

Introduction

Two of the most frequent causes of loss of building materials are theft and vandalism. Security for builder's risks focuses primarily on site access. The practicality of measures employed depends on the size, location, and duration of the project.

Procedural Controls

- Proper scheduling is essential, since avoiding a premature build-up of stored materials diminishes the attractiveness of the site. Values at risk should be kept to a minimum. Many times security provisions are more stringent during periods of light builder's risk loss exposure due to concern over casualty loss potential.
- The level of security provided should be commensurate with the stage of the job. Security should be increased when values begin to increase. As the structure(s) absorbs more materials and more target/finish materials appear on-site, an equivalent measure of security should be established.
- Permitting scavengers, recyclers, and other individuals without prior approval to enter the site increases the potential for theft and other losses. Only contract employees, specific subcontractors, other authorized personnel should be permitted site access.
- The use of an outside watchman firm can be costly and should be considered when the values at risk dictate. However, experience has shown that the mere presence of an individual on-site is an effective theft and vandalism deterrent. Another option is to assign watchman duty to an employee who is on light duty, providing them with a cellular phone if necessary to call for assistance. This often solves two problems: site security, and light-duty options for employees on workers compensation.

Physical Controls

- Since theft of significant values requires a way to remove a large amount of material quickly, the control of vehicle access to the site is most critical. Some ways this can be accomplished include:
 - Limiting points of vehicle access
 - Fences/gates at points of vehicular access (e.g. roads)
 - Presence of guard personnel at access points
 - Local police alerted to provide patrols after hours
- Office trailers are often provided only with standard hardware on doors and windows. There may even be evidence of past forced entry. Improved, higher security hardware should be installed on the doors and windows of all trailers that contain building materials/supplies and office equipment/radios.

- Projects in the advanced stages of completion should have exterior doors in place, even if they are temporary in nature. This will reduce the potential for theft, vandalism, and arson.
- For vandalism, methods of controlling unauthorized access by personnel is the goal. Vandalism is often the work of mischievous youths or the result of labor disputes. Materials readily available on-site, such as water, tools, debris, or paint are often used. In addition to those measures used for vehicular access, the following controls should be considered where the exposure warrants:
 - Securing of all buildings or areas which can be locked, storing materials in there
 - Use of a roving patrol where large buildings or properties that do not readily lend themselves to fencing
- Fencing, while not providing total security, does act as a deterrent for vandalism and malicious mischief. Where practical because of the: 1. Relatively small size of the site or 2. Extended length of the job, fencing should be considered.
- Gawk screens interfere with the visibility of the site. Removal of such blockages will permit observation of the building/site perimeter and adjacent parking areas, reducing the potential for theft and vandalism.
- Bright lighting is an effective security enhancement, making unauthorized access easier to detect, and acts as a deterrent to thieves and vandals.

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