As an insurer, we recognize that one of the best ways to protect our policyholders is by helping to prevent losses from occurring. While all claims cannot be eliminated (accidents happen!), certain proactive loss control measures can reduce the likelihood or the frequency/severity of occurrences. In other words, safety really does matter.

At Berkshire Hathaway GUARD, we offer a wide range of loss control resources and professional support at no additional charge. From online safety videos and downloadable educational flyers to risk-management help lines and policy-specific recommendations, we can help “a little” or “a lot” depending upon the need and level of interest from our policyholders and their agent.

**On-Line Resources**
Self-help tools available from our Agency and Policyholder Service Centers (accessible via www.guard.com) include:

- A large library of **loss control videos** (350 to be exact!) that can be streamed online and provide valuable advice on workplace safety, human resources issues, property management, driver safety, and more.

- Dozens of **educational flyers and posters** — most available in English and Spanish.

- A “Do-It-Yourself” **Workers’ Comp Loss Control Program Guide** designed for smaller businesses and complete with easy-to-use accident investigation reports, hazard surveys, safety do’s/don’t’s, and more.

**Customized Plans**
For larger and more complicated accounts, the scope of our loss control efforts can encompass a number of activities such as regular risk-management consultations, analysis of loss data to review past incidents and identify recurrent patterns, assistance with recommendations, and help with implementing a formal safety committee or return-to-work program.

**Professional Support/Help Lines**
Need assistance getting started? Simply contact our expert Loss Control Unit at 570-825-9900 x. 1475 or losscontrol@guard.com with questions related to Workers’ Comp, Property/Liability, or Commercial Auto coverage. Specialized help lines are also available for those seeking advice about Professional Liability issues. (Visit our Agency/Policyholder Service Centers for details.)
Inspections
While the majority of our policyholders do not require a formal inspection of their operation or premises, certain characteristics, such as high property values or annual sales and certain cooking exposures, may warrant a telephonic or on-site loss control survey. In those cases, our Loss Control Unit will work closely with a preferred local partner and the policyholder to arrange an appointment. If we are unable to reach someone after repeated attempts, we will contact the agent for assistance.

Boiler Inspections
Business owner’s policyholders in need of a boiler inspection should contact Hartford Steam Boiler Inspection and Insurance Company at 1-800-333-4677 or by e-mail at HSCINSP_HOTLINE@HSB.COM. Be sure to include policyholder name, policy number, effective date, address, contact name and phone number, agency name and phone number in the e-mail. The subject line should read: BOILER INSPECTION REQUEST.

Loss Control Recommendations
When reviewing the potential hazards associated with an insurance risk, our loss control recommendations are always made with the safety and protection of our policyholders in mind.

Mandatory recommendations are a condition of our insurance contract and must be completed in order to maintain coverage with us. For instance, installation of a central station alarm system1 or TiPS® training for employees may be required. Typically, we provide up to 60 days and accept documentation such as photos, invoices, certificates, etc., to verify compliance. When extenuating circumstances exist that may cause a delay in implementation, an extension may be considered by contacting our Loss Control Unit.

Advisory recommendations are not a condition of coverage, but we strongly advise our customers to consider all suggested preventative measures to best protect their interests.

While we make every effort to ensure that our recommendations are clear and necessary, questions sometimes occur. In those situations, we encourage you to contact our Loss Control Unit for further explanation or for an update on the status of compliance. Please note that copies of loss control reports cannot be provided to external parties.

Frequently Asked Questions

1A central station alarm system is monitored by a commercial security company 24/7 and uses devices/circuits to automatically signal an alarm activation so that police or fire officials can be immediately notified. When a local alarm is activated, someone needs to be aware and notify the proper authorities.

2TiPS® (Training for Intervention Procedures) is a skills-based training program designed to prevent intoxication, underage drinking, and drunk driving. Additional information can be obtained by visiting www.gettips.com.