BEST'S HAZARD INDEX

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SIC CODES AND CLASSIFICATIONS

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NAICS CODES AND CLASSIFICATIONS

23321	Single-family Housing
23332	Commercial and Institutional

RELATED CLASSIFICATIONS

Architects and Engineers
Asbestos Abatement Contractors
Crane Services - Construction
Electrical Contractors
Mason Contractors
Paving Contractors - Asphalt
Plumbing Contractors
Roofing Contractors
Scaffolding Contractors

RISK DESCRIPTION

Contractors in the business of building construction erect new buildings and repair or add to existing structures. The industry involves the coordination of workers from many trades, such as masons, electricians, engineers, and carpenters. These workers are generally known as subcontractors, or more simply as subs, and may work alone or with a company that specializes in its specific field. Subs work under the direction of a general contractor (GC).

The GC enters into a contract with a site proprietor or owner who has plans to construct a building. This contract would contain the building plans and specifications (specs) stating the price; time frame for the entire project and each specific stage of work; method of payment; amount of payment being retained until project completion; and any exclusions that may apply to the work. Usually, an owner also independently contracts an architect to design the building plans, and a construction manager (CM) to oversee the specifications on the job site while the building is in progress. A GC would then contract the various subs to perform the specific work.

Terms and titles in the construction industry often vary, and a general contractor may be referred to as a general superintendent, a production manager, or an executive construction manager. For the purposes of this article, a general contractor will be defined as any person or company that enters into a direct (prime) contract with an owner, and is responsible for planning and directing a construction project from its inception to its completion.

An owner will contract an architect to design the plans for the project being constructed. All applicable building codes, zoning compliance laws, and public health and safety conditions must be specified in these plans. The architect is also responsible for periodically checking that the general contractor is properly following all specs at the site once work has begun.

After the plans have been drawn up, the owner will usually open the job up to bids from several general contractors. A general contractor will have an estimator prepare a bid based on plans and specs that the owner provides. This estimator may be a staff member or a freelancer contracted to perform the estimate work. Other staff members may include office personnel (e.g., receptionists, accounting staff, etc.), and administrative assistants (e.g., foremen, superintendents, etc.). After a general contractor's bid is accepted, the necessary subcontractors are contacted. Subs may employ their own laborers, or the general contractor may contract a labor union to assist in the work.

An owner may employ a construction manager to monitor the daily project work. In this case, the construction manager acts as a supervising consultant, reporting directly to the owner. If a construction manager finds a general contractor's work to be deficient, the owners may request that he/she directs the GC's work, in which case the construction manager would be acting as a GC. Under these circumstances, the construction manager would then be responsible for any performance liabilities associated with that work.

All contracts made directly with an owner are referred to as "prime contracts". "Single-prime" contracts involve one contract between an owner and a general contractor, who would be responsible for conducting all of the work. "Multi-prime" contracts are far more common. A typical project usually involves a "five-prime" contract, where the owner would contract the GC as well as Heating, Ventilation, and Air Conditioning (HVAC), electrical, plumbing, and structural steel contractors directly. Each prime contractor must furnish a performance (surety) bond for the full amount

of their contract, ensuring that their work will not exceed contract limits (e.g., go over budget or finish behind schedule) and guaranteeing the quality of their work. Also, a surety bond is required in case a prime contractor defaults on the work, leaving the owner to incur the excess expenses of completing the job. Other losses which may be covered by a surety bond would include weather delays, strikes, labor and material shortages, erroneous cost estimates, subcontractor default, defective materials, or the death of the contractor without having made satisfactory arrangements for succession of the business through a buy-sell agreement supported by life insurance.

After the proper building permits have been acquired, the building construction process generally begins with the field engineering and site inspection teams. The site is usually cleared of vegetation and ground clutter and then graded (i.e., made level). Next, the temporary facilities (e.g., office trailers, material and equipment sheds, portable sanitation facilities, dumpsters, etc.) are set up. Trees and sidewalks in the surrounding area are protected from damage during construction with tree nets (i.e., netting above and around trees to protect them from falling materials or equipment) and "sidewalk bridges" (e.g., scaffolding covered with plywood boards to protect sidewalks and any pedestrians from being struck by falling materials or equipment), and the work site is secured with temporary perimeter fencing and gates. The materials necessary for the initial stages of construction (i.e., structural steel, pre-cast concrete slabs, etc.) and equipment are delivered to the site. Further materials and equipment will be delivered as needed for each division of work. Scheduling and coordination with subcontractors and other prime contractors will have been arranged before any site work is done.

The first stage for a new building is the earthwork, including excavation and erosion control, followed by storm and sanitary sewerage system installations. Excavation contractors with backhoes and other heavy machinery usually dig trenches for water, gas, communication, and power lines, and connections are made to their respective sources. Roads are then leveled and paved.

A steel frame is erected by structural steel contractors who then place steel joists (i.e., horizontal beams) and roof decking (i.e., pre-assembled grid of interlocked steelwork) on the frame with cranes. Concrete masons pour the floor and pre-cast concrete core slabs are laid between floors with cranes for multi- storied structures. Roof work may begin after the floor has been poured and the pre-cast concrete slabs have been placed between floors. Metal work, including pre-assembled sheet metal fabrications, and any metal framing (e.g., door frames, window frames, etc.) will be done. Mason contractors will reinforce the concrete work and cast stone, brick, tile, and concrete masonry units (CMUs). Carpentry work on the sheet rock, drywall, and thermal and moisture protection (e.g., insulation, joint sealing, drop ceilings, and roofing sheets) may then proceed. Finishing carpentry and other architectural woodwork, such as door or window framing, cabinetry or any other woodwork, will follow this stage. Lath (i.e., wire mesh to which plaster is applied) and other plaster work, fiberglass reinforcement on concrete work, carpeting, and painting will usually follow up the carpentry.

Any equipment and furnishings, including toilet, bath, and kitchen fixtures would then be installed. Plumbing, electric, and gas lines can then be connected to their respective fixtures. Finally, heating, ventilation, and air conditioning units are placed where needed, ductwork is connected, and boilers, vents, fire alarms, communication lines, and permanent sprinkler systems are all installed. Any landscaping will be performed last, and then temporary facilities, perimeter fencing, dumpsters, and excess materials can be removed from the job site. Building inspectors and code officials will inspect the building throughout the construction process and then again upon its completion before it is deemed suitable for occupancy.

Additions and alteration work involve a similar process to constructing a new building. However, selective demolition may be necessary when working with a pre-existing structure. Operations involving additions may range in size from adding on a new room or wing to a building, to doubling the size of a structure. Alterations may be limited to one room of a building or be as extensive as renovating the interior of an entire building.

The layout of a construction site will vary, but it will typically include one or more office trailers or other temporary facilities, from which contractors and subs conduct their on-site business operations; portable sanitation facilities; portable power generators and heaters; and an assortment of heavy equipment and machinery. The office trailers may be linked together to provide access to adjacent trailers and expand the overall office space at a site. Each trailer will differ according to its intended use, but most are commonly organized into "meeting room" and "spec room" trailers. Meeting room trailers would typically contain two or more folding tables and a corresponding number of folding chairs to facilitate any on-site meetings. Spec room trailers, where blueprints and plans are kept on site, usually contain one or more desks on which the blueprints and plans may be spread out and examined.

A general contractor's permanent headquarters (home office) may be freestanding or located in a multi-occupancy building. The home office will typically contain a reception area, spec room, administrative offices, meeting rooms, and restrooms. After project completion, excess materials and equipment are usually placed in a storage yard that may either be a part of the home office premises or on a separate lot. The yard may or may not be a covered facility, but it is usually walled or fenced in.

MATERIALS AND EQUIPMENT

Lumber; sheet rock; doors; windows; glass; pre-assembled sheet metal fabrications and other assorted metalwork (e.g., door and window frames); vertical beams; rods; bars; joists (i.e., horizontal beams).

Metal lath (i.e., wire mesh); bricks; concrete masonry units (i.e., concrete blocks); bricks; tiling; stone; marble; gypsum; plaster; mortar; grout; copper, concrete, and PVC piping; joints; hoses; sinks; toilets; sprinkler systems.

Wiring; fuses; fuse boxes; circuit breakers; outlets; lighting fixtures; heating, venting, and air conditioning units; ducts; insulation (e.g., fiberglass rolls); pitch (i.e., tar); roofing felt; roofing shingles, sheets, or slate.

Asphalt; gravel; curbing; soil; trees; sod.

Nuts; bolts; nails; screws; putty; caulk; paint; tape; levels; tape measures; paint brushes; rollers; spatulas; pallets; tarps.

Hammers; saws; wrenches; circular saws; drills; nail guns; sanders; jackhammers; pile drivers; mechanical, hydraulic, or pneumatic jacks.

Gasoline; liquefied petroleum; propane.

Blowtorches; soldering irons; tar pots/kettles; furnaces (for heating tar pots/kettles); vapor recovery systems (i.e., fume hoods); explosives used in demolition and excavation work.

Portable power generators, heaters, and sanitation facilities; office trailers; barricades; storage sheds; dumpsters; scaffolding; ladders; aerial buckets; manual and/or automatic platform hoists.

Specialized vehicles: dump trucks, cement trucks, cement mixers, pickup trucks, vans, and power buggies.

Mobile equipment: backhoes, cranes, derricks, forklifts, graders, and rollers.

Office equipment and furniture: computer hardware and software, copiers, fax machines, printers, office furniture.

NARRATIVE LINES OF BUSINESS

Automobile Liability

Exposures: Frequent materials and equipment deliveries. Oversize and heavy vehicles. Off-road use of vehicles. Nonowned vehicles.

On-Site Inspection:
Vehicles - number; age; type; condition
Larger vehicles equipped with warning devices, such as back-up alarms
At work sites, are traffic lanes for slower, heavy equipment clearly marked?
Signs warning public of on-going construction posted at job sites

Items to Investigate:
Are company vehicles owned or leased?
Do employees use nonowned vehicles for business purposes?
Drivers - age; training; experience; MVRs; certificates of insurance; CDLs (if applicable)
Does the insured have a safe-driving program in place?
Frequency of travel; radius of operations; hazards of typical routes

Are payloads properly secured before transporting?
Are employees ever required to drive during hours of darkness?
Vehicle maintenance - frequency of inspection; serviced as needed; contracted out to experienced and qualified mechanics
Traffic patterns and speed limits established and maintained at job sites
Average and maximum number of daily and weekly deliveries or pickups
Are areas designated for the loading and unloading of equipment and materials?

Automobile Physical Damage

Exposures: Vandalism. Loading and unloading of large, heavy loads. Limited visibility.

On-Site Inspection:
Specialized vehicles - number; age; type; condition
Are the maximum weights that loading and unloading devices can handle clearly posted on "boom" trucks (i.e., trucks with attached loading and unloading devices)?
Are vehicles with limited views equipped with strategically placed mirrors and back-up alarms?
Storage areas - fenced-in; locked; well-lit; guarded by a security service

Items to Investigate:
Are employees designated to assist operators of equipment with limited views?
Only experienced "boom" operators allowed to operate loading and unloading devices
How frequently are vehicles inspected and serviced?
Does the insured contract out vehicle maintenance and repair services? Or is there a qualified mechanic on staff?
Nonqualified employees discouraged from attempting maintenance and repair work or assisting in repairs
What is the availability of replacement vehicles?
At job sites, are vehicles stored a safe distance away from on-going construction and on-site vehicular traffic?
Are vehicles ever parked outside the job site's perimeter fencing?
Vehicles locked and secured when not in use

General Liability

Exposures: Slips, trips, and falls. Materials and equipment dropped or windblown from elevated work sites. Heavy equipment with obscured views. Open excavation trenches, floor holes, and wall openings. Explosions. Collapse. Underground activities. Noise pollution. Attractive nuisances. Damage to third parties resulting from work contracted out to subs.

On-Site Inspection:
Is the premises located in a single- or multiple-occupancy structure?
Layout of the insured's permanent and work site premises
Level of premises housekeeping - rooms neat and free of clutter and debris; aisles and hallways sufficiently wide to accommodate traffic; telephone and electrical cords routed out of hallways; floors and floor coverings securely anchored and in good condition

Stairways - equipped with handrails; covered with non-slip materials
Are there any elevators on the premises? If so, what is their condition?
Furnishings - age; type; condition
Does the insured own a storage yard?
"Authorized Personnel Only" signs posted indicating which areas are off- limits to visitors
Home office's outdoor area - parking lots and sidewalks in good condition and well lit
Perimeter fencing posted with "No Trespassing" sign and a locked gate
Plywood walls or chain link fencing with opaque material around perimeter of job site
Are guardrails or barricades placed around the perimeter of any source of potential falls, such as open trenches or work areas above six feet high?
Does the insured have slide guards or safety catch nets in place around the perimeter of any work areas above six feet high to protect against dropped or wind-blown materials or equipment? Are structures, such as sidewalk bridges, erected at work sites to protect pedestrians from dropped materials or equipment?
Open trenches barricaded; barriers erected in front of holes in floors, roofs, and walls; ladders extended three feet above landing and tied off to the landing
Are traffic lanes for slower, heavy equipment operation clearly marked?
Areas designated for loading and unloading equipment located a safe distance away from public roads and on-site traffic
Does the insured use vapor recovery systems, such as fume hoods that are attached to an air filtration unit, to control the spread of noxious odors produced by such operations as roofing?
Are signs posted on roads near work sites alerting passing motorists to on- going construction?
"Caution - Live Wires" signs posted when electrical work is in progress
At sites where additions, alterations, and repair work is being done, tarps and structural supports implemented to prevent damage to unaffected areas
Fire doors between addition and existing structures, temporary fire detection and suppression systems installed
Proximity of adjacent structures
Debris and rubble blocked off and barricaded in a conspicuous part of the job site until arrangements can be made for their disposal

Items to Investigate:
Are the insured's premises owned or leased?
Hours of operation
Floors swept or vacuumed daily; spills cleaned up as soon as possible; worn, torn, or loose floor coverings replaced in office areas
Are any elevators inspected and serviced regularly?
Average and maximum numbers of daily visitors
Visitors to job site issued appropriate personal protective equipment and accompanied by an experienced employee
Debris cleared from site immediately; materials and equipment stored in a portable shed when not in use; cords for power tools secured
Does the insured restrict access to elevated work areas?
Electrical equipment serviced and repaired as needed by a qualified professional
"Live" wires or exposed fixtures disconnected from power source while exposed
Only experienced personnel authorized to operate heavy machinery in and around job site
Does the insured employ a flag person to direct pedestrians and vehicular traffic around any heavy machinery in operation?
Is equipment that is stored on streets overnight placed behind barricades with reflectors or flashing lights?
Mobile equipment shut down and properly secured
Traffic patterns established and maintained at job sites
Does the insured limit the hours of heavy machinery operation during the day so as to reduce the amount of noise pollution?
Are lead and asbestos abatement services contracted out when needed?
Does the insured work primarily in the construction of new buildings?
Where explosives will be detonated, are thick, finely woven steel mats used to cover areas and protect third parties from bodily harm or property damage?

Is there an established policy regarding the use of explosives?
Loss histories of the subcontractors with whom the insured usually contracts
Have any hold-harmless agreements with subs been signed?
Arrangements for the prompt removal of snow or ice

Product Liability and Completed Operations

Exposures: Performance of subcontractors. Design flaws.

Items to Investigate:
Insured's managers and supervisors - training; experience; qualifications
How frequently are workers required to work overtime or "double shifts"?
Does the insured have an in-house architect?
Are all building codes and specifications followed?
Are any modifications or substitutions to plan specifications only made with the owner's or designing architect's written consent?
What is the insured's practice of hiring subcontractors? What are the subcontractors' reputations and performance histories?
Are the subcontractors licensed in their state of operation?
Determine the loss histories of the general contractor, the subcontractors, and the materials' suppliers with whom they regularly contract

Environmental Impairment Liability

Exposures: Soil erosion. Chemical contamination of water and ground. Noxious fumes and hazardous vapors.

On-Site Inspection:
Are retaining walls placed around areas with steep inclines?
Material safety data sheets and Environmental Protection Agency guidelines posted at job sites
Are vapor recovery systems, such as fume hoods attached to air filtration units, used to protect the surrounding area from toxic fumes that may be produced during roofing?
Are potentially hazardous materials labeled and stored in properly sealed containers? Are these containers kept in locked storage sheds when not in use?
Disposal units - number; locations

Items to Investigate:
Does the insured conduct topographical surveys of job sites and the land around them prior to any earthwork? Are hazardous substances restricted from use in any areas susceptible to groundwater contamination?
All spills and leaks reported to the supervising foreman, superintendent, and/or project manager
Is the soil on inclines shored back after earthwork is performed?
Are workers educated on the proper clean-up and disposal of hazardous materials?
All materials cleaned up thoroughly after project completion

Workers' Compensation

Exposures: Slips, trips, and falls at home office. At work site, falls from heights. Falling objects. Cuts, abrasions, dismemberment, and even death from improper use of power equipment and heavy machinery. Excessive noise levels. Noxious fume inhalation. Cave-ins of trenches over five feet deep. Lifting injuries.

On-Site Inspection:
Layout of premises
Level of housekeeping - aisles free of clutter and debris; floors and floor coverings in good condition; cables and cords securely routed along walls; furniture in good condition
Electrical equipment properly grounded and in compliance with NFPA 70, National Electrical Code
If the insured's office is located in a multi-story facility, are stairs in good condition and covered with a non-skid surface?
Are guardrails or barricades placed in front of or around the perimeter of any source of a potential fall, such as open trenches, holes in unfinished walls or floors, or any elevated work areas above six feet high?
Does the insured have slide guards or safety catch nets in place around the perimeter of any work areas elevated above six feet to protect workers against dropped or wind-blown materials or equipment?
Controlled-access zones posted with "Authorized Personnel Only", "Restricted Area", and "Warning - High Hazard Area" signs
Hard hats always worn on and around construction sites
Cranes equipped with an alarm system that activates when power lines are in dangerous proximity
Are load capacities, operating speeds, and special hazard warnings posted in plain sight of all mobile equipment and heavy machinery operators?
Protective guards in place on equipment with sharp edges or moving parts
Are connections to compressed-air tanks on pneumatic equipment reinforced by safety clips or another attachment?
Smaller power tools - properly grounded; double-insulated; NRTL-listed
Does the insured practice safe trenching techniques, such as sloping or benching back trench walls?
Thick, finely woven, steel mats used to cover areas where explosives are detonated
Are hazardous chemicals, such as adhesives, kept in properly labeled containers and locked in a storage shed when not in use?
Does the insured have first aid kits located throughout the premises?

Items to Investigate:
Hours of operation
Workers - number; age; training; duties
How frequently are workers required to work overtime or "double shifts"?
Are new employees assigned to work with more experienced ones?
Does the insured employ a Corporate Safety Director?
In office areas, are all workers' stations ergonomically designed, and are workers encouraged to take frequent breaks?
If elevators are part of the insured's office facility, are elevator services contracted out? How frequently are elevators inspected and serviced?
Is access to elevated work areas above six feet high restricted to authorized personnel only?
Does the insured provide conventional fall protection systems, such as tethered safety harnesses, to employees who work on elevated work areas?
Access to high-hazard areas only given to authorized employees
Have all workers at the job site been instructed in the proper use and set- up of ladders and scaffolding?
All ladders and scaffolding inspected by the super or a foreman prior to use
Does the insured provide employees with the proper personal protective equipment for any task they may be required to

perform?
Steel-toed boots required for all job site workers
Does the insured instruct all workers in proper lifting techniques?
Heavy machinery inspected by a foreman or trained individual prior to use
Does the insured employ a worker to communicate possible hazards to operators of equipment and heavy machinery with limited or obstructed views?
All smaller power tools inspected prior to use
Manufacturers' warning labels and safe-operating procedures observed
Does the insured practice lockout/tagout procedures?
Is powder-actuated equipment unloaded after every use?
Are employees who use welding or soldering equipment properly trained in its usage and required to wear face shields, welding helmets, and respirators?
Adequate ventilation and breathing protection in areas where welding and soldering is performed
Is welding work ever performed in confined spaces?
Established policy regarding the use of explosives
Does the insured participate in demolition, remodeling, renovation, or alteration work? Are employees who do such work required to wear respirators, coveralls or whole body clothing, and goggles as protection against asbestos particles?
Written hazard communication program
Are all spills or leaks of any chemicals reported to the appropriate supervisors?
Have workers been trained in the proper handling, clean-up, and disposal of such substances as adhesives, paints, pesticides, tar, and sealant? Are employees who handle these substances provided with chemical-resistant gloves?
Does the insured require applicants to receive a pre-employment medical examination?
Are any employees certified in first aid?

Crime

Exposures: Employee dishonesty. Expensive equipment and machinery.

On-Site Inspection:
Windows equipped with tamperproof locks; doors equipped with double- cylinder, deadbolt locks
Central-station alarm monitoring system in place
Does the insured employ the use of locked sheds with sign out sheets for equipment and materials?
Is the construction site surrounded by perimeter fencing, posted with "No Trespassing" signs, and kept well lit at night?

Items to Investigate:
Average and maximum amounts of cash on hand daily
What forms of payment does the insured accept?
Checks stamped "For Deposit Only" immediately upon receipt
Does the insured train employees in proper check and credit card verification procedures?
Is cash stored in a tool-, torch-, and explosive-resistant, time-delay safe?
How often are bank deposits made?
Different people handling check disbursement and bank statement reconciliation functions
Periodic, unannounced audits conducted
What kind of inventory control system does the insured have in place?
Are the insured's employees screened before employment? Are references checked?
Do managers closely supervise subs' daily activities?
Identification numbers etched on all computer and office equipment
Response time of local police

Fire and E.C.: Property

Exposures: Loose or exposed wiring. Overheated electric equipment. Blowtorches and welding equipment. Tar and pitch boiler furnaces. Smoking. Fire load that includes building materials; equipment containing gasoline, propane, and pressurized gas; fuel containers; documents; and paint.

On-Site Inspection:
Premises - type; layout; age; construction; condition
What are the type, age, and condition of all electrical wiring and equipment, both at the office and at job sites?
Smoke detection and suppression systems at the home office - age; type; condition
Temporary sprinklers installed on job sites and connected to a water supply
Class ABC fire extinguishers - location; annually tagged; number
If the insured allows smoking on the premises, are self-closing, fire- resistant receptacles provided?
"No Smoking" signs posted in all areas where smoking is prohibited
Materials and equipment stored in a well-ventilated shed at a safe distance from possible ignition sources

Items to Investigate:
What are the age, type, and condition of adjacent structures?
Average and maximum values exposed to loss
Does the insured own or lease the premises?
Level of housekeeping - trash emptied daily; floors swept or vacuumed frequently; spills of flammable chemicals cleaned up immediately
Is wiring in compliance with NFPA 70, National Electrical Code and periodically inspected by licensed electricians?
Electrical power supply adequate to meet the insured's needs
All cords on job site electrical equipment routinely inspected for signs of wear or damage
Does the insured house chemicals and flammable or combustible materials (e.g., gasoline, propane, paint, sealant, and adhesives) on the premises? Are such materials removed from work areas where blowtorches or other open-flame equipment is used?
Equipment serviced and repaired as needed by qualified personnel
Does the insured have an established policy regarding the use of explosives?
Smoking policy
Has the insured engaged in any pre-fire planning?
Are employees trained in proper use of fire extinguishers?
Response time of local fire service
How long has the insured been in business?
What is the level of supervision on job sites? How are rules and regulations enforced?

Business Interruption

Exposure: Peak seasons.

Items to Investigate:
Peak season

Are the premises owned or leased?
Amount of time necessary to rebuild/repair premises
Is the insured more dependent on location or reputation for business?
Availability of temporary replacement space
Equipment - age; type; condition
Amount of time necessary to obtain replacement equipment
What is the availability of replacement materials?
Does the insured deal with more than one materials and equipment supplier?
What sort of construction work can continue while waiting for replacement shipments of materials and/or equipment?

Inland Marine

Exposures: Theft of materials, tools, and equipment that may be leased for long periods, transported frequently, and/or used by different companies. Subcontractors' equipment. Mobile equipment. Computers.

On-Site Inspection:
Computers - age; type; condition
Mobile equipment - age; type; condition; owned or leased?
Materials and equipment - type; amount; storage
Identification numbers permanently etched on all company-owned tools, equipment, mobile equipment, and attachments; mobile equipments' serial numbers registered with the National Crime Information Center
Premises fenced in; gates locked during off-hours; well lit at night
Are there any outdoor signs at the home office or job sites? If so, are they freestanding or securely attached to the building or office trailer?

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

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
1910.106	Flammable and Combustible Liquids
1910.136	Occupational Foot Protection
1910.147	The Control of Hazardous Energy (Lockout/Tagout)
1910.157	Portable Fire Extinguishers

1910.164	Fire Detection Systems
1910.212	General Requirements for All Machines
1910.219	Mechanical Power Transmission Equipment
1910.242	Hand and Portable Powered Tools and Equipment, General
1926.50	Medical Services and First Aid
1926.51	Occupational Noise Exposure
1926.100	Head Protection
1926.101	Hearing Protection
1926.102	Eye and Face Protection
1926.103	Respiratory Protection
1926.106	Stairways and Ladders
1926.150	Fire Protection
1926.151	Fire Prevention
1926.152	Flammable and Combustible Liquids
1926.158	Fire Detection Systems Safety Training Education
1926.280	Personal Protective Equipment
1926.302	Powder-Actuated Tools
1926.304	Woodworking Tools
1926.350	Gas Welding and Cutting
1926.503	Fall Protection
1926.550	Cranes and Derricks
1926.590	Hazard Communication Construction
1926.651	Excavation and Trenching