocational-Technical Schools - Public and Private

RISK DESCRIPTION

Automobile body repair shops, also known as collision centers, repair vehicles that have been damaged in accidents by restoring their exteriors (and in some cases, interiors) to bring them back to pre-accident condition. In addition to handling collision repairs, some shops may also perform custom paint jobs, for example, on buses, police cars, fleet trucks, or vehicles with company logos. Still others may specialize in repairing certain types of vehicles, such as sports cars, luxury vehicles (e.g., limousines), antique or "classic" cars, or other high-value vehicles, such as racecars or construction vehicles. It is not uncommon for body shops to maintain complementary operations, such as towing services, gas stations, car rental agencies, and the sale of tires and/or used vehicles. While some shops also perform mechanical repairs, many will contract out that portion of the job. Among the tasks that are often subcontracted out are the repair or replacement of damaged glass, airbags, stereos, upholstery, and/or the computerized elements of a vehicle's control console.

Most body shops are privately owned, although in recent years, consolidation has been growing in the collision repair industry as many shops are choosing to become affiliates or independent franchises of regional or national chains. Many shops maintain close alliances with certain auto paint manufacturers and tend to view these relationships as a critical factor in their continued success.

Most auto body repair shops are based in one-story structures that include a reception and customer waiting area, offices, a conference room, one or more storerooms where various auto parts and supplies are kept, an employee lounge (possibly with a small kitchen), restrooms, and a parts receiving area. The insured may store its specialized vehicles in a separate garage or outdoor parking area along with customer-owned vehicles that are awaiting repairs or pickup. The heart of the operation is the shop area where all vehicle repairs are performed. This area is likely to include several hydraulic lifts as well as a frame-straightening machine. Also included here, although attached to the facility as independent structural units, are one or more paint booths (where painting operations take place) and one or more drying chambers (where vehicles are "baked" immediately after painting so that the paint and topcoat dry and harden quickly according to the paint manufacturers' specifications). In some cases, the paint booth will be constructed so that it performs a dual function, acting as the drying chamber as well.

The hours of operation for a typical repair shop are from 8:30 a.m. to 5:30 p.m., Monday through Friday, with shortened hours on Saturdays, from 9:00 a.m. to noon. Many shops are closed on Sundays. Most insureds will experience a peak season during the summer months when vacation travel leads to increased traffic in many areas. Insureds in northern climates are also likely to see a rise in business during the winter months due to vehicle damage caused by weather- related accidents.

An average shop maintains a staff of 14, including 8 automotive technicians. Typically, at least four technicians on staff hold certification from the National Institute of Automotive Service Excellence (ASE) in collision repair and refinishing or a related area, such as mechanical repair. Most technicians receive their training through programs offered at vocational-technical (vo- tech) schools, two-year colleges, or through various in-house or manufacturer- sponsored training seminars (e.g., those held by paint manufacturers or auto makers). The Inter-Industry Conference on Auto Collision Repair (I-CAR) also sponsors training seminars in collision repair for which participants are charged a fee and receive a completion certificate. However, no formal certification in this field is offered by I-CAR at the time of this writing. Most shop owners themselves are certified or have received some training in automotive body repair.

While some shops may hire employees to act as "jacks of all trades," performing various aspects of collision repairs from start to finish, others will structure their operations so that the various technicians' duties are highly specialized, with each worker focusing on a single step in this often complex process, such as disassembly, paint preparation, painting, or detailing. Other shop personnel will usually include a receptionist and one or more case managers who handle accounting and office operations, as well as customer relations and insurance claims processing. Housekeeping duties are often contracted out to a cleaning service. If secondary operations (e.g., towing services, car rental agencies, gasoline stations, stereo or used car sales, etc.) are part of the insured's setup, then additional employees with appropriate skills will be hired to fill the necessary positions (e.g., tow truck drivers, car rental agents, gas pump attendants, salespeople, etc.).

After a vehicle has been involved in a collision in which it sustained repairable damage to its exterior and/or certain elements of its interior, the owner will typically drive it into a shop or (when the car is inoperable) have it transported to the body shop by tilt-bed or tow truck. While some body shops will use their own vehicles to bring in damaged vehicles, others will rely on an outside towing service to perform such services.

With the new Direct Repair Programs (DRPs), the car owner may be given a list of "preferred" shops from which to choose for having the necessary repairs done. When the vehicle arrives at a shop that holds a DRP agreement with the car owner's insurance company, an estimate of repair costs is prepared by the case manager for both the car owner and his or her insurance company. Often, these estimates are sent via e-mail to the insurance company and repair approvals can be received from insurers within minutes. With a DRP, the insurance company accepts the shop's repair estimate and does not dispatch a claims appraiser to view the damaged vehicle personally (unless an estimate seems unusually high, in which case an appraiser may be dispatched so the shop can justify the cost to the insurance company). If no DRP program is in place, then a claims appraiser from the car owner's insurance company will generally come to view the vehicle (either at the shop or the owner's residence or place of employment) and prepare an estimate. The owner can then take the vehicle to the body shop of his or her own choosing. The body shop's case managers work closely

with insurance appraisers and claims adjusters to ensure the accuracy of initial estimates, to see that all authorized work is performed, and to verify payment of claims.

Provided that the estimate is acceptable to all parties, the repair work can then be scheduled. Some insureds will require a deposit for parts before the work can commence. Most body shops require car owners to sign a standard release form that authorizes them to do the required work on their vehicle. An increasing number of shops now use digital cameras to take "before" and "after" photos and download them into their computerized customer files to protect themselves against possible claims of faulty repair work. Some outfits will provide loaner cars to their customers while their vehicles are being repaired, although this is becoming less commonplace due to liability concerns. More often, customers are referred to a car rental agency, some of which may be directly or indirectly affiliated with the body shop.

Most parts are ordered on an as-needed basis and may be obtained from a variety of suppliers, including parts manufacturers, auto dealerships, auto supply/parts retailers, and salvage operations (i.e., junkyards). Some parts may be new while others may be rebuilt by the manufacturers (e.g., starters, alternators, etc.). Auto parts fall into two basic categories: original equipment manufacturer (OEM) and aftermarket. OEM parts are produced by the various auto makers and meet the exact specifications of the vehicle for which they have been designed, so there is never any question as to whether or not they will "fit." Although aftermarket parts are generally lower priced than OEM parts and are therefore favored by some shops as a cost-saving measure, they can be thought of as "generic" parts and are often produced by companies other than the automakers themselves. Thus, they are often designed for use with several different makes or models of vehicles. From the perspective of body shop technicians, aftermarket parts often compare unfavorably to OEM parts since they can result in increased labor time due to the extra effort that is sometimes required to make them fit the vehicle. Additionally, when an aftermarket part cannot be made to fit the vehicle at all, extra time is needed to return it and reorder a different one that hopefully will fit.

Once the necessary parts have been ordered, the repair process can begin. The first step is called disassembling. All broken glass and air bags are removed from the vehicle and any blood is removed from the vehicle with anti-bacterial solvents. Damaged exterior panels are removed and the vehicle is double-checked for possible hidden damages that may have gone undetected during the initial appraisal. Torn metal pieces can be removed using a pneumatic metal-cutting gun or cutting torch. The replacement of broken glass is generally done at this stage and may be subcontracted out.

Next, the frame is checked and straightened if necessary. Major structural repair work is performed at this stage. Depending on the extent of the damage, entire interior/exterior panels and/or sections may need to be replaced, and welding equipment or special adhesives are often used to secure them in place. Smaller dents are most often repaired by using a stud gun, body filler, and a sander. The stud gun shoots a stud through the dented panel, and the technician literally pulls it back into shape; body filler is then used to fill in the resulting hole, and a sander smoothes out the filler. This process is repeated again and again until the dented panel has been pulled back into its original shape. Damaged tires will also be repaired or replaced as needed. The body technician will then apply a coat of primer (i.e., a gray basecoat that is applied to a vehicle's exterior and allowed to dry before painting) to any areas that require repainting.

The vehicle is then moved into the paint booth where it is prepared for the next stage of the process - painting. The "paint prep" technician looks the vehicle over closely and sands out any minor imperfections in areas to be painted. The vehicle is washed to assure a clean painting surface and toweled dry. Water droplets are removed from seams and crevices using a blow gun, which forces air at 125 lbs. per square inch through a tiny hose-like opening. All areas of the vehicle that are not going to be painted are covered over with masking paper (i.e., plain brown paper that comes on rolls of various widths). This paper is held in place by masking tape, and crevices are filled with foam to keep paint from seeping inside the trunk or engine. The paint technician uses either a handheld spectrophotometer or color cards with various color gradients to determine which exact color is the best match for the vehicle. He or she then prepares the appropriate paint mixture using a formula calculated by specialized software; the computer tells the paint technician the exact amount of different color paints that must be combined in order to produce the desired color. Using a gram scale, the paint is poured and measured to those specifications, then mixed by hand with a mixing stick. The vehicle is then painted. Since an exact color match is extremely difficult to achieve, most paint technicians will do something called "blending" where the new paint is blended lightly over the existing paint on adjacent panels so that any color variance is virtually impossible to notice with the naked eye. A topcoat of clear urethane is then applied, and the technician attempts to achieve a thickness that matches the vehicle's existing "texture" (i.e., glossiness).

The vehicle is quickly moved to the drying chamber or, in some cases, it stays put and the paint booth also acts as a drying chamber. Depending on the paint manufacturer's specifications, the "perch time" (i.e., the time between when the painting is finished and the drying cycle begins) will vary from 0 - 30 minutes. This drying cycle is referred to as "baking" the vehicle. Various types of heating devices may be used and most are controlled from outside the drying chamber. All auto paint manufacturers have a performance sheet, known as a "p- sheet," that specifies the optimal metal surface temperature in order to achieve the best possible paint finish (usually around 140 degrees F). Since climates and outdoor temperatures will vary from season to season and from one region to another, the amount of time that it takes for a drying chamber to reach a given temperature will naturally vary. Therefore, drying times are calculated from the moment that the vehicle's surface temperature reaches the paint manufacturer's specifications; a drying time of about 15 - 45 minutes is average. Some shops will attach a magnetic thermometer to the vehicle's body to more accurately track the temperature of the vehicle's exterior panels throughout the drying process. Others will calculate the panel temperatures based on the temperature in the drying chamber itself and the temperature of the vehicle's exterior panels at the time when the baking process began. The maximum air temperature in a drying chamber allowed by the National Fire Code is 199 degrees F.

The paint prep and painting stages may have to be repeated if parts of a vehicle's interiors are being painted. Interior panels (e.g., doors) would be painted and dried first, then reattached to the vehicle for the second external paint process. After the vehicle has been baked, it is reassembled, and any upholstery or glass that had been removed is put back in place. The detail technician then takes over. This individual is responsible for preparing the vehicle both inside and out for delivery to the customer. He or she sands out minor flaws or imperfections in the paint job and polishes the vehicle to a uniform shine.

Lastly, any mechanical repairs are performed either by the shop's own mechanics or are subcontracted out to qualified technicians. Most insureds also contract out the replacement of airbags at this final stage of the process.

Collision repair is becoming increasingly technical in terms of the tools that are used. For example, a computerized measuring system can be used to identify the full extent of damage to a vehicle by measuring various reference points and then checking them against the manufacturer's specifications, enabling technicians to restore the vehicle to its pre-accident condition. Computerized collision estimating systems are capable of generating extremely accurate repair estimates by calculating both labor time and the cost of parts in addition to producing a digital or video image of the damage that can be attached to the estimate and e-mailed to the insurance company for immediate approval. Digital cameras are often used to take "before" and "after" photos that can be downloaded and stored in the shop's customer files on its computer database. Computerized inventory tracking systems that are used to keep abreast of in-house paint and supply levels are not uncommon. Some insureds subscribe to a computer software service

that identifies the various parts on nearly every make and model of vehicle on the road. Using this software, the technician can determine the specific parts that are needed to complete a particular job, generate an order for those parts, and e-mail the order directly to the parts supplier, thus eliminating the need for time-consuming phone calls.

Welding techniques are becoming more and more sophisticated with less and less waste. The two most common types of welding performed in this industry are metal inert gas (MIG) welding and resistance spot welding. MIG welding equipment (commonly called "squirt guns") is popular because of its quick training time and ease of use. Resistance spot welding is used to fuse together sheet metal and is capable of forming a pre-accident, factory-type weld while producing far less fumes than MIG welders. A third type of welding, tungsten inert gas (TIG), is often used on lighter weight metals, such as aluminum or titanium, and is noted for its precision, reduced metal distortion, and minimal after-welding cleanup. While all automotive welding equipment operates on a certain frequency, TIG welding guns operate on a much higher frequency than MIG welding guns, and this higher frequency produces a magnetic field that can greatly interfere with a vehicle's computerized systems by erasing whatever programming was initially installed at the factory. For this reason, many auto manufacturers specifically advise against performing TIG welding operations on their vehicles. Nevertheless, in looking for ways to reduce the overall weight of vehicles and improve their gas mileage, many automakers are currently experimenting with the use of aluminum in auto bodies. If this trend continues, it is likely to contribute to an increased use of TIG welding in the years ahead. Lastly, special adhesives (e.g., epoxies, acrylics, and urethanes) that are formulated specifically for auto body repair purposes may be used in lieu of welding.

MATERIALS AND EQUIPMENT

Painting equipment and supplies: paint guns; blow guns (for drying out crevices prior to painting); hoses; mixing bank; paint gun cleaning machine with built-in recycler; primer (i.e., a basecoat that is applied to vehicle exteriors and allowed to dry before painting is done); paint; paint thinner; paint thinner recycling machine; lacquer/topcoat; color matching tools (e.g., handheld spectrophotometer); color mixing software (tells the paint technician the proportions of paint needed to prepare a certain color); infrared heating devices; gram scale (for measuring proportions of paint during mixing); mixing sticks; masking tape (regular and foam); masking paper or "wrap" (i.e., rolls of plain brown paper used to wrap vehicles in preparation for painting); pre- filters, main filters, and exhaust filters (for use in spray booth ventilation systems); towels, blankets, and rags; uniforms; respirator equipment; infrared heating devices.
Repair equipment and supplies: frame rack; wheel alignment machine; pneumatic metal cutting guns; cutting torches; stud gun; tungsten inert gas (TIG) welders; metal inert gas (MIG) welders (also called "squirt guns"); resistance spot welders; computerized collision estimating systems; digital cameras; computerized measuring systems (used to identify the full extent of damage by measuring multiple reference points against vehicle specifications on a computer simulation); adhesives (e.g., epoxies, acrylics, and urethanes); sanding/grinding equipment; mechanics' tools; safety goggles; body filler; tanks of compressed CO2 (used for MIG welders); washer and dryer.
Standard office equipment: computers; office furniture; fax machines; copiers.

NARRATIVE LINES OF BUSINESS

Automobile Liability

Exposures:
Towing services may be offered. Loaner cars. Nonowned vehicles. Used vehicles sold (for some insureds). (Lower for insureds that do not offer towing).

On-Site Inspection:
- r Vehicles - number; age; type; condition
- r Trucks equipped with flashing yellow warning lights as a precaution to passing motorists

Items to Investigate:
- r Drivers - ages; training; experience; MVRs
- r Personal insurance at acceptable limits
- r Do employees ever run business-related errands in personally owned vehicles?
- r Interns not allowed to drive company-owned vehicles
- r Frequency of travel; radius of operations
- r Hazards of typical routes
- r Are employees ever required to travel at night?
- r Are 24-hour towing services offered?
- r How far is the insured willing to travel for a tow job?
- r Have all tilt-bed and tow truck drivers been thoroughly trained in proper loading and unloading procedures of disabled vehicles? Are they also trained in the operation of their trucks even under extreme weather and traffic conditions?
- r Less experienced tow and tilt-bed truck drivers paired with more seasoned ones until an acceptable level of competence is demonstrated

- r Car owners encouraged to find alternate means of transportation rather than traveling with tow truck driver
- r Tilt-bed and tow truck operators comply with all state regulations regarding the securing of disabled vehicles
- r How many safety chains do the tow operators use (in addition to the primary restraining system) when securing towed vehicles?
- r Are vehicles that are being transported on a tilt-bed truck or tow dolly secured by at least four tie-down chains, straps, or equivalent devices independent of the winch or loading cable?
- r Tow operators instructed not to exceed the maximum hoisting capacity of their tow vehicles
- r Does the insured own more than one facility? If so, are management personnel required to travel between these multiple locations owned by the insured?
- r Are company-owned vehicles provided by the insured as "loaner cars" to customers whose vehicles are undergoing repair?
- r Does the insured sell used vehicles from its premises? If so, is it required that employees accompany prospective buyers on test drives? Is a photocopy of the customer's driver's license made prior to test drives?
- r In geographical areas where snow is a concern, are tilt-bed and tow trucks equipped with snow plows during the winter months?
- r Unless they are licensed mechanics themselves, employees prohibited from repairing or assisting in the repair of any company-owned vehicle
- r Vehicle maintenance program in place

Automobile Physical Damage

Exposures:

Used vehicles may be sold. Fleet of loaner cars. Navigating in and around accident scenes and inclement weather are hazards for tilt-bed and tow- truck drivers.

On-Site Inspection:

- r Specialized vehicles - number; age; type; condition
- r Where does the insured store its vehicles when not in use?
- r Are all specialized vehicles equipped with anti-theft alarms and permanently etched with a second set of concealed identification numbers that are registered with the National Crime Prevention Association?
- r Timed, outdoor floodlights in all outdoor areas where specialized vehicles may be parked at night
- r Strategically placed outdoor surveillance cameras
- r Have "No Trespassing" signs been posted around the facility's perimeter?

Items to Investigate:

- r Frequency of travel and radius of operations
- r Drivers - ages; training; experience; MVRs
- r Is nighttime driving ever required?
- r Does the insured offer 24-hour towing services?
- r Does the insured sell used vehicles?
- r Are there any restrictions on how far customers can test-drive a used vehicle?
- r Unless they are certified mechanics, employees not allowed to repair or assist in the repair of any company-owned vehicles
- r What are the hazards faced by the insured's drivers? If the insured operates in an area where snow may be a concern during winter months, is at least one company-owned vehicle equipped with four-wheel drive and/or has an attachment for a front-end snow plow?
- r Are tilt-bed and tow truck drivers thoroughly trained in the safe operation of their vehicles, even under extreme conditions?
- r While loading vehicles at accident scenes, are personnel advised to place road flares both in front of and behind any disabled vehicles as an added precaution to passing motorists?
- r How often is the area patrolled by police?
- r Employees accompany all potential buyers on test-drives
- r Does the insured require all personnel to make a photocopy of customers' driver's licenses before allowing them to test-drive a vehicle?
- r Are salespeople required to sign a sign-out sheet before accompanying customers on test-drives?
- r Keys to vehicles kept on a keyboard situated in an area that is inaccessible to customers
- r If lockboxes (i.e., small safe-like boxes that are attached externally and held in place by the vehicles' windows) are used, are keys kept in these lockboxes overnight? Are all keys to lockboxes and used vehicles for sale stored in a fire-resistant, NRTL-listed safe during off-hours?
- r Who has access to the lockbox keys?
- r Are all company-owned vehicles maintained properly, repaired promptly as needed, and inspected regularly?

General Liability

Exposures:

Slips, trips, and falls. Burns. Electrical shocks. Benzene fume inhalation if the insured operates a gasoline station on site. (Note: vo-tech students

working as paid or non-paid interns may be covered under Workers' Compensation or General Liability, depending on applicable laws in the insured's state and whatever contracts exist.)

On-Site Inspection:

- r Layout of the premises
- r "Authorized Personnel Only" or "Employees Only" signs posted at entrances to all restricted areas
- r Waiting area furniture - type; age; condition
- r If the insured has a coffee machine in the waiting area, is a sign posted asking customers not to operate it (outside of pouring themselves a cup)?
- r Walkways and aisles well maintained and free of debris or clutter
- r Electrical wires and telephone cords not stretched across aisles or walkways
- r Is all electrical equipment properly grounded and NRTL-listed?
- r Rubber-backed floor mats inside every customer entrance if the insured has tile or concrete flooring
- r If the insured contracts out a service to replenish uniforms and rags on a regular basis, are there clearly marked bins located outside its repair bays for holding soiled uniforms and/or rags that are awaiting pickup, as well as a separate bin(s) where fresh ones are dropped off?
- r Public restrooms - handicapped accessible; surrounding areas well lit and well maintained
- r All outdoor areas well lit
- r Separate rear entrance for delivery personnel
- r Are there designated parking areas for delivery personnel and/or for customer-owned vehicles that are awaiting automotive repair or customer pickup?
- r Parking area designated by clearly posted signs for tilt-bed and tow truck operators to drop off disabled vehicles during off hours
- r Paved areas free of cracks or potholes
- r Does the insured store any gasoline on site?
- r Gas pump nozzles equipped with rubber collars to minimize escaping benzene fumes as fuel is being pumped
- r "No Smoking" signs prominently displayed in all fuel dispensing areas
- r Signs posted warning motorists to turn off their engine before fueling their vehicle and not to overfill or "top off" their gas tanks
- r Does the insured place "Out of Order" signs on any malfunctioning gas pumps or food dispensers until they can be properly serviced?

Items to Investigate:

- r Is the insured part of a franchise?
- r Are the premises owned or leased?
- r Visitors - average and maximum number daily
- r Visitors not allowed in repair area unless accompanied by an experienced employee
- r Does the insured have any secondary operations (e.g. car rentals or towing services)?
- r Hours of operation
- r Level of housekeeping - trash removed daily; restrooms sanitized daily
- r Furniture in waiting areas - routinely inspected and replaced as needed
- r Floors - worn, torn, or loose coverings repaired or replaced immediately; swept or vacuumed daily; wet spills mopped promptly and "Caution - Wet Floor" signs displayed over affected areas
- r Does the insured use a grease-absorbing substance or grease-dissolving agent when cleaning up spills that contain motor oil?
- r If the insured contracts out a housekeeping service, what are its reputation and loss history?
- r Routine maintenance schedule in place for all electrical equipment
- r Are the servicing and repair of the electrical equipment performed only by qualified professionals?
- r Inexperienced and/or unqualified workers discouraged from attempting to repair malfunctioning machines
- r Routine maintenance plan in place for all automatic doors
- r Workers designated to periodically check on and straighten out hoses on car vacuums and air pumps (i.e., for inflating tires)
- r Who does the insured contract out its paving repairs to, and what is their reputation?
- r Delivery personnel from parts and paint suppliers/manufacturers restricted to areas that are specifically designated for receiving such shipments and required to use proper materials-handling equipment (e.g., hand trucks, dollies, etc.) when passing through areas where customers are likely to be present
- r Does the insured include any sexual harassment awareness training as part of its employee training program?
- r Grassy areas mowed regularly
- r Arrangements made for prompt removal of ice and snow

Product Liability and Completed Operations

Exposures:

Faulty workmanship. Installation of substandard parts. (Increased exposure for insureds that re-install airbags, replace auto glass, or perform major mechanical repairs.) Sale of inferior petroleum products or automotive accessories.

On-Site Inspection:

- r Repair equipment - number; age; type; condition
- r Painting equipment - number; age; type; condition
- r Skylights and/or bright, fluorescent overhead lighting in repair areas

Items to Investigate:

- r Where does the insured obtain the necessary parts for its collision repair jobs?
- r What is the reputation of the parts suppliers that the insured deals with most often? Do they offer warranties or guarantees on their products, and if so, are these issued to the shop or vehicle owner in writing?
- r Repairs done with original equipment manufacturing (OEM) parts whenever possible
- r Does an experienced technician inspect all parts upon delivery?
- r How much experience do the insured's technicians have with the frame straightening rack and any corresponding computer software?
- r Level of experience of the insured's welding technicians
- r Does the insured offer any guarantees on welding work? What is the length of time for such guarantees?
- r If the insured uses adhesives in repair work, what is the reputation of their manufacturers? Are any warranties offered on how long such bonds will hold?
- r All manufacturers' recommendations followed regarding the removal of computerized systems prior to welding; any computerized system situated within a radius of two feet of welding work removed if MIG welding must be performed
- r Are paint manufacturers' specifications regarding the application and drying of their products strictly adhered to?
- r Does the insured deal only with reputable paint manufacturers and suppliers? What warranties, if any, do these companies offer on their products?
- r If the insured has a contractual agreement with a certain manufacturer to only use their brand of paint, what degree of liability is assumed by the insured if a problem develops with a paint job later on?
- r Who is responsible for the final inspection of vehicles before they are returned to the customer? What are that individual's qualifications and experience?
- r Does the insured subcontract glass or upholstery replacement, stereo installation, and/or airbag replacement? What degree of liability is assumed by the insured for jobs performed by subcontractors that may go awry or cause problems later on?
- r What are the qualifications and experience levels of those responsible for maintaining the insured's equipment, including paint booths and drying chambers?
- r What are the training and experience levels of the insured's auto body repair technicians?
- r Are at least half of the shop's repair technicians Automotive Service Excellence (ASE)-certified?
- r Less experienced workers paired with a more experienced employee until they have demonstrated an acceptable level of competence
- r Are workers expected to perform various aspects of car repair from start to finish, or are their duties highly speciailized?
- r Does the insured have sufficient personnel to handle its workload? Are workers ever required or expected to work overtime?
- r How long has the insured been in business, and what is its reputation?
- r How are customer complaints regarding repair work handled?
- r Does the insured offer any guarantees or warranties on its repair work for a specific number of days, months, or miles? If so, what warranties does the insured provide?
- r How detailed are the insured's customer records, and for how long are they kept on file?
- r If gasoline is sold on site, does the insured comply with all mandatory state or municipal octane testing programs?
- r If the insured sells used vehicles, how thoroughly are these vehicles checked over prior to being sold? Have these used vehicles passed all required state inspections before being sold?
- r Does the insured offer warranties on any of the used vehicles that it sells? What are the typical time and/or mileage limits on any warranties offered?
- r Does the insured sell any automotive accessories (e.g., floor mats, air fresheners, wiper blades) and/or additives (e.g., windshield washer fluid, motor oil, gas additives, etc.)?
- r Are mostly name brand automotive products sold? What are the reputation and loss history of the insured's suppliers?

Garage Keeper's Legal Liability

Exposures:

Vandalism, theft, weather damage, and/or accidental damage to customer-owned vehicles that are left in the care, custody, and control of the insured. (Increased exposure for those offering towing services and for those that frequently perform work on more expensive types of cars [e.g., sports cars, race cars, luxury vehicles, and antique or "classic" cars] or specialty/customized vehicles [e.g., buses, police cars, fleet trucks/vans, construction vehicles, etc] since the total value of vehicles on their premises at any given time is likely to be greater than the value of a comparable number of regular passenger vehicles.)

On-Site Inspection:

- r Are signs posted in reception and customer waiting areas stating that the insured will assume no responsibility for any items left inside vehicles that are dropped off for service or repair?
- r All keys to customer-owned vehicles kept on a keyboard and/or locked in a secure location when vehicles remain on the premises overnight
- r Parking area for customer-owned vehicles well lit at night
- r Is the parking area for customer-owned vehicles fenced in?

Items to Investigate:

- r How does the insured make certain that customers have not left anything of value inside the vehicles to be repaired?
- r If the insured typically subcontracts out certain specialized tasks, what is the degree of liability assumed by the insured? Have hold-harmless agreements been signed?
- r If the insured offers towing services, what is the level of experience of the insured's tilt-bed or tow truck drivers? Are less experienced drivers paired with more seasoned ones until they demonstrate an acceptable level of competence at loading, unloading, and transporting disabled vehicles?
- r Does the insured have Legal Liability coverage, Direct Excess coverage, or Primary coverage?
- r Are customers who drop off vehicles for servicing required to sign a standard automotive work order form authorizing the station to perform only the work specified and absolving it from any loss or damage to the vehicle (or its contents) resulting from fire, theft, or other causes beyond the insured's control?
- r Does the repair shop operate in an area that is prone to floods, tornadoes, hurricanes, and/or hailstorms where vehicles that are left outdoors might be damaged by severe weather conditions?
- r Have all repair shop personnel been trained in proper key control methods?
- r Frequency of police patrols during off hours

Environmental Impairment Liability

Exposures:

Automotive paints containing chromium, polyisocyanates, and/or lead. Discarded ventilation system filters. For those insureds that store gasoline on site, methyl tertiary-butyl ether (MTBE).

On-Site Inspection:

- r Paints, thinners, and primers stored in containers labeled with their contents, with lids closed tightly when not in use, and situated away from floor drains
- r In-house recycling equipment - age; number; type; condition
- r Is solidified paint thinner stored in a separate, Environmental Protection Agency (EPA)-aproved, tightly sealed container while awaiting pickup?
- r Are there hydraulic lifts on the premises? If so, are the hydraulic fluid tanks situated above or below ground?
- r If the insured contracts out the care of used uniforms and rags, are soiled uniforms and rags stored in self-closing, flame-resistant, metal containers while awaiting pickup?
- r What is the reputation of the insured's laundering service?
- r Are a washing machine and dryer on the premises for laundering towels that are used to dry off vehicles after the washing and painting stage?
- r Does the insured have a car wash or gasoline station on site?
- r If gasoline is stored or dispensed on site, are all of the insured's fuel storage tanks equipped with a tank monitoring system (TMS)?

Items to Investigate:

- r How are leftover or outdated paints disposed of?
- r Paint technicians instructed to mix only the amount of paint that is required to complete a particular job
- r Does the insured use only paint products with a low VOC (volatile organic compound) content of less than 5 lbs. per gallon?
- r Low VOC paint cans rinsed with a combination of water and thinner, then passed through insured's paint recycling machine
- r Do municipal or state laws require the recycling of metal cans in the insured's area? If so, are low VOC paint, primer, or thinner cans rinsed, dried, and preferably crushed before being recycled?
- r High VOC paints handled only by a hazardous waste hauler or an appropriate recycling contractor
- r After 500 hours of use, paint booth air filters handled and disposed of according to EPA standards
- r Does the insured contract out the disposal of its paint booth filters to qualified hazardous waste haulers? If so, do the waste haulers' employees perform the actual removal of the filters, rather than the insured's workers? What are the reputation and loss history of the hazardous waste hauler used by the insured? What degree of liability is assumed by the insured in any contracts?
- r Does the insured ever remove or dispose of masking tape or paper that contains wet paint?
- r If the insured's hydraulic tanks and pipes are situated underground, how often are they checked for deterioration (e.g., rust) that might cause leakage or seepage of hydraulic fluid into the ground?

- r Who is responsible for inspecting the insured's hydraulic fluid storage and lift systems, and what are that person's qualifications and experience?
- r Does the insured contract out the disposal of its used motor oil and/or tires to a qualified recycling contractor? If so, what are the reputation and loss history of the recycling contractor used by the insured? What degree of liability is assumed by the insured in any contracts?
- r Does the repair shop collect certificates of insurance from recycling contractors and ask to be named as an additional insured?
- r Does the insured use a two-stage cleaning system prior to installing parts from a salvage operation? Is a solvent distillation unit, which heats the cleaning mixture to vaporize, condense, and recycle the solvent, in use?
- r Is the insured certified to handle jobs where refrigerants are recycled or refilled in vehicles? Is disposal of used refrigerants contracted out to a qualified recycler, or does the shop have an in-house unit that enables it to reuse refrigerants in customers' vehicles?
- r If gasoline is stored or dispensed on site, how often does the insured conduct testing of soil and water from surrounding areas to check for possible contamination by MTBE?

Workers' Compensation

Exposures:

Slips, trips, and falls. Burns. Cuts, lacerations, and dismemberment. Electrical shocks. Benzene fume inhalation. Lead poisoning (especially for workers that specialize in the restoration of "classic" cars). Back injuries. Repetitive motion injuries (RMIs). Skin irritations. Respiratory problems. Hearing loss. Musculoskeletal problems. For tilt-bed and tow truck operators, increased exposure to bloodborne pathogens from vehicles involved in injury accidents. For insureds with gas station operations, benzene fume inhalation and robbery attempts. Student interns. (Note: vo-tech students working as paid or non-paid interns may be covered under Workers' Compensation or General Liability, depending on applicable laws in the insured's state and whatever contracts exist.)

On-Site Inspection:

- r Layout of the premises
- r Level of housekeeping - walkways and aisles well maintained and free of debris or clutter; uniforms and rags that have been tainted with automotive fluids kept in self-closing, metal containers until removed from the premises
- r Is all electrical equipment properly grounded and NRTL-listed?
- r Does the insured have tile or concrete flooring?
- r Epoxy coating over concrete flooring in repair areas to facilitate quick and easy cleanup of greasy spills
- r Rubber-backed floor mats placed inside all main entrances
- r Electrical and telephone cords routed away from heavily trafficked areas or covered with rubber or metal slipguards where possible
- r Floors and floor coverings in good condition
- r Repair and office areas well lit with skylights or bright fluorescent lights
- r Are repair areas equipped with special nozzles that drop down from the ceiling and fit over the end of a vehicle's tailpipe to funnel exhaust fumes outside through a system of vents? If not, are hoses that attach to vehicle tailpipes used to funnel carbon monoxide fumes outside under the garage door?
- r All shelves in storage areas solidly constructed with items (e.g., paints, auto parts, tires, etc.) neatly arranged and categorized
- r Emergency hand- and eye-wash stations installed in auto repair areas
- r Have material data safety sheets (MSDSs) been posted in plain view of all workers?
- r Formal, written program regarding proper maintenance and care of respirator equipment
- r Tilt-bed and tow trucks equipped with flashing yellow warning lights
- r Does the insured have black cords (i.e., that cause a bell to ring) stretched across the pavement where cars pull up next to pumps? Are such cords securely tacked down?
- r Are "No Smoking" signs prominently displayed in all fuel dispensing areas?
- r Gas pump nozzles equipped with rubber collars to minimize escaping benzene fumes
- r If the insured operates a self-service gas station on site, does it have a bulletproof cash booth where an employee handles all transactions and gas pump operations via a computerized control console without any direct, physical contact with customers?
- r Signs posted throughout the premises stating that only small amounts of cash are available to cashiers
- r Cash booths and cashier's main counter equipped with emergency call button and/or telephone to quickly notify local police in the event of a holdup
- r Repair areas, gas pump islands, and main cashier's counter equipped with emergency first aid kits
- r Paved areas free of cracks or potholes
- r Strategically situated surveillance cameras located inside and outside the facility
- r All outdoor areas well lit

Items to Investigate:

- r Hours of operation
- r Workers - number; ages; training; experience levels
- r Are workers expected to perform various aspects of car repairs, or is each technician's duties highly specialized?
- r Are student interns' duties limited strictly to auto shop operations (as opposed to the dispensing of gasoline or ringing up other sales)? Who is responsible for their training and supervision?
- r Does the insured have any subleased spaces on the premises? If so, whose payroll are these workers on?

- r Trash removed daily; wet spills cleaned up promptly with "Caution - Wet Floor" signs displayed over affected areas
- r Floors and floor coverings swept or vacuumed daily, and repaired or replaced as needed
- r If the insured contracts out a housekeeping service, what are its reputation and experience?
- r Is a grease-absorbing substance or a grease-dissolving agent used to clean up any spills involving motor oil?
- r Are cracks and holes in the concrete flooring repaired promptly by a qualified professional?
- r Air hoses connected to painting and drying guns strung so they hang down from the ceiling instead of being dragged across the floor
- r Who is responsible for overseeing the insured's storage areas, and what are that person's qualifications and experience?
- r Inspection and maintenance program in place for electrical equipment
- r How strictly does management enforce adherence to safe welding practices and the wearing of personal protective gear (e.g., masks, gauntlet-style gloves, fire-retardant leather aprons)?
- r Workers who have a pacemaker advised to keep away from all welding equipment while it is in operation
- r Are workers prohibited from entering the drying chamber while the heating units are in use?
- r Protective goggles always worn when workers are sanding, welding, or cutting
- r Workers encouraged to use sanding guns equipped with a special nozzle that sucks away dust particulate while it sands
- r Are workers required to wear rubberized gloves of sufficient thickness when handling broken auto glass? Are tow trucks equipped with such gloves so drivers can use them when necessary?
- r Does the insured use only low volatile organic compound (VOC) paint products?
- r High volume, low pressure (HVLP) spray painting guns used instead of conventional gravity or siphon-feed spray guns
- r Paint booths equipped with downdraft ventilation
- r Workers use the appropriate, NIOSH-approved "paint spray" respirators and filters when engaged in auto painting operations
- r Do respirator masks adequately fit the technicians who are using them, and are they equipped with the correct type of filters?
- r Does the insured ever restore classic cars or paint larger vehicles? Are workers required to wear the appropriate personal protective gear when working with lead-based paints?
- r Safety belts worn by all vehicle occupants, and mirrors and seating adjusted for the driver's comfort prior to engaging a vehicle for a test drive
- r Are there designated routes for test-drives? Are workers discouraged from using new or unfamiliar routes?
- r Does the insured offer 24-hour towing services?
- r Does the insured respond to all requests for towing, regardless of posted weather advisories?
- r Are road flares placed around affected areas while disabled vehicles are being loaded for transport?
- r Less experienced tow truck drivers paired with more experienced ones until they are more familiar with how the vehicle handles
- r Tilt-bed or tow truck drivers instructed to wear rubber gloves when handling vehicles at accident sites where the potential for direct contact with blood is possible
- r Are technicians required to wear rubber gloves and goggles when working on vehicles where blood is present?
- r Special cleaners that specifically kill the hepatitis virus used to remove any blood present in a disabled vehicle; workers encouraged to scrub with an anti-bacterial soap after working on such vehicles
- r Does the insured have sufficient personnel to handle its workload?
- r Are workers ever required or expected to work overtime? Are limits set as to the amount of overtime work employees should be allowed to perform?
- r Routine maintenance schedule in place for all electrical equipment; servicing and repairs to such devices performed by qualified professionals only
- r Inexperienced and/or unqualified workers discouraged from attempting to repair malfunctioning machines
- r What provisions are made to ensure workers' comfort during weather extremes (e.g., maintaining a temperature of 60 degrees Fahrenheit in the service bays during the winter, having fans, central air conditioning, or water coolers in summer, etc.)?
- r Use of portable space heaters in repair areas strongly discouraged
- r If applicable, does the insured designate workers to periodically check on and straighten out hoses on car vacuums and air pumps (i.e., for inflating tires)?
- r Repair personnel prohibited from wearing jewelry of any kind while working; required to keep long hair tied back
- r Less experienced auto repair workers (and student interns) paired with more experienced Automotive Service Excellence (ASE)-certified technician
- r All interns and new employees undergo basic safety instructions as part of their training
- r Technicians thoroughly instructed in the use of any unfamiliar equipment before using it
- r Is there at least one ASE-certified technician on duty when less seasoned repair personnel are working?
- r Workers in repair areas provided with appropriate hand protection
- r Annual audiometric hearing tests conducted for all technicians who are exposed to loud noises
- r NIOSH-approved hearing protection devices provided for all workers who are exposed to noise levels at or above 85 dB if requested; use of such devices required for workers exposed to levels of 90 dB or more
- r Working in noisy areas limited to brief periods of time
- r Do auto technicians ever use slide boards to move under vehicles that have been raised with a jack?
- r Are repair personnel encouraged to use hydraulic lifts whenever possible, as opposed to hand-operated jacks, when repairing or servicing vehicles?
- r Inspection schedule and maintenance program in place for all hydraulic lifts
- r What are the qualifications and experience of the individual who services the insured's hydraulic lifts?
- r Are vehicles in need of servicing ever test-driven to help determine the nature of the problem? If so, are mirrors, safety belts, and seating adjusted to suit the driver's comfort before the vehicle is engaged?
- r Automotive technicians skilled at driving both manual and automatic transmission vehicles
- r Have employees received instruction in proper lifting techniques?
- r Tires rolled instead of carried whenever possible

- r How often are fuel pumps checked to see if they are working properly?
- r Are "Out of Order" signs placed on any malfunctioning gas pumps until they can be properly serviced?
- r Is a worker designated to double-check that hatch lids to underground gasoline storage tanks are properly secured after fuel shipments have been delivered?
- r Are office workers encouraged to look away from their computer monitors and refocus on distant objects periodically? Are employees who work on computers a great deal encouraged to take a 15-minute break every 3 - 4 hours?
- r Are gas pump attendants instructed not to dispense gasoline until drivers have turned off their engines? Does the insured instruct its attendants not to overfill or "top off" customers' gas tanks?
- r Are all employees trained in how to handle themselves during a robbery attempt? Are they discouraged from taking heroic measures?
- r Have any employees received basic first aid training?

Crime

Exposures:

Employee dishonesty. Mechanics' tools. For insureds that operate gas stations, gasoline and large amounts of cash.

On-Site Inspection:

- r Checks, charge receipts, and cash stored in a tool-, torch-, explosive- resistant, NRTL-listed, time-delay safe until they can be deposited
- r Mechanics' tools - number; type; age; condition
- r Cameras (for documenting the "before" and "after" condition of vehicles) - number; type; age; condition
- r Are identification numbers etched onto all mechanics' tools and/or cameras?
- r Smaller tools and cameras locked in storage rooms or cabinets with restricted access and monitored by sign-out sheets
- r Gas station booths and cashier's main counter equipped with emergency call button to local police department
- r Signs posted throughout the premises stating that only small amounts of cash are available to cashiers
- r Payment policy for gasoline (e.g., prepay) clearly posted at all gas pumps
- r Strategically situated surveillance cameras, both inside and outside the premises
- r All non-automatic doors equipped with double-cylinder, deadbolt locks
- r Windows equipped with tamperproof locks
- r Central-station alarm monitoring system installed

Items to Investigate:

- r Average and maximum amounts of cash on hand daily
- r Personal checks stamped "For Deposit Only" immediately upon receipt
- r All office employees trained in proper credit card verification procedures
- r Are deposits made daily at staggered times to avoid suggesting a routine?
- r Are electronic fund transfers (EFTs) used to handle transactions between insurance companies and the insured?
- r If the insured sells gasoline, are the pumps self-service or full-service? Are customers asked to pre-pay for their gasoline purchases?
- r If the insured employs a guard dog during off hours, is it kept chained or locked inside an appropriate size kennel when not guarding the premises?
- r What are the insured's methods of inventory control?
- r How often are inventories conducted?
- r Thorough prescreening of job applicants, including reference and employment checks
- r Night-shift employees scheduled to work in pairs whenever possible, as per OSHA recommendations
- r Are all employees trained in how to handle themselves during a robbery attempt? Are they encouraged to cooperate with the robber's demands and discouraged from displays of heroics?
- r What are the location and response time of the local police?

Fire and E.C.: Property

Exposures:

Ignition sources include heating equipment, flammable chemicals (e.g., paints, thinners, and adhesives), malfunctioning electrical equipment, portable space heaters, and smoking. Fire load will include trash, furniture, and for some insureds, stored petroleum products. Moral hazard may exist.

On-Site Inspection:

- r Building - age; type; condition
- r Layout of the premises

- r Wiring condition; sufficient to handle the insured's electrical load
- r Electrical equipment - type; number; age; condition; properly grounded; NRTL-listed
- r "No Smoking" signs posted near gas pumps and in auto repair areas
- r In areas where smoking is permitted, are self-closing, fire-resistant receptacles provided?
- r Level of housekeeping - aisles and walkways free of debris and clutter; rags tainted with flammable substances kept in fire-resistant, self-closing, metal trash containers until they can be disposed of properly
- r Is the drying chamber properly equipped with an emergency shut-down system that is connected to a dry or wet chemical fire suppression system?
- r Flammable chemicals stored in strict accordance to Environmental Protection Agency (EPA) recommendations and kept at safe distances from all potential ignition sources
- r For insureds that operate gasoline stations on site, are gasoline storage tanks above- or underground?
- r Number of gas pumps/islands on site
- r Annually tagged, Class ABC fire extinguishers conveniently located throughout the facility; Class D fire extinguishers or buckets of sand in repair bays
- r Automatic sprinkler systems and smoke detectors installed throughout the premises

Items to Investigate:

- r Hazards posed by any nearby occupancies
- r Average and maximum values exposed to loss
- r New employees paired with more experienced workers until competence in their duties has been demonstrated
- r If the insured operates out of an older structure, has any rewiring been done?
- r Is the insured's electrical power supply and wiring sufficient to meet its needs?
- r Compliance with NFPA 70, National Electrical Code
- r Are electrical equipment and wiring periodically inspected by a licensed electrician?
- r Is there a routine maintenance and inspection plan in place for all electrical equipment?
- r Qualifications and experience of the person who services the insured's electrical equipment
- r How closely are paint drying chamber temperatures monitored? What is the level of experience of the technician who operates the drying chamber's control panel?
- r Paint manufacturers' recommendations for drying times strictly adhered to by the insured's technicians.
- r Who is responsible for double checking the drying chamber(s) for the presence of towels, rags, and scraps of masking paper on the floor prior to activating the heating devices?
- r Use of portable space heaters in repair bays strongly discouraged to avoid accidentally igniting rags and other flammable materials
- r What is the insured's smoking policy? Is this policy strictly enforced among employees?
- r Is trash removed from the premises on a daily basis?
- r Are spills involving flammable automotive liquids (e.g., motor oil, gasoline) cleaned up promptly using a grease-dissolving agent?
- r Have workers been properly trained in spill containment and good housekeeping practices?
- r Compliance with NFPA 30, Flammable and Combustible Liquids Code
- r All employees properly trained in the use of fire extinguishers
- r Has the insured taken part in any pre-fire planning? If so, how often is this plan practiced and updated?
- r Response time of the local fire department
- r Has the local fire department been informed of the various chemicals on site?
- r How long has the insured been in business? What is its financial situation? What is the level of competition in the area?
- r Average and maximum amounts of fuel stored on site
- r How much training do workers receive before they are allowed to pump fuel or monitor gas pump consoles?

Business Interruption

Exposures:

Location typically more important than reputation; most customers live within a 30-mile radius. Paint booths and drying chambers must be custom-built and may take two to three months to replace.

Items to Investigate:

- r Is the repair shop part of a franchise or an independent operation?
- r Are the premises owned or leased?
- r Is the insured more likely to rebuild or relocate?
- r What percentage of the insured's business is generated by repeat local customers?
- r Does the insured rely more on its location or reputation for business?
- r What is the availability of replacement space?
- r How long would it take to rebuild or make repairs in the event of a loss?
- r Could the insured continue any part of its operations while repairs were being done?
- r Does the insured have more than one facility where auto body repairs and painting could take place?

- r Could the insured continue to perform mechanical and/or body repairs while subcontracting out the painting portion of its jobs to a nearby shop?
- r What is the availability of replacement materials, supplies, fuel, and equipment?
- r Contingency plan in place
- r Does the insured rely on more than one supplier for its petroleum products and other goods for sale (e.g., food items, automotive products, etc.)?
- r Reputation of the oil company(ies) or jobber(s) that are dealt with most frequently
- r Does the insured offer towing service?
- r Is the shop listed with direct repair programs (DRPs)? If so, are the insurance companies the insured is listed with local outfits?
- r Peak season

Inland Marine

Exposures:
Electronic data processing (EDP) equipment. Valuable papers and records. Mechanics' tools. Automotive diagnostic, repair, or servicing equipment.

On-Site Inspection:
- r Computerized equipment - number; age; type; condition; permanently etched with identification numbers
- r Are all computer systems equipped with surge protectors?
- r Cameras (for documenting vehicles' "before" and "after" conditions), and any repair and auto body painting equipment that is not permanently situated - number; type; age; condition
- r Essential replacement parts for vital equipment stored on the premises
- r Outdoor surveillance cameras installed
- r Premises well lit during hours of darkness
- r Central-station alarm monitoring system
- r Outdoor signs - type; condition; freestanding or attached to the insured's building

Items to Investigate:
- r Backup copies of all essential software stored off premises in NRTL-listed, fire-resistant safe
- r What is the approximate value of all portable automotive diagnostic, service, and repair equipment?
- r Are service contracts obtained from the manufacturers when new automotive diagnostic, repair, or service equipment is purchased?
- r Does the insured have a routine maintenance program in place for all essential equipment?
- r Who is responsible for maintaining and inspecting auto repair equipment?
- r Approximate value of all tools owned by the insured's mechanics
- r How often do police patrol the premises during off hours?
- r Is all important documentation kept in a fire-resistant, NRTL-listed safe, and are copies of these documents kept off site in a similar type of safe?

OSHA REFERENCES

OSHA Standards: (Pertinent OSHA standards that apply to this classification; for other appropriate OSHA standards, see the Introduction.)

1910.37	Means of Egress, General
1910.38	Employee Emergency Plans and Fire Prevention Plans
1910.94	Ventilation
1910.95	Occupationpal Noise Exposure
1910.106	Flammable and Combustible Liquids
1910.133	Eye and Face Protection
1910.134	Respiratory Protection
1910.138	Hand Protection
1910.157	Portable Fire Extinguishers
1910.164	Fire Detection Systems
1910.212	General Requirements for All Machines
1910.242	Hand and Portable Powered Tools and Equipment, General
1910.252	Welding, Cutting and Brazing
1910.1025	Lead
1910.1030	Bloodborne Pathogens
1910.1200	Hazard Communication
1926.302	Power Operated Hand Tools

1926.305	Jacks - Lever and Ratchet, Screw, and Hydraulic

