When an Accident Happens
What Should You Do?

Why Have this Discussion???

The pressure is on YOU to protect

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The Day of the Call

- Use a call Checklist and Find Out:
  - Information for each of the involved parties: name, title, address, and phone.
  - Note time and date of call and name of caller
  - witness or witnesses -- get names, address, phone number, and place of employment.
  - Ask about the job site conditions at time of incident
  - Name, age, injury and cause

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The Day of the Call

- Description of the physical damage to the structure and estimated cost of damage
- Chronological description of events
- Who it is being said is to blame.
- What is being said was the cause.
- Note weather conditions at time of incident
- Any specific truss information you can get.
- Erection contractor, general contractor and crane company

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The Day of the Call

- Ask what they are going to do next.
- Ask that they leave the site undisturbed until you have completed your investigation

Next Steps

- Call Insurance Company
- Call Expert Investigator
  - Have a relationship established with an engineer familiar with truss construction
- Call Your Attorney
  - Have a relationship established with an attorney knowledgeable with the truss industry
- Take action based on guidance from each.

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Next Steps

- Get to the site that day or as soon thereafter as possible:
  - you and your expert investigator
  - at least your expert investigator

Next Steps

- Detail
  - Inspector name, date of inspection and job site location
  - Information for each of the involved parties: name, title, address, phone and their insurance company
  - Building owner
  - Architect or designer
  - Engineer

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Next Steps

- Contractor
- Subcontractor (e.g. erection contractor)
- Truss designer
- Define the job site conditions at time of incident
- Name, age, employer, injury and cause
- Description of the physical damage to the structure and estimated cost of damage

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Next Steps

- Describe complaints of the owner like loss of business, contract provisions on construction delays, etc.
- Chronological description of events
- Date of incident
- Weather conditions at time of incident
- Contractor's experience with the size and type of truss

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Next Steps

- Contractor's experience with the size and type of building
- Define current job site conditions
- Date first notified of the incident
- Has the site been disturbed by salvage crews or weather?
- Provide a sketch of the site conditions
- Specific Truss Information

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Next Steps

- Truss type (e.g. T-1,T-2, girder, # of plys, etc.; quantity, engineer's design, etc.)
- Truss material (TC, BC, web size and grade)
- Design loads (TC LL, TC DL, BC LL, BC DL and all special loading)
- Spacing
- Fastening of plys

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Next Steps

- Actual construction material used in the assembly roof/floor sheathing, insulation, resilient channel, ceiling type, etc.
- Are trusses plumb that are still standing or unaffected by the collapse?
- Overview of the quality of the trusses
- All markings and tags on the trusses by truss manufacturer or others

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Next Steps

- Sketch the individual truss(es) in question and any special or field modifications
- Sketch the layout of the trusses including TC purlins/sheathing, BC purlins/sheathing, lateral bracing, "T" bracing, strongbacks, diagonal bracing, anchorage details, gable end details, etc.

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Next Steps

- Was "WTCA's Warning Poster" and/or Temporary Bracing TTB and/or HIB-91 on the job site? Signed as received by the contractor or truss installer?
- Provide a log of all conversations, inspections and related actions
- Provide a log of all photographs

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Next Steps

- Call or meet with your attorney to discuss findings.
- Have attorney provide guidance on next steps for you and expert investigator to take.

Be Prepared

- In-plant quality assurance
- Insurance policy review and update
- Review your contracts with your attorney
- Maintain good records on each job
  - include documentation of problems and fixes
  - site inspections
- Have your attorney review the delivery package you send to job site.

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Observations from an Expert

- Common Truss Industry Accidents

  1.) Truss toppling accident during construction.

  2.) Truss collapse, or partial collapse, while in service.

  3.) Excessive deflection, downward or upward, while in service.

  4.) Truss damage due to improper handling; softwood decay due to moisture exposure; connector plate corrosion due to environmental exposure, other causes.

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Observations from an Expert

- The most frequent "disaster", by far, is the continuing failure on the part of building erectors to provide adequate temporary bracing to stabilize the wood trusses during installation. This type of "disaster" requires the quickest response time and the most preparation beforehand.

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Observations from an Expert

- Photographs
- Detailed Sketches

Areas Likely to Cause a Claim

1.) Design and Engineering.

2.) Purchase of raw materials.

3.) Manufacturing or assembly.

4.) Packaging and Delivery.

5.) Product users - miss-users.

6.) Advertising and Sales Literature.

7.) Warranties - Express or Implied.

8.) Instruction Manuals, or Lack thereof.

9.) Product Service or Field Repairs.

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Insurance Considerations

- Expertise of insurance company with wood truss industry
  - Loss control and claims handling
- Review coverage carefully
- Check limits and umbrella

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Insurance Considerations

- Certificate of insurance
  - Get certificates from all vendors and suppliers, should include:
    - hold harmless waiver of subrogation
    - list your company as additional named insured
  - Get certificates from your customers

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