



## Construction Risks Increase In The Summer

We are heading into summer and that means there will be increased construction activity throughout the city. Risk and insurance experts tell us that construction risk and injuries increase from June through September. There are many things you can do to limit your construction risks.

This is also a great time to have us review work workers' compensation and business insurance. As your exposures change, so should your business insurance.

- Be aware of heat illness. It is a good practice to require frequent water breaks during hot summer days. An OSHA investigation of heat-related incidents found that almost half of the cases involved a worker on their first day on the job.
- Make sure employees are wearing proper safety equipment.
- Offer sun screen to employees who work outside.
- You might even consider modifying work hours away from the hottest part of the day.

### Workers Compensation Insurance

Workers' compensation is an important part of your business insurance program. It is required by state law that your business has workers' compensation insurance.

Employees—Workers' compensation provides injured employees with medical treatment and time loss in the event of a serious injury.

Employers—Workers' compensation provides employers with the security that insurance will be there to help treat and restore injured workers.

No matter what business you're in, each workday is dedicated to doing your job well and providing your customers with the best service possible. Berry Curtis Insurance would like to return the favor by giving you the coverage you need to ensure the security of your business.

At Berry Curtis Insurance, we're committed to keeping your business protected – so you can focus on your day-to-day operations. And with the right insurance plan, your business will be covered from top to bottom.