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## LOSS CONTROL BULLETIN

### *Safe Excavation: Avoiding Underground Utility Damage*

Striking an underground utility line means potential injury, work delays, extra costs and eventually, an **insurance claim**. The utility will almost certainly make a claim to recover its repair costs, charges that sometimes total \$10,000 or more. Therefore, it is important to follow best practices when excavating.

#### **Best Practices**

- As required, notify local, county or state government of any plans to dig.
- ALWAYS call your state's One-Call system for a mark out. Even if you are an irrigation contractor and you only anticipate going 18 inches or less into the ground, get the mark out done.
- Never rely on another contractor's existing mark out. It may be outdated, flags may have been moved, or sprayed markings may have washed away.
- Most states require each excavator to request its own, separate mark out. Even if several other contractors are calling for a mark out at the same time, protect yourself by calling for your own.
- Always retain a printout of your mark out requests.
- Never commence digging until the mark out is completed.
- Carefully follow all requirements to hand dig in work areas located close to mark outs. Contractors who use equipment too close to mark outs inevitably damage utility lines.
- Train all employees so they understand what the different color mark outs mean and to work in such areas, including how to properly hand dig.

*(over)*

The information provided is intended strictly for informational purposes. While ANPAC® strives to assure that the information provided is both timely and accurate, ANPAC® can make no guarantee in this regard. If you have any question whatsoever with respect to your obligations under any statute or regulation, you should seek competent legal counsel. This material is not a representation that coverage does or does not exist for any particular claim or loss under any policy.

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FAMILY OF COMPANIES

# LOSS CONTROL BULLETIN

## What To Do If A Line Is Damaged

- Immediately contact the utility and, if necessary, emergency response authorities.
- If it is safe to do so, take photos to show what was damaged, whether the mark out was correct, how deep the line was buried and note whether any other contractors were involved.
- If you are still on-site during the repairs, note how many utility workers and trucks are there and how long the repairs take to complete. These help determine how much repairs should cost.
- While the utility may take months to actually submit the claim, it can be extremely helpful to get the photos and information from you early in the process.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim Service<sup>sm</sup>** is designed to provide assurance and confidence to our policyholders throughout the claims process.

**24-Hour Claims Hotline 1-800-333-2860**