

CRCA TODAY

SPRING 2022

The Magazine
of Roofing and
Waterproofing
in Illinois
and Beyond

Insurance Requirements - Using Subcontractors
Steps to Avoid - Cost Escalation & Material Delays
Davis-Bacon Update
OSHA Heat NEAP



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On the Cover: Renovation of the Historic Adler Planetarium Dome. Using 1939 roof repair drawings and other resources, this project was completed in late 2021, amidst challenges from Chicago's weather, COVID and historic preservation. CRCA Associate Member Hutchinson Design Group and CRCA Contractor Member, A-1 Roofing Company were integral to the project as well as many other industry professionals. Photo courtesy of Hutchinson Design Group

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Why Human Performance Training Works for Roofing Contractors

By Kevin Froeter



Kevin Froeter

I received the phone call one day several years ago that we all fear. One of our workers had fallen off of a roof and was rushed to the hospital. When I got to the hospital, the employee told me he didn't know how the accident happened. He was doing the same thing that he had been doing for the last twenty years and "Did you get

the measurements of the Coping?" Really?

I didn't think much of it at the time. Several years later however, I took a course in Human Performance Training. Our company had started working with a new customer and they were requiring it for everyone on the jobsite. Through this training, I suddenly learned about all the factors that distract employees from staying on task, with the work that they are performing, at any given time during the day. I learned that multiple tasks being performed at the same time, changing task before you finish the one you are on, weather conditions and employee distractions are just a few issues impacting human performance. Also key is understanding that what goes on outside of work weighs heavily on each individual during the course of the day as well. These can include relationship issues, family interactions including spouse, children and grandchildren, upcoming vacations, physical issues and emotional problems are also just some of the major distractions that employees are dealing with each and every day.

Learning which personality type an employee is, either A, B or C, has a very strong influence on how they listen to directions and how your company policies are followed is important. For example:

- **Type A Individuals** almost always has a better way of do everything that you tell them to do.

- **Type B Individuals** are carefree and fun-loving that will NEVER stop talking. They seem unable to talk and work at the same time.
- **Type C Individuals** can be a challenge, having difficulties keeping on task and not allowing distractions by every little thing

Communication Tools

Then there are the communications issues. Did the employee really *hear* and *understand* what I told them or did they just say "yes" because they didn't want to be yelled at again, for not totally *hearing* what I was saying. I found that Three-Way Communication and STAR (Stop, Think, Act and Review) are also great tools to help improve these interactions.

Easy Versus Better

Has knowing all of this made it any *easier* to run our Safety Program? Absolutely not! I spent my first 40 years in this industry, feeling that yelling and screaming at everyone for not doing what they were told, was the correct thing to do. It was much easier to yell at everyone and discipline them whenever they violated a policy. Fear and intimidation are a lot easier than compassion and empathy. However, if your goal is to truly have an outstanding organization, you need to be concerned and show that you care and understand what your employees may be going through. It is the only way to make your company the best that it can be! Good Luck! 

Kevin Froeter is President of Sterling Commercial Roofing, Inc., a CRCA Member Contractor Member Firm specializing in all types of roofing projects including single-ply membrane, built-up roofing, steep (shingle, slate and tile), metal, roof coatings and garden roofing. Froeter is CRCA's 1st Vice President and Co-Chair of CRCA's Health & Safety Committee.

Rob Fisher from Fisher Improvement Technologies presented to CRCA's member in early March an introduction to Human and Organizational Performance (HOP) Principles. To learn more, visit <https://online.improvewithfit.com/>

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OSHA Top 10 and Roof Deck Exposures

By Frank J. Marino, CSP



Frank J. Marino, CSP

The January 2022 CRCA’s Trade Show and Seminars came at a time when Covid-19 was still at the forefront of everyone’s mind. Omicron, vaccine mandates, and indoor mask requirements still dominated most conversations amongst roofers when discussing health & safety. As important as Covid-19 discussion continues

to be, it has distracted many from hazards that have proven to be deadly for roofing contractors every year—specifically fall protection.

The CRCA Safety Committee committed time this year to review the top 10 OSHA citations for roofers in 2021, as well as specific focus on one of the most dangerous conditions for commercial roofing—damaged deck.

The Friday, January 21, 2022 presentation included key information on the most cited standards for NAICS: 238160 (Roofing Contractors) for 2021 include:

As in years past, Fall protection leads the way as the leading OSHA citation for the roofing industry, with over \$11.6 Million in fines levied. As this was not a surprise, the one area that did surprise most was that “Fall Protection Training” has made its way up the list to number three. Roofing Contractors need to focus on effective employee training in all areas of safety to ensure understanding and compliance.

Damaged Roof Decks

When addressing the issue of damaged roof deck exposures, it’s important to point out the applicable OSHA standard, which we have come to understand, has been a point of confusion for many roofers:

“29 CFR 1926.501 (a)(2): The employer shall determine if the walking/working surfaces on which its employees are to work have the strength and structural integrity to support employees safely. Employees shall be allowed to work on those surfaces only when the surfaces have the requisite strength and structural integrity.”

The above OSHA standard is separate from any 6-foot rule, duty to provide fall protection (e.g. unprotected edges, holes/skylights, etc.), as well as any requirement for the use of fall protection systems. In addition, this

ITEM	TOTAL PENALTIES	PROPORATION OF ALL CONSTRUCTION INDUSTRY PENALTIES TO ROOFING CONTRACTORS
Duty to Have Fall Protection	\$11,602,061	51%
Use of Ladders	\$2,410,001	53%
Fall Protection Training	\$1,172,802	54%
Eye & Face Protection	\$1,719,612	44%
Accident Prevention Programs / Inspections	\$902,921	34%
Head Protection	\$634,035	34%
Fall Protection Systems	\$409,798	44%
Scaffolding	\$451,131	10%
Abatement Verification	\$40,574	61%
Ladder Training	\$48,861	25%

standard clarifies that simply providing personal fall arrest systems (PFAS) alone may not be sufficient to properly protect workers were damaged roof deck exists. This topic provided a spirited discussion and the Safety Committee will certainly be following up with the industry as we move into the busy season.

OSHA Fines Increased

For this upcoming year, contractors can expect a significant increase in the OSHA fine structure. As you may recall, several years ago OSHA tied the fine amounts directly to the Consumer Price Index (CPI). With inflation on the rise, OSHA’s fine has increased almost 8% over last year’s limits. We are expected to see additional increases in 2023. They announced an increase that took effect on 1/16/2022 and can be adjusted no later than 1/15/2023. See the chart below for some of the increases being seen:

TYPE OF VIOLATION	PENALTY
Serious Other-Than-Serious Posting Requirements	\$ 14,502 per violation
Failure to Abate	\$ 14,502 per day beyond abatement date
Willful or Repeated	\$ 145,027 per violation

Other key safety issues discussed at the safety seminar include:

- Fall Prevention Considerations: The Walking—Working Surface:** 29 CFR 1926.501 (a)(2): The employer shall determine if the walking/working surfaces on which its employees are to work have the strength and structural integrity to support employees safely. Employees shall be allowed to work on those surfaces only when the surfaces have the requisite strength and structural integrity.

The above OSHA standard is separate from any 6-foot rule, duty to provide fall protection (e.g. unprotected edges, holes/skylights, etc.), as well as any requirement for the use fall protection systems. In the 1994 rulemaking process for Subpart M, one commenter opposed to an inspection requirement stated: “The problem is that persons do not recognize hazards and respond sensibly to the situation at hand,” adding that education and training would help. OSHA decided to adopt the proposed inspection requirement by including language such as “employer shall determine”, and the following training requirement:

... the training program ... shall enable each employee to recognize the hazards of falling and shall train each employee in the procedures to be followed in order to minimize these hazards. ... including ... The nature of fall hazards in the work area ...”

- Demolition Standards**

- 29 CFR 1926.850(a): Prior to permitting employees to start demolition operations, an engineering survey shall be made, by a competent person, of the structure to determine the condition of the framing, floors, and walls, and possibility of unplanned collapse of any portion of the structure. Any adjacent structure where employees may be exposed shall also be similarly checked. The employer shall have in writing evidence that such a survey has been performed.
- 29 CFR 1926.850(b): When employees are required to work within a structure to be demolished which has been damaged by fire, flood, explosion, or other cause, the walls or floor shall be shored or braced.
- “Tie-off”, or use of personal fall arrest systems (PFAS), is not sufficient by itself. Employers MUST improve the walking-working surface and workers must use fall protection if they can fall from the surface.
- Federal Cement Tile is always suspect. The aggregate used to make the tile comes from shale, which is ground and vitrified, creating a lightweight cellular structure. Damage is not easily seen.

Although Covid-19 has made in-person trainings and activities a challenge, we can confidently say the 2022 CRCA Safety Seminar was a success. We will continue to navigate through these challenging times in an effort to provide valuable information for the roofing community for years to come. 

References:

www.osha.gov

Frank Marino is Vice President at Safety Check Inc., a safety consulting firm in the Chicago area and CRCA Associate Member. Marino has extensive experience in roofing safety and is a co-chair of the CRCA Health and Safety Committee. He is a member of the Occupational Environmental Safety & Health Advisory Board at the University of Wisconsin, working with faculty and safety professionals on curriculum development and industry updates. He can be reached at fmarino@safetycheckinc.com.

Department of Labor Announces Updates to Davis-Bacon and Related Acts

By Ben Lowenthal



Ben Lowenthal

On March 11, 2022, the U.S. Department of Labor (“DOL”) announced the publication of a Notice of Proposed Rule Making wherein DOL proposes to amend regulations issued under the Davis-Bacon and Related Acts (“DBRA”). In the announcement, DOL stated that it seeks to amend and

update the rules for the administration and enforcement of the DBRA. The DBRA sets the prevailing wages that contractors must pay workers on federal projects for federal contracts in excess of \$2,000. The proposed rulemaking represents the most comprehensive review of the DBRA in the last 40 years and proposes wide changes that will no doubt reshape compliance practices for contractors working on public projects. The proposed rulemaking announcing significant changes to the DBRA follows the bipartisan infrastructure law and predicted increased federal funding for construction projects across the country.

Among the most substantial changes in the proposed rulemaking are changes to the definition of “prevailing wage,” the frequency of when DOL updates wage rates in between surveys, and increased enforcement of DBRA violations.

Notably, DOL proposes to return to the definition of “prevailing wage” to the three-step process used from 1935 to 1983. In 1983, DOL set the process of determining “prevailing wage” as: 1) any wage rate paid to a majority of workers and 2) the weighted average rate. Now, DOL proposes to use the former method of determining wage rates (also known as the 30-percent rule), where in the absence of a wage rate paid to a majority of workers in a particular classification, a wage rate will be considered prevailing if it is paid to at least 30 percent of such workers.

The proposed changes as highlighted by DOL include:

- Creating several efficiencies in the prevailing wage update system and ensuring prevailing wage rates keep up with actual wages, which over time would mean higher wages for workers.
- Returning to the definition of “prevailing wage” used from 1935 to 1983 to ensure prevailing wages reflect actual wages paid to workers in the local community.
- Periodically updating prevailing wage rates to address out-of-date wage determinations.
- Providing broader authority to adopt state or local wage determinations when certain criteria is met.
- Issuing supplemental rates for key job classifications when no survey data exists.
- Updating the regulatory language to better reflect modern construction practices.
- Strengthening worker protections and enforcement, including debarment and anti-retaliation.

DOL believes that these reforms will lead to higher wages for construction workers through faster wage updates, safeguards to ensure the prevailing wages keep up with actual wages, and greater enforcement of DBRA violations. However, contractors may question whether these proposed changes are necessary and whether the changes will potentially lead to inflated prevailing wage rates and unnecessary enforcement of alleged DBRA violations. Regardless, it will be important to track any and all changes and amendments to regulations under the DBRA.

Watch for additional updates following the closing of the public comment period on May 17, 2022.

DOL’s full Notice of Proposed Rulemaking is available at <https://www.dol.gov/agencies/whd/government-contracts/construction/NPRM-davis-bacon>.

The Federal Register announcement is available at <https://www.federalregister.gov/documents/2022/03/18/2022-05346/updating-the-davis-bacon-and-related-acts-regulations>. 

Benjamin S. Lowenthal is an associate with Atlanta-based law firm Hendrick, Phillips, Salzman & Siegel and is a licensed lawyer in the states of Georgia and New York. Lowenthal's practice includes labor & employment matters within the construction industry. He also prepares, reviews, and negotiates construction contracts on behalf of specialty contractors and provides advice regarding claims avoidance. Hendrick Phillips Salzman & Siegel is a CRCA Associate member and has provided legal services to the construction industry for more than 40 years. If you have any questions regarding the Notice of Proposed Rulemaking and proposed changes to the Davis-Bacon Act and/or related employment questions, please contact Philip Siegel at pjs@hpsslaw.com or Ben Lowenthal at bsl@hpsslaw.com.



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Insurance Requirements When Using Subcontractors

By Trent Cotney



Trent Cotney

As a roofing contractor, you have many balls to juggle. You have schedules to maintain, budgets to meet, and a crew to manage. Along the way, you will inevitably need to work with subcontractors. For that professional relationship to be successful, you must communicate clearly. To ensure

everyone is protected, your subcontractors must have the right insurance in place.

General Considerations

Before you start any project, make sure your subcontractor provides certificates of insurance. Such certificates should show that subcontractors have coverage for themselves, their employees, their agents, and their subcontractors. If any policies have been terminated, the subcontractor should provide certificates of insurance verifying replacement coverage. Subcontractors' insurance must be held with companies duly admitted in the Illinois or the licensing jurisdiction for the project. In addition, the insurance carriers must have an A.M. Best rating of "A-" or better. In the event of cancellation or termination, the certificate of insurance should state that the insurer must provide the contractor a written notice at least 30 days before the applicable date.

In addition to obtaining Certificates of Insurance, obtain a copy of the subcontractor's key insurance policies. These policies will provide you with information on the extent of and exclusions to coverage. It will also provide you with points of contact to verify that the policy is active and has not lapsed.

As the roofing contractor, you should be named an additional insured on your subcontractor's policy. Additional insured status allows you to step into the shoes of your subcontractor in the event there is a covered loss caused by your subcontractor's actions.

What the Insurance Should Cover

Subcontractors should hold several insurance policies. These include the following:

Workers' Compensation: The subcontractor must have a workers' compensation insurance policy covering all the subcontractor's work and performance. It must ensure coverage for all employees, partners, sole proprietors, executive officers, and limited liability company members. Coverage amounts should equal those required by law. If subcontractors do not have their own workers' compensation, you may be affected. For example, your workers' compensation premium could be increased after an audit.

Employers' Liability: This type of coverage is included in the second part of the standard workers' comp policy. It relates to damages due to work-related sickness or disease, bodily injury, or death of subcontractor employees not included in the workers' compensation policy.

Commercial Auto Liability: This type of policy will cover damages due to property damage, bodily injury, or death resulting from the ownership, use, or maintenance of any trailer or motor vehicle used, owned, leased, hired, borrowed on behalf of or by the subcontractor. It should also include coverage for any equipment that is subject to motor vehicle laws.

Commercial General Liability (CGL): A CGL insurance policy covers the damages related to property damage and bodily injury resulting from the subcontractor's operations. Watch out for exclusions relating to an explosion, collapse, pollution, or underground property damage.

Umbrella (Excess Liability) Coverage: This policy provides excess coverage for property damage and bodily injury with at least the same terms and conditions as the policies mentioned above.

Additional Liability Considerations

You and your subcontractors strive to complete quality workmanship. But every construction project can be hit with property damage or bodily injury claims. And those claims can lead to expensive lawsuits.

Sometimes it can be challenging to determine who is at risk, given the number of people who work on each project. But according to the insurance policies, “your work” is broadly defined as work performed by the policyholder or work performed on the policyholder’s behalf. This responsibility includes any equipment, parts, and material connected to the operation. In other words, the work performed by your subcontractor is considered yours, and you are liable for it.

Also, keep in mind that a contractor or other party can be held liable for defects, even years after a subcontractor has completed the work. For that reason, many construction contracts stipulate that subcontractors must provide insurance coverage for claims related to their work for a specific time period—usually between one and five years.

When you do business with subcontractors, it is critical that they know what they are agreeing to when they sign a contract. Their insurance commitment does not terminate when the project is completed. Also, if there is a substantial claim, subcontractors could see their policy premiums increase.

Final Advice

Both you and your subcontractors want to avoid lawsuits. So, it is essential that you all document your performance, know your local laws, and carefully review your contracts before you sign them. Having a comprehensive subcontract agreement will provide you with both a sword and a shield to use in the event of a problem with your subcontractors.

The information contained in this article is for general educational information only. This information does not constitute legal advice, is not intended to constitute legal advice, nor should it be relied upon as legal advice for your specific factual pattern or situation. 

Trent Cotney is a partner at the law firm, Adams and Reese, LLP. A CRCA Associate Member, Adams and Reese LLP is also General Counsel for CRCA. For more information, contact trent.cotney@arlaw.com.

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Steps to Avoid Pitfalls Related to Cost Escalation and Delays of Construction Materials

By Leanne Prybylski



Leanne Prybylski

Even though contractors may not be able to avoid cost escalation and delays in delivery of materials, Contractors can take steps to avoid dissatisfied customers, losses due to cost escalation, and delay damages.

1) Early Communication—Do Not Wait Until Bid Day

Early and effective communication is important. Contractors who inform their customers early in the process (e.g., well before bid day) of the issues with construction materials help their customers establish realistic expectations for their projects. This is not easy because customers may not understand that contractors cannot obtain firm pricing or firm delivery dates. In the past, contractors could get firm pricing that was valid for orders placed through a certain date, and some customers still think that pricing is based on the date the order is placed, not the date the order is shipped. Customers may argue with you when you tell them that the price will be whatever price is in effect at the time of shipment and that you do not know exactly when the material will ship or the price that will be in effect at that time. The more realistic view you give customers of the current state of the construction industry and the problems you are having obtaining materials and fixed prices for the materials, the more likely you and your customer are to have a successful project.

For public projects, early communication is particularly important to get the attention of the owner, architect, contracting officer, and any other owner representatives well in advance of bid day so that they can address how these issues, especially the cost escalation, will be handled in the proposal and contract forms.

2) Include Appropriate Qualifications in the Proposal

Without firm pricing from manufacturers and suppliers, contractors should not submit firm fixed material prices to their customers. For bids submitted to general contractors and private owners, contractors can protect themselves by including a provision explaining that they cannot obtain firm pricing and delivery dates for materials and therefore the price of the proposal is subject to change. The provision should explain that if the price of materials increases between the date of the proposal and the time when the affected material is delivered, the proposal/contract price will also increase by such amount. The provision should also clarify that the contractor will not be liable for delay, liquidated, or other damages due to delays in delivery of materials.

Public owners usually require proposals with firm pricing that remains in effect for a certain number of days after the date of the bid. If the Request for Proposal requires a bid bond, the contractor who submits a bid risks a claim against its bid bond if the contractor does not timely enter into a contract at the firm bid price. Unless the contractor can get the owner to address the uncertainty of material prices before bid day, the bid form may require a fixed price with no qualifications. In such case, the contractor may decide not to bid the project or to submit a bid and take the risk of cost escalation, submit an inflated price to try to cover cost escalation, or submit a price with qualification and risk the bid being rejected.

3) Do Not Sign a Fixed Price Contract

A contractor who signs a fixed price contract has the risk of cost escalation, unless the contract includes a provision that entitles the contractor to an increase in the contract price if the cost of materials increases. Contractors who inform their customers prior to bidding the project and in their proposals that they expect a cost escalation provision in their contracts are usually more successful in negotiating such provisions when the project is awarded. Watch out

for “no escalation” clauses stating that the contractor is not entitled to a price increase. Contractors should delete such provisions from the contract to avoid conflicts.

4) Do Not Sign a Contract Without a Provision Extending Time for Delays in Delivery

Contractors should make sure their contracts include a provision that entitles them to an extension of time for delays in delivery of materials. Language that provides for an extension of time only if the delay is “unusual” may not provide relief because delays are becoming more commonplace. Contractors should also carefully review their contracts for language that would prevent them from obtaining an extension of time. Unbelievably, we have recently seen contracts with provisions stating that the contractor will not be entitled to an extension of time for delays in delivery of materials. Some contracts also state that the contractor will be in default and subject to termination in the event of delays by the contractor’s suppliers. Contractors should delete such provisions from the contract to avoid conflicts.

5) Order Materials As Soon As Possible

Contractors should order materials as early as possible and make sure that their customers know what is needed before materials can be ordered. For example,

if approved submittals are required to order materials, contractors should inform their customers that they need approved submittals as soon as possible due to long lead times and should furnish the submittals to their customers as soon as possible and in compliance with any required submittal schedules.

6) Timely Provide Notice and Claims

Contractors should also follow the contractual requirements for notice and submission of claims. Even if you have provisions in your contract to protect you from price escalation and delays in delivery of materials, you could inadvertently waive a claim if you fail to comply with the notice and claim submission requirements of your contract. Note that many contracts do not recognize notice given via email and although you may have arguments of constructive notice, it is best to comply with the requirements of your contract so that you do not have to fight for relief to which you are otherwise entitled under the contract. 

Leanne Prybylski, Associate at CRCA member firm Hendrick Phillips Salzman Siegel, focuses her practice on construction law and litigation. She represents contractors in a variety of construction-related matters including disputes involving delays, nonpayment mechanic’s liens, defective work and other breach of contract and tort claims. Prybylski also works preparing, reviewing, and negotiating construction contracts on behalf of contractors and providing advice regarding claims avoidance. For more information, contact clp@hpsslaw.com or 404-469-9187.



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Roof Talk—Contractor



Company: G. E. Riddiford Company, Inc.

Location: Arlington Heights, IL

Business Founded: A Trusted Name in Roofing since 1901

Number of Employees: 150

Joined CRCA: Over 55 years ago

What Services Does Your Business Offer?

Commercial and Industrial Roofing, Architectural Sheet Metal, and Roof Vacuuming

Where Do You See Your Business in 10 Years?

We continue to grow on an annualized basis expanding into several states as we grow our corporate customer base.

What Is Your Best Business Memory to Date?

The best business memory is bringing in my two sons and now a nephew into the business. With their help, the company continues to flourish. Another great memory involved the replacing of the roof on the John Hancock Building.

How Did You Learn About CRCA?

My father, George Riddiford, Sr., had been a member and active for years before I joined the industry at the age of 23.

If You Attend CRCA Events, Can You Describe a Benefit of Attendance?

CRCA has been of great benefit as a resource for changing technology in the industry. They help keep contractors up on the latest regulatory requirements as well as a great source of networking.

What Value Does CRCA Membership Bring to You?

The CRCA works on all contractors behalf to elevate the industry and its standards and practices as well as coordinating labor negotiations and contracts.

What Advice Would You Give a New CRCA Member?

Stick with it. You'll be amazed at what you will learn from your participation in this organization.

Roof Talk—Associate



Company: Bone Roofing Supply, Inc.

Location: Villa Park, IL

Business Founded: September 4, 1971

Number of Employees: 48

Joined CRCA: 1/7/1972

What Services Does Your Business Offer?

Bone Roofing Supply is a customer-oriented material supplier **dedicated** to setting a new standard in the industry through supplying the highest quality building materials with the best service at competitive prices. We are family owned with the continuous mission to create a long-legacy of **trusting** and lasting relationships with employees, customers, and vendors.

Where Do You See Your Business in 10 Years?

Our long term goals are to simply grow—and not just in a revenue sense. The continued success of our business is based on the growth within our relationships with customers, growth within the quality employees we hire and the positive culture that supports each of them, and our growth within the partnerships we have with our vendors.

What Is Your Best Business Memory to Date?

Our best memory to date is our 50th anniversary celebration. Hitting this milestone and officially having a third generation in leadership is something very few family businesses experience. We are most proud of the many

team members that have taken us to this point—our business is what it is because of the people that work here. We are forever grateful to have the staff that we do— they make us look good!

How Did You Learn About CRCA?

CRCA has been part of our business since almost inception. There simply has never been a Bone Roofing Supply without CRCA. Armand Brodsky of A.Lavin Roofing, a friend of Clay Bones from Clay's former job, introduced the Bone family to CRCA. We are forever grateful for the introduction.

If You Attend CRCA Events, Can You Describe a Benefit of Attendance?

Keeping up to date with the ongoing changes that the roofing world has seen—city code changes, OSHA changes, and overall safety suggestions. This is our 38th year exhibiting in the CRCA Annual Trade Show!

What Value Does CRCA Membership Bring to You?

New and growing relationships as generations continue to grow within the Chicagoland roofing industry.

What Advice Would You Give a New CRCA Member?

Attend the events and sit at a new table every time. You will meet veteran and new members— both of which can share ideas and make your business, and life, stronger and better.

Working In The Heat And OSHA's Response

By CRCA Staff



Millions of U.S. workers are exposed to heat in their workplaces. Although illness from exposure to heat is preventable, every year, over 3,500 workers suffer from illnesses related to heat and in some cases, fatalities occur. Occupational risk factors for heat illness include heavy physical activity, warm or hot environmental conditions, lack of acclimatization, and wearing clothing that holds in body heat.

“Our goal is to make it safe for workers in hot indoor and outdoor environments, so that they can return home safe and healthy at the end of each day,” said Assistant Secretary for Occupational Safety and Health Doug Parker. “Working together, we can ensure workers know their rights and employers meet their obligations in order to protect workers from the growing dangers of extreme heat.”

In April, the Department of Labor (DOL) issued a press release in April that OSHA has launched a National Emphasis Program (NEP), focused on protecting workers from heat illness and injuries. These efforts are part of a larger, interagency Biden-Harris administration effort to protect workers and communities from extreme heat and rising temperatures resulting from climate change.

What Does This Mean for Roofing Contractors?

Under the NEP, OSHA will conduct heat-related workplace inspections to 70 high-risk targets including roofing, which started this April. These inspections will occur when the National Weather Service has issued a heat warning or advisory for a local area, specifically, when the heat index is 80 F or higher as determined by the National Weather Service. OSHA staff will engage in proactive outreach and technical assistance to help stakeholders keep workers safe on the job, looking to address heat hazards during inspections, regardless of whether the industry is targeted in the NEP. (Note that On-Site Consultation services are separate from enforcement and do not result in penalties or citations.)

OSHA's area offices will work with unions, high-risk employers, and other organizations to provide this important heat education through the On-Site Consultation Program, geared to small and medium-sized businesses.

Key Points of OSHA's NEP

- Under the NEP, OSHA will prioritize on-site inspections for complaints and for all employer-reported hospitalizations (i.e., severe injury reports) related to heat hazard, rather than using its informal rapid response investigations.
- The NEP directs OSHA compliance safety and health officers (CSHOs) who are investigating employers for other purposes to open or refer a heat-related inspection when they observe any hazardous heat conditions, such as when recorded in the OSHA 300 Logs or 301 Incident Reports, or where an employee brings a heat-related hazard(s) to the CSHO's attention.
- OSHA will initiate free compliance assistance in the targeted high-risk industries to help employers learn about potential hazards at their worksites, improve health and safety programs.
- The service is delivered by state governments, using well-trained professional staff. Most consultations take

place on-site, though limited services away from the worksite are available.

- Confidential—The names of the company, owners and information provided about the workplace, plus any unsafe or unhealthful working conditions that the consultant uncovers, will not be reported routinely to the OSHA inspection staff.
- Only obligation will be to correct serious job safety and health hazards in a timely manner.
- The NEP will remain in effect for three years unless cancelled or extended.

What to Expect During a Heat Inspection

The NEP will provide for increased heat-related inspections from complaints and all employer hospitalizations rather than the typical unplanned inspections. During these, the employer's OSHA 300 Injury and Illness Log and 301 Incident Reports will be reviewed for entries indicating heat-related illnesses. Also reviewed will be records of records of heat-related emergency room visits or ambulance transport, even if hospitalizations did not occur, interview workers for symptoms of headache, dizziness, fainting, dehydration, or other conditions that may indicate heat-related illnesses and determine if the employer has a heat illness and injury program addressing heat exposure.

OSHA also will document the heat index and additional weather data from that day, gathered from the National Weather Service or NIOSH. Information gathered could include wind speed, relative humidity, a dry-bulb and web-bulb temperature reading on the roof and in the shaded area, cloud cover, and identify activities that may be related to heat-related hazards. These can include working in direct sunlight, the use of heavy or bulky clothing or equipment, including personal protective equipment (PPE). OSHA's staff will characterize job tasks performed by employees as moderate, heavy, or very heavy work, considering both average workload and peak workload and the duration of exposure during which a worker continuously or repeatedly performs moderate to strenuous activities in order to determine overall workload exertion.

Additionally, the agency has indicated that several OSHA standards may be applicable to address worker protection in hot environments, not just section 5(a) (1). These standards include PPE, sanitation, medical services and first aid, and recordkeeping. Moreover, where employers have more than one jobsite engaged in roofing operations with similarly engaged employees, OSHA will send a letter informing of any heat-related OSHA inspections, including sending relevant information on protective measures. This is significant for employers

Did you know:

1. **Eighteen of the last nineteen summers** were the hottest on record
2. **Low-wage workers and workers of color disproportionately** make up the greatest segment of the nation's workforce exposed to high heat levels annually
3. **Most outdoor fatalities, (50% to 70%), occur in the first few days of working in warm or hot environments** because the body needs to build a tolerance to the heat gradually over time. The process of building tolerance is called heat acclimatization. Lack of acclimatization represents a major risk factor for fatal outcomes.

because the agency could use this letter as the basis of the employer's knowledge of heat hazards at similar worksites if OSHA conducts any future inspections at those other worksites. Finally, where an employer has been inspected and cited at one location and those citations become final through settlement or after litigation, the final citations could form the basis of a repeat or willful violation at a different location in the future.

Be Prepared: Create A Heat Illness Prevention Plan

Employers should create a written plan to prevent heat-related illness. Are you prepared? Use the following questions as a guide for a Heat Illness Prevention Plan and visit <https://www.osha.gov/heat-exposure/planning> for more information:

1. Who will provide oversight on a daily basis?
2. How will new workers gradually develop heat tolerance?
3. Temporary workers may be more susceptible to heat and require closer supervision.
4. Workers returning from extended leave (typically defined as more than two weeks) may also be at increased risk.
5. How will the employer ensure that first aid is adequate and the protocol for summoning medical assistance in situations beyond first-aid is effective?

6. What engineering controls and work practices will be used to reduce heat stress?
7. How will heat stress be measured?
8. How to respond when the National Weather Service issues a heat advisory or heat warning?
9. How will we determine if the total heat stress is hazardous?
10. What training will be provided to workers and supervisors?

An Effective Heat Safety Program Makes Sense

A good workplace health and safety program makes financial sense too. Overall, the cost of accident prevention is far lower than the cost of accidents. Roofing Contractors that make safety a top priority often improve their bottom line by lowering injury and illness rates, decrease workers' comp costs, reduce lost workdays, and limit equipment damage

OSHA Heat Standard Proposed However

While currently, OSHA has no standard specifically addressing the hazard of heat, last fall, OSHA published an *Advance Notice of Proposed Rulemaking*, which is another step closer to a federal heat standard. It relies

on the general duty clause (section 5(a)(1)) of the Occupational Safety and Health Act of 1970 to cite employers. The deadline for stakeholder input was May 3, 2022. Because the rulemaking process can take years and a final rule can be indefinitely tied up in federal court challenges, the agency has rolled out the NEP to achieve greater compliance in the interim. 

To learn more, visit:

- Proposed Rule Making for Heat Injury: www.osha.gov/sites/default/files/publications/OSHA4142.pdf
- Heat Illness Prevention Training Guide, A Lesson Plan for Employers: www.osha.gov/sites/default/files/publications/osha_heattraining_guide_0411.pdf
- Heat Illness: Prevent Heat Illness at Work Pamphlet: <https://www.osha.gov/sites/default/files/publications/OSHA4135.pdf>
- www.OSHA.gov/heat
- OSHA / NIOSH Heat Safety App: <https://www.cdc.gov/niosh/topics/heatstress/heatapp.html>
- www.osha.gov/smallbusiness/program-info
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- DOL press release: <https://content.govdelivery.com/accounts/USDOL/bulletins/31338fc>



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Roofing Contractors: Filling the Gaps in Your General Liability Policy

By Philip Hayes



Philip Hayes

How many of you read your Commercial General Liability (CGL) policy at night before bed? I am willing to guess not many, unless it helps you fall asleep. Instead, you rely on your insurance broker to understand your operation and protect your business as best possible through the vehicle of insurance.

The CGL is one of the most intricate policy forms in all of insurance. In its simplest form, it covers a business for third party property damage and/or bodily injury arising out of your operations.

For example, you install a roof at a hospital and that roof collapses due to heavy snow, resulting in patients being injured and property of the hospital being damaged. The resulting damages you are rendered liable for in the court will be paid by your CGL policy along with legal fees.

But what if there is an incident and no bodily injury or property damage is present? Examples such as faulty workmanship, design errors, mold growth, pollution and the use of defective materials or products are all risks a roofing contractor faces that are specifically excluded on a CGL policy.

Most contractors assume these risks and it puts tremendous strain on a balance sheet if an incident occurs. Great news . . . There is insurance to fill in these coverage gaps. The name of the insurance coverages is called Contractors Professional and Pollution Liability Insurance (CPPI).

The CPPI provides roofing contractors essential protection against the following gaps:

1. Professional Liability
2. Pollution Liability

3. Mitigation Expense

I am now going to run through two claim scenarios for roofing contractors to consider when thinking if this policy is necessary for their businesses.

Professional / Pollution Liability: XYZ Roofing installs a roofing system for a food manufacturing plant. One year later, the building sustains water intrusion through the roof which causes large amounts of mold growth in the building. Upon investigation, they determine the water intrusion was caused by a construction defect. XYZ Roofing is now responsible for the following:

1. Cost of cleanup / remediation of mold growth
2. Property Damage to the building caused by mold
3. Property Damage to the building from water intrusion
4. Food manufacturing company sues for loss of use, inability to use the facility and continue business activity
5. Construction Defect lawsuit due to improper means and methods of installation

The only portion of that claim that would be covered under the CGL policy is the property damage sustained due to the water intrusion. The rest are self-insured if you do not have a Professional / Pollution Liability policy.

Mitigation Expense: 123 Roofing is installing a roofing system on a 50,000 square foot office building. After 50% of the job is completed, 123 Roofing realizes the design is defective and they need to rip up and restart the installation. 123 Roofing is now responsible for the following:

1. Cost to rip and tear the existing faulty work
2. Correct the defect and reinstall the roofing system

123 Roofing would be on the hook for every dollar incurred in this scenario if they do not have Contractors Professional / Pollution Insurance. CPPI would fill in the

gap and cover 123 Roofing for the expense to rip and tear as well as replace. Although a rare case, it is nice to know this coverage is available as a backstop.

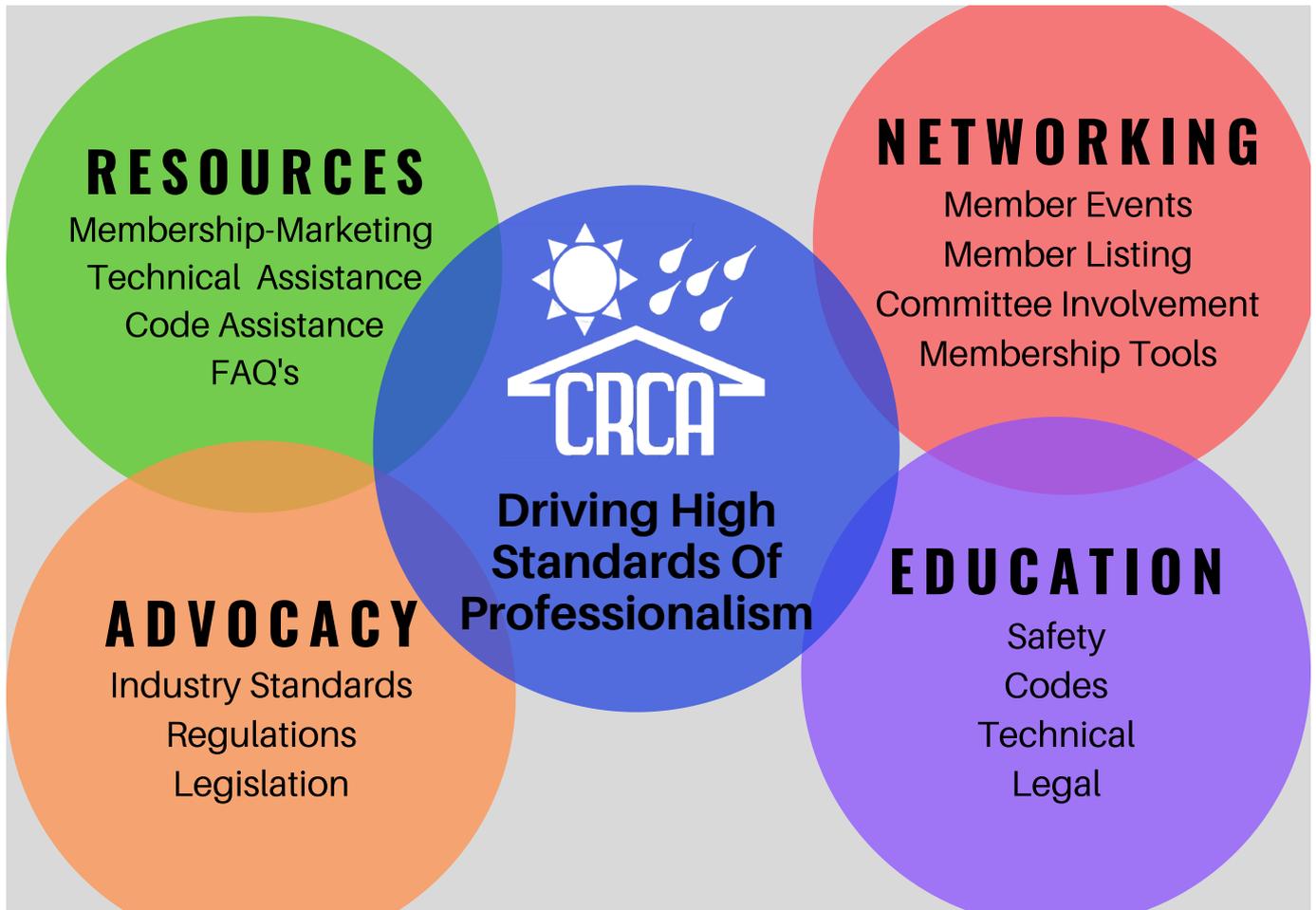
As you can see, there are many scenarios in which a CGL policy will not apply. Our job as brokers is to do our best to fill in the gaps and protect your business. The industry considers this coverage "sleep well at night" coverage. Although it may not be used often, it could result in a large cost to the contractor. As a member of the insurance/contracts committee, we recommend reaching out to your broker and inquire about a quote option to fill in the gaps!

Philip Hayes is a Vice President of Sales for CRCA Member firm AssuredPartners, Inc. He is a construction vertical practice leader at Assured Partners/Essex Hayes Insurance Group, a full lines insurance brokerage firm. He is a member of the CRCA Health and Safety as well as the Co-Chair of the Contracts & Insurance Committee. He represents contractors all over the Chicagoland area with emphasis on the roofing industry. For more information, contact Phil at Philip.Hayes@assuredpartners.com.



January 18-20, 2023

Save the date for the 39th CRCA Trade Show & Seminars at Drury Lane Conference Center. Watch CRCA.org for more information later in the year.



Visit CRCA.org or call 708-449-3340 for membership details & to join today!

Industry News

By CRCA Staff

38th CRCA Trade Show A Success



CRCA Trade Show and Seminars held another successful event in January. While the attendance was down a little due to a Covid spike for the 38th trade show,

roofing contractors, architects, roof consultants, manufacturers and more were very happy to see each other face to face after the 2021 event's cancellation.

Visit <https://crca.org/Events/Trade-Show/CRCA-Trade-Show-Presentations> to download the 2022 information and save the date for the next event, January 18-20, 2023. Contact the CRCA office if Continuing Education credit certificates are needed. There are just a few exhibitor booths left for the 2023 event. To learn more, contact info@crca.org.

CRCA's Emerging Leader Bowling Event

In April, CRCA's Emerging Leaders and other CRCA members gathered for a casual networking event at Timber Lanes in Chicago. A good time was had by all.



CRCA Photo

Rob Fisher Presents to CRCA

The CRCA Health & Safety Committee sponsored the March Membership meeting and presentation featuring Rob Fisher of Fisher Improvement Technologies. Impacted by the tragic 1999 Texas A&M bonfire structure collapse that killed 12 students and injured 27, Fisher has spent his working career educating on human behavior in

relation to safety and impact of worker error. He discussed triggers and strategies that can be used to re-direct workers' behavior to prevent worksite accidents. For more information, visit <https://online.improvewithfit.com>. Thanks Rob!

CRCA's CWIR Feeds the Hungry!

In March, CRCA's CWIR gathered with other CRCA members and volunteered at Feed My Starving Children, a philanthropic organization whose mission is to work with food distribution partners to package and provide nutritional foods to children facing malnutrition worldwide.

With the help of the over 50 CRCA volunteers, the group packed 67 boxes, which equaled 14,472 meals!



CRCA Photo

CRCA Launches Installation / Technical Video Resource

In April, CRCA launched a portal to make it easy for roofing contractors, architects, and others in the roofing and waterproofing industry to access installation and technical videos in a central location. The inspiration of CRCA President Mitch Rabin, his goal was to streamline efforts to find roofing technical information quickly without having to research the websites of the many, many manufacturers and others who typically provide this important information. Visit <https://crca.org/Manufacturer-Videos> to view the over 200 individual videos or technical bulletins.

Is your firm missing from the list? If a CRCA member, contact info@crca.org to learn how to post technical information. Not a CRCA member? Contact info@crca.org to learn how to join!



CRCA Attends DC Roofing Day

In early April, Jessica Roque, Bill McHugh (CRCA) and Jennifer Trapane (Progressive Materials) represented the association at the Roofing Day in DC. This annual event, organized by NRCA, brings

roofing professionals to Capitol Hill to discuss issues with national legislators such as immigration reform and workforce development.

Mark Your Calendar! Visit CRCA.Org to Register!

- **June 7th CRCA Membership Meeting & Dinner** will be held at Brookfield Zoo. The event will honor the 2022 CRCA Foundation Scholarship Recipients and is always a great event for CRCA members and spouses. This year's speaker is Dr. Sathya Chinnadurai, Brookfield Zoo's Senior Vice President of Animal Health and nationally recognized leader in animal welfare, conservation, and veterinary research.
- **July 14 Industry Day Golf Outing** at Silver Lake Country Club in Orland Park. This annual event continues to be a huge draw for CRCA members and sponsors. Don't miss this very popular event.
- **Batter Up! Join other CRCA members** and families at the Chicago Dogs baseball game in Rosemont on August 20.

Polyglass Celebrates 30 Years

Early this year, Polyglass USA Inc., a manufacturer of modified bitumen roofing and waterproofing, announced being 30 years in the US Roofing Industry. Brothers Luigi, Romano and Antonio Zanchetta created their first modified bitumen compound formula for roofing membranes in 1960. They opened their first plant in Italy in 1972 and later expanded into the US. Acquired by the Mapei Group in 2008, they continued to expand their roofing and waterproofing business.

Today, the son of founder Romano Zanchetta, Natalino Zanchetta continues to be involved in his role as President and CEO. Zanchetta shared "In the thirty years, we innovated and we created a lot of products that are very, very good for the industry. The roofing industry is evolving; there are challenges every year, especially labor challenges, material challenges, and we as Polyglass are really trying to find the solutions . . . through engaging our people, making them work together, and so far since day one [it has] been working very well."

Cotney Joins Adams and Reese

In mid-March, Adams and Reese, announced the expansion of its nationally ranked construction practice by adding CRCA Member Cotney Construction Law LLP. This addition will bring Adams and Reese's current roster to 75 construction attorneys.

Gif Thornton, Managing Partner of Adams and Reese stated "Our construction practice is a driver for the firm, and client needs are fueling its growth. Our strategic plan calls for doubling down on existing areas of strength." He continued with "Trent and the Cotney team are national leaders in the construction law space, and their capabilities complement ours." For more information, visit adamsandreese.com. Welcome to CRCA!

Malarkey Acquired by Holcim

In March, Holcim announced the acquisition of Malarkey Roofing Products, a US manufacturer of residential and commercial roofing products to expand Holcim's range of roofing systems in the residential roofing market.

Malarkey expanded Holcim's range of roofing solutions and is highly complementary

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to Firestone Building Products, which Holcim acquired in 2021.

Holcim CEO Jan Jenisch stated "I am excited to be welcoming all 600 Malarkey employees into the Holcim family. With their talent and expertise, they have made Malarkey an undisputed leader in its field, recognized for excellence in quality, service, innovation and sustainability."

A.C.T. Launches Redesigned Website

In March, A.C.T. Metal Deck Supply announced the launch of its redesigned website which will provide an up-to-date platform and new features for customers to enhance their knowledge about metal deck, metal deck accessories and address frequently asked questions.

"We're excited to launch this new website to enhance the digital experience while continuing to educate the metal deck user and share this resource with the construction industry," states Carm Termini, Marketing Director at A.C.T. Metal Deck Supply. "The new website provides online metal deck proposal request, accessing Metal Deck 101 videos, upcoming industry events and highlighting our 15 locations." To learn more, visit www.metaldecksupply.com.

Hendrick Phillips Firm Attorneys Recognized

In April, CRCA Member firm Hendrick Phillips Salzman & Siegel PC announced that both Martin Salzman and Philip Siegel were named "Super Lawyers" in the 2022 edition of Georgia Super Lawyers and Benjamin Lowenthal was named a "Rising Star". Super Lawyers, a Thomson Reuters business, is a rating service of outstanding lawyers from more than 70 practice areas who have attained a high degree of peer recognition and professional achievement. The annual selections are made using a patented multiphase process that includes a statewide survey of lawyers, an independent research evaluation of candidates, and peer reviews by practice area. Congratulations!

Detec Receives FM Approval

Detec Systems announced on April 21, 2022 that the company has received full FM Approval for the PermaScan-C System under FM's new leak detection product classification. Electronic Leak Detection is used as a quality control test to scan the roofing or waterproofing membrane to pinpoint any breaches during construction.

Detec's Shaun Katz commented that "This system is the **ONLY** FM Approved listing for a continuously monitored roof leak detection system. Detec offers risk mitigation and loss control solutions to avoid costly damage caused

by hidden moisture in FM insured conventional roofs." To learn more, contact sales@detecsystems.com

Polyglass Participates in Cancer Fundraiser

In February, Polyglass U.S.A., Inc., participated in the Dolphin's Challenger Cancer annual cycling and 5K event in Miami, FL. While this year, Team Polyglass 70-member team raised over \$4,000 for the event, the firm has donated over \$90,000 overall to the Sylvester Comprehensive Cancer Center. Polyglass is committed to giving back to the community and is proud to partner with local organizations. Great Job Polyglass!

JOBBA Announces Spanish Platform

CRCA Member and roofing software provider announced in March the availability of their software in multiple languages including Spanish. With an ever-growing Spanish-speaking workforce in construction and other industries, Jobba understands the ability for all employees to communicate effectively in their first language.

"Whether it's for helping sales deliver accurate estimates, keeping service on schedule, multiplying inspections, or providing vital details to the office staff, the ability to communicate effectively in multiple languages is critical for roofing companies," stated Scott Keith, Jobba CEO. "We are proud that we offer roofing contractors the best roofing technology now in several languages. It is

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streamlining manual processes and accelerating growth for Jobba customers.” To learn more, contact karol.weyman@jobba.com.

GulfEagle Supply Acquires Joliet Warehouse

GulfEagle Supply announces the acquisition of Adler Warehouse and Sales, Inc. located in Joliet, IL in February. The acquisition expands GulfEagle’s presence to four (4) branches across the greater Chicago market to better serve the contractor.

GulfEagle Supply now operates four Illinois branches including Joliet, Chicago, Itasca, and Elgin and is a full line distributor of residential and commercial roofing and building product. For more information, visit www.gulfEaglesupply.com.

PAC-CLAD / Petersen Certification

Korellis recently received a certification from PAC-CLAD | Petersen as a part of their PAC Association. This program gives Korellis certification to manufacture and install metal roof panels and components that carry the Pac-Clad warranty. Larry Millefogle, Sheet Metal Estimator/Project Manager, noted that “we are now afforded the opportunity to provide materials with shorter lead times and provide a watertightness warranty to our customers.”

IKO Opens New Facility

IKO announced the opening of its newest production facility in Hagerstown, MD on May 12. The 460,000-square-foot production and warehouse facility marks IKO’s first manufacturing site for thermoplastic polyolefin (TPO), a single-ply roofing membrane material. In addition to TPO, the plant will also produce polyisocyanurate (ISO) insulation products for distribution across North America. A long-time supplier to the residential roofing marketplace in the United States, IKO opened its first U.S.-based asphalt shingle plants in Delaware, Illinois, and Ohio in 1981 and exports to around 100 countries globally.

According to Mike Mendoza, IKO’s director of single ply systems, the new flagship facility is another key step forward in the company’s long-term strategic expansion plans. “IKO has made significant investments in expanding both its product lines and its manufacturing footprint in the U.S. market,” said Mendoza. “This TPO plant will help to establish the IKO brand and its Innov product line as a significant player for U.S. commercial roofing in the same way we are already a preferred brand in the residential market.”

ABC SUPPLY Partners with Homes For Our Troops

ABC Supply announced the company is gifting the design of its No. 11 AJ Foyt Racing Chevrolet to Homes for Our Troops (HFOT) in time for this year’s Indy Race on May 29, 2022. HFOT, is a national organization geared to help bring awareness of building and donating specially adapted custom homes for severely injured post-9/11 veterans, to enable them to rebuild their lives.

“We are thrilled ABC Supply is choosing to spotlight Homes For Our Troops through this initiative,” said HFOT President and CEO Tom Landwermeyer. “In addition to generating revenue, it will raise much needed awareness about our mission. ABC Supply has been a tremendous partner and we are grateful for their commitment to our mission of Building Homes and Rebuilding Lives.”

ABC Supply is also generously matching all donations made to HFOT—up to \$1 million total—from May 21–30, 2022. To make a donation, visit <https://www.hfotusa.org>.

New Additions to CRCA Member Firms

Brian Linville Joins RCL Engineering Group



Senior Consultant at RCL Engineering Group, Dewey Perry announced the recent addition of Brian Linville to their staff. With thirteen years in the roofing industry as an installer, manufacturer’s technical representative and roof consultant, Linville is now responsible for developing new client relationships

for RCL in the commercial and multi-unit residential roofing categories.

Bob Leahy joined D&M Services Group as a PM/Sales position for the Chicago area. D&M is a CRCA Associate member that specialized in commercial and industrial roof rock removal, roof preparation, ballast removal. Leahy has been in the construction industry for over 20 years, in the commercial concrete and asphalt sector. To learn more, contact bob@dmservicegroup.com or <http://dmservicegroup.com>.



838 Coatings is proud to announce Chris Staffeldt as the newest addition to the 838 Sales team. Staffeldt will represent 838 Coatings in Chicago, Greater Illinois, Northwest Indiana, and Southern Wisconsin. He brings with him an extremely diverse skill set.

He served on the Bensenville, IL police force for 10 years after graduating with an Enforcement &

Justice Administration degree before coming into the construction industry.

Other Industry Updates:

CRCA Members Graduate from NRCA FEI

NRCA announced the following graduates of the 9th Future Executives Institute in February. These include:

- Matthew Adler—Project Manager for J.L. Adler Roofing & Sheet Metal Inc., Joliet IL
- Kevin Filotto—Project Manager for Filotto Roofing Inc., Crest Hill, IL
- Jerry Pine—Field Operations for Pine Roofing & Waterproofing, Chicago, IL

CSI Chicago Helps Rebuild Metro Chicago!

CSI Chicago sponsored a home through Rebuilding Together Metro Chicago and participated in National Rebuilding Day on Saturday, April 30, 2022. CRCA Members Paul Fogarty, Paul Larson, Beth Winkler and Brad Schwab donated their time to provide a family in need with a home that is safe, warm and dry.



CSI: Chicago photo

Registration Now Available for AIA Conference

Visit <https://conferenceonarchitecture.com> to register for the 2022 AIA Conference on Architecture to be held at McCormick Place, June 21-25. Take advantage of the 400+ educational seminars, practicums, and other events. 

Cyber Security Checklist

In response to many CRCA experiencing cyber security attacks recently, please see the following tips from CRCA's Affinity Partner, Merrill Lynch. Also watch CRCA.org for seminar registration on this topic to be held later in the year.

- Don't Delay—acting quickly after a business email compromise or malware event can minimize the damage to your business
- Determine what happened—Identify (if possible) what kind of incident occurred, whether it was successful and what was damaged or lost
- Contact your bank's contact or staff—Report any fraudulent transactions and have accounts frozen if necessary
- Scan your network—check for infected files or malicious programs with a strong anti-virus software. If outdated, contact a cyber-security professional to eradicate any suspected issues and set up stronger defenses before going back online. Be sure to apply preventative software patches and security updates
- Restore lost files—recover corrupted files from backups
- Change passwords—if a phishing or fraud incident, require employees to change passwords to prevent criminal access to files and data
- Review and improve your cyber policies—Ensure that your employee training, firewalls, antivirus software and email protection is up to date and take steps to improve the effectiveness of your business network protection. Require multiple-person approvals for account and financial charge requests. Use verified contact information from within the company's internal contact management system when verifying requests to change information or transfer funds.
- Document everything about the fraudulent event—The more information, the better to assist in the investigation and to help prevent future cybercrime attempts
- Contact law enforcement—If fraud is discovered or data is stolen and a financial loss is experienced, file a report. Companies that do business on a national level should also contact the FBI's Internet Crime Complaint Center (www.ic3.gov).

For more information, contact ml.com/finances. Watch *CRCA Today* for registration on the Cyber Security Seminar, presented by CRCA's Contracts & Insurance Committee. Not a member? Contact info@crca.org to learn about this and other member benefits.

CRCA Contractor Members

The Contractor Members of the Chicago Roofing Contractor Association install all types of roofs, including reflective single ply, modified bitumen, built up, gravel, reflective coatings, shingle, shake, slate and tile, vegetative garden or photovoltaic coverings. From formation following the Great Chicago Fire of 1871, CRCA Members have moved with the times and technology, yet continue to maintain some of the same goals set forth over 140 years ago. To find a CRCA Professional Contractor, visit www.CRCA.org.

- 1st Home Improvement.....(847) 496-5530
- A+ Roofing Co., Inc.....(630) 227-1111
- A-1 Roofing Co.....(847) 952-3600
- Active Roofing Co., Inc.....(773) 238-0338
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- Adler Roofing and Sheet Metal, Inc.....(815) 773-1200
- Advanced Roofing & Woodworking Inc....(630) 231-7663
- Aegis Construction Group, Inc.....(630) 709-8121
- Air Pressure Damp Proofing.....(847) 394-4100
- All American Exterior Solutions.....(847) 438-4131
- All Sealants, Inc.....(708) 720-0777
- Allendorfer Roofing Co., Ltd.....(773) 463-7808
- Allied Waterproofing, Inc.....(630) 654-9700
- Anderson & Shah Roofing Inc.....(815) 741-0909
- Anthony Roofing Tecta America LLC.....(630) 898-4444
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- Feze Roofing, Inc.....(630) 530-5944
- Filotto Roofing, Inc.....(815) 740-5461
- Foremost Improvements Inc.....(847) 376-8617
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Kreiling Roofing.....(309) 673-3649
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LEAK STOP Roofing, Inc......(847) 719-2775
Licitra Roofing Inc......(708) 485-4848
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M&T Exteriors Inc......(331) 240-2911
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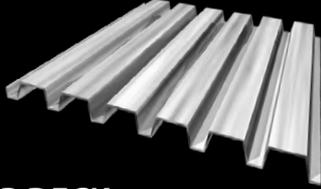
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The Associate Members of the Chicago Roofing Contractors Association are a vital part of the association and actively support the activities. Besides their generosity, they are represented on the CRCA Board of Directors, Co-Chair the Membership and Trade Show Committees and serve on the Health & Safety, Contracts & Insurance, Industry Affairs, Program and Scholarship Committees.

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CRCA welcomes the following new members for 2022!

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American Roofing – Loves Park	Service First Solutions
Arthur William Industries	ShapeConnect Inc.
Capstone Materials Group LLC	Stone Mountain Access Systems, Inc.
Captive Resources, Inc.	USI Insurance Resources
Critical Point Corporation	

Contractor Members:

Driscoll Renovations	Relianz Restoration
Great Lakes Roofing	South Shore Roofing of Illinois, Inc.
Platinum Level Restoration, Corp	

To learn more about these firms, visit www.CRCA.org and review the member list. Interested in being a member? Contact info@crca.org today!



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