

SBE TODAY

Volume 28, Edition 790

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AUGUST 2, 2012

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5 Personal Injury Claims That Business Owners Are Not Expecting

Business owners have an almost endless list of things to worry about upon opening their business. These things usually never came up in their dreams of owning a business, but they are completely necessary in the day-to-day functioning of any company. One of these important nuisances is insurance. This includes general liability and workers' compensation. There are five specific personal injury claims that business owner may never see coming, and some of them are not covered by regular insurance. Knowing these incidents in advance can help a business owner properly prepare for their possible occurrence.

Employee Violence

Many business owners don't consider the fact that they are liable for their employees while the employees are working. This means if a customer makes an employee mad enough to attack them, the victim will likely be able to sue their attacker as well as the business. General liability insurance doesn't usually cover this, so it is important to properly screen all new employees. If a potential employee has a violent past, it may not be a good idea to hire them into high stress situations involving customers.

Employee Injuries

Another thing some business owners don't consider is the fact that their general liability insurance will not cover employee injuries. If a Georgia based company doesn't have workers' compensation insurance, they will likely hear from an Atlanta personal injury lawyer who will not have good news for them. It is important to ensure that every business has all necessary insurance, and for them to know which policies cover what.

Professional Liability Insurance

Most small business owners don't spend extra money for professional liability insurance, but it could save their company if they're ever sued for professional errors. General liability insurance doesn't normally cover professional mistakes. Medical malpractice insurance is a form of professional liability insurance. If an individual is harmed due to an employee not following the rules and standards of one's profession, they will

likely get an Atlanta injury attorney and sue the company directly. Professional liability insurance may never be necessary in a business, but not having it when it is needed can destroy a company.

Most Common Accidents

Many business owners who are just starting out are not aware of the most common accidents around a business. Slips and falls due to negligence make up a huge amount of workers' compensation claims. If accidents occur, it is very likely that a person's workers' compensation insurance will go up. In these cases it is best to be proactive. Properly train employees on how to handle these small hazards that can lead to huge problems.

Defective Products

It is important for business professionals to find out if their insurance covers any defective products that they may produce. General liability insurance doesn't usually cover this, so it is important to get product liability insurance if a company is producing and selling a product. Any injuries caused by these products will usually be considered the fault of the company, so any business that produces a product should consider getting product liability insurance to protect itself.

Every business owner should be prepared for possible personal injury claims against them. Having the appropriate insurance can save a huge headache in the case of any of the aforementioned situations. There are, however, certain things that general liability and workers' compensation insurance will not cover. In these cases, it is best to proactively prevent these scenarios from taking place. Even if a business owner's insurance doesn't cover everything, an ounce of prevention is still worth a pound of the cure.

Molly Henshaw is a small business owner living in the DC metro area. She is also a contributing author for the injury attorneys at Buddoo & Associates. It is important to have all of your insurance ducks in a row to protect your business from liability claims!

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REQUESTS FOR BIDS & SUB-BIDS

Requests EXPRESSIONS OF INTEREST from Qualified DBE

Subcontractors/Suppliers for:
I-15/215 Devore Interchange
Caltrans DB Contract 08-0K7104
In San Bernardino County

Price Proposal Due to Caltrans August 31, 2012

Description of Work: Aggregate Supply, Architectural Surfacing, Asphalt Paving, Bridge/Road Joint Seals, Cast-in-Drill Holes, Clear and Grub, Concrete Barrier, Concrete Pavement Supply, Concrete Supply, Demolition, Dowels, Earthwork, Electrical, Erosion Control, Fence, Landscaping, Metal Beam Guard Rail, Minor Concrete, Misc. Iron and Steel, Painting, Pavement Markings, Piling, Potholing, Precast Bridge, Precast Prestressed Concrete Panels, Prestressing, Rebar, Signs, Soundwalls, Steel Bridge, Storm Drain, Striping, SWPPP, Tie Bars, Traffic Control, Trucking.

Atkinson Contractors, LP

27422 Portola Parkway, Suite 250
Foothill Ranch, CA 92610

Phone: 949-855-9755 Fax: 949-855-9923

Contact Andrew Nelson at 949-204-7140

To see plans, specs and addenda go to:
<http://www.dot.ca.gov/hq/oppd/designbuild/devore-index.htm>

100% Performance & Payment Bonds will be required for subcontractors greater than \$100,000. Atkinson will pay the cost of bonds up to 1.5%. Insurance requirements per ITB Book 1 - DB Contract, Section 9.

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Looking for Subcontractors, Vendors, and Suppliers?

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SBE reaches a diverse audience,
cutting across ethnic and gender lines
as well as traditional industry segments.

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REQUEST FOR DBE SUBCONTRACTORS AND SUPPLIERS FOR:

Hwy 580 Widen & Rehab,
Caltrans # 04-2908E4

Livermore, Pleasanton, Dublin

BID DATE: August 29, 2012 @ 2:00 PM

We are soliciting quotes for (including but not limited to): Trucking, SWPPP, Fencing, Sweeping, Rain Event Action Plan, Storm Water Annual Report, Storm Water Sampling & Analysis, Water Quality Monitoring Report, Water Quality Sampling & Analysis, Construction Area Signs, Traffic Control System, Crash Cushion, Natural Resource Protection Plan, Temp Creek Diversion System, Noise Monitoring, Reconstruct BART Barrier, Adjust Inlet, Cold Plane AC, Cap Inlet, Bridge Removal, Clearing & Grubbing, Develop Water Supply, Roadway Excavation (Type Y-1 ADL), Lead Compliance Plan, ADL Burial Location Report, Imported Material, Highway Planting, Erosion Control, Lime Stabilized Soil, Lean Concrete Base, Geosynthetic Pavement Interlayer, Data core, AC Dike, Tack Coat, Precast Prestressed Concrete Pavement, Dowel Bar Retrofit, Structural Concrete, Minor Concrete, Paint Bridge Identification, Fractured Rib Texture, Drill & Bond Dowel, Rapid Set Concrete Patch, Bar Reinforcing Steel, Shotcrete, Sign Structure, Roadside Signs, Underground, Misc. Iron & Steel, MBGR, Concrete Barrier, Pipe Handrailing, Concrete Barrier, Striping & Marking, Electrical, Asphaltic Emulsion (Curing Seal), Lean Concrete Base-Rapid Setting, Precast Concrete Panels, Jointed Plain Concrete Pavement, Seal Joints, Grated Line Drain, Construction Materials

O.C. Jones & Sons, Inc.

1520 Fourth Street • Berkeley, CA 94710
Phone: 510-526-3424 • FAX: 510-526-0990

Contact: **Greg Souder**

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100% Performance & Payment Bonds may be required. Worker's Compensation Waiver of Subrogation required. Please call OCJ for assistance with bonding, insurance, necessary equipment, material and/or supplies. OCJ is willing to breakout any portion of work to encourage DBE Participation. Plans & Specs are available for viewing at our office or through the Caltrans Website at www.dot.ca.gov/hq/esc/oe/weekly_ads/index.php.



REQUEST FOR SUB-QUOTES
Project: I-405 Sepulveda Pass Widening Project,
Contract No. C0882
Owner: Los Angeles County Metropolitan
Transportation Authority (LACMTA)
Permanent Crash Cushions
Notice of Interest Requested by August 17, 2012

Kiewit Infrastructure West Co. (Kiewit) is the design-builder for the I-405 Sepulveda Pass Widening Project and is seeking sub bids and quotes from Disadvantaged Business Enterprises (DBE). Opportunities for subcontractors, professional services and material and/or equipment suppliers will occur throughout the life of the project. Requests for sub-bids and quotes (RFQ) will be ongoing as needed. All DBE's must be certified by the California Unified Certification Program (CUCP).

Currently, Kiewit is requesting your notice of interest response to provide a sub-quote for the Permanent Crash Cushions. Work is expected to begin approximately 3rd Quarter 2012, and will continue through 4th Quarter 2013. Please submit a Notice of Interest by August 17, 2012, no later than 4:00 p.m. PST to receive a bid package.

All responsive subcontractors must possess a valid California contractor's license and provide acceptable insurance. Responsible subcontractors are expected to provide bonding for 100% (if required) of their contract. Kiewit will reimburse bond premiums. Firms performing onsite labor must be signatory to the appropriate union labor agreement governing their onsite work. All agreements issued on behalf of this project with a value of \$100,000 or greater must satisfy the LACMTA Prequalification Application requirements.

Kiewit intends to conduct itself in good faith with all DBEs and all other business enterprises regarding participation on this project. For further information or questions regarding this opportunity and to receive a Bid package, or to discuss this design-build project, requirements of the contract, licensing, project scheduling, insurance or bonding, please contact our project office.

Kiewit Infrastructure West Co.

I-405 Sepulveda Pass Widening Project
Attn: **Sandra French**
6060 Center Dr., Suite 200, Los Angeles, CA 90045
I405.DBE@Kiewit.com

Boerner Truck Center is seeking MBE, WBE for:

Los Angeles Department of Water & Power Fuel And Lube Service Trucks
Specification No. 7030 • Location: Los Angeles, CA • Bid Date: 8/6/2012

Seeking: Heavy Duty Commercial Truck and Body Equipment, CNG Fuel Systems, Fuel and Lube Service Bodies, Automotive, Truck Equipment, Natural Gas, Truck Body MFG, Towing / Hauling.

Boerner Truck Center

3620 E. Florence Avenue • Huntington Park, CA 90255 • Phone: 323-560-3882 • Fax: 323-560-1835

Contact: **Greg Davis** • Email: gregdavis@boernertrucks.com

Contact Boerner Truck Center for assistance with bonds, insurance, lines of credit or project plans & specifications. A downloadable specifications/bidding document is available at the Los Angeles Department of Water and Power's (LADWP) Electronic Request-Solicit-Procure System (eRSP) website <https://ersp.ladwp.com>



REQUESTS FOR BIDS & SUB-BIDS

Sub-Bids Requested From Qualified UDDE Subcontractors & Suppliers:

I-15/I-215 Interchange Improvements – Devore Design-Build Project In San Bernadino County

Contract No.: 08-0K7104, Project No.:0800003664

Subcontractor Proposals Due: August 22, 2012

The SGJV is interested in soliciting in Good Faith all subcontractors and suppliers, as well as certified UDDE companies for this project. Proposals are requested for supplies and services including, but not limited to: Biological Monitor, Storm Water Pollution Plan, Street Sweeping, Construction Area Signs, Traffic Control System, Temporary Fencing, Erosion Control, Temporary Traffic Stripe/Markings, Temporary Railing, Portable Changeable/ Message Signs, Temporary Crash Cushion Module, Metal Beam Guard Railing, Roadside Signs, Abandon Culvert, Cold Place Concrete Pavement, Concrete Barrier, Bridge Removal, Clearing and Grubbing, Roadway Excavation, Structure Excavation, Structure Excavation (Bridge), Structure Excavation (Retaining Wall), Structure Backfill, Sand Backfill, Imported Borrow, Rock Blanket, Erosion Control, Fiber Rolls, Corrugated Steel Pipe Conduit, Class 2 Aggregate Base, Lean Concrete Base, Hot Mix Asphalt, Place Hot Mix Asphalt Dike, Tack Coat, Concrete Pavement, Profile Grinding, Furnish & Drive Steel Pile, CIDH Concrete Piling, Prestressing CIP Concrete, Precast Concrete, Structural Concrete, Bridge Structural Concrete, Retaining Wall, Minor Concrete, Soundwall Barrier, PTFE Bearing, Joint Seal Assembly, Joint Seal, Bar Reinforcing Steel (Bridge), Bar Reinforcing Steel (Retaining Wall), Furnish Sign Structure, Install Sign Structure, Furnish Laminated Panel, Furnish Single Sheet Aluminum Sign, Metal (Barrier Mounted Sign), Roadside Sign, Install Sign, Alternative Pipe Culvert, Reinforced Concrete Pipe, Plastic Pipe, Corrugated Steel Pipe, Welded Steel Pipe Casing, Alternative Flared End Section, Irrigation and Landscaping, Rock Slope Protection, Slope Paving, Minor Concrete, Miscellaneous Metal, Miscellaneous Iron and Steel, Bridge Deck Drainage System, Chain Link Fence, Chain Link Railing, Pipe Handrail, Tubular Handrail, Concrete Barrier, Cable Railing, Transition Railing, Transition Railing, Terminal System, Crash Cushion, Aggregate Bases and Structural Backfill, Pavement Delineation, Concrete Barrier, Signal & Lighting, Lighting & Sign Illumination, Interconnection Conduit & Cable, Fiber Optic Conduit, Electric Service (Irrigation), Traffic Monitoring Station, Closed Circuit TV System, Ramp Metering System, Earth Retaining Structures.

In order to assist UDDE subcontractors and suppliers, we will divide total requirements into smaller packages, tasks or quantities and establish delivery and construction schedules which will permit maximum participation when feasible.

If you are interested in submitting a proposal, and would like access to the Plans and Specifications, please visit the SGJV website and complete the contractor's questionnaire on the following website: www.usa.skanska.com/devoreinterchange

SKANSKA | **GRANITE**

a Joint Venture, in Association with

HNTB

1995 Agua Mansa Road • Riverside, CA 92509-2405

Phone: (951) 684-5360 • Fax: (951) 788-2449

Contact Email: www.usa.skanska.com/devoreinterchange

Official Bid packages will be issued pending Prime Contractor selection, at which time the SGJV will assist qualified subcontractors in obtaining bonding, lines of credit, insurance, necessary equipment, materials and/or supplies. The SGJV insurance requirements are Commercial General Liability (GL): \$1M ea. occ., \$1M personal injury, \$2M products & completed operations agg. & general agg.; \$1M Auto Liability; \$5M Excess/Umbrella and \$1M Workers' Comp. Endorsements or waivers required are Additional Insured End., Primary Wording End., and a Waiver of Subrogation (GL & WC). Other insurance requirements may be necessary per scope. Subcontractors may be required to furnish performance and payment bonds in the full amount of their subcontract by an admitted surety and subject to approval by SGJV. SGJV will pay bond premium up to 1%. SGJV is signatory to Operating Engineers, Laborers, Cement Masons Carpenters unions and Teamsters. Subcontractors must provide weekly, one (1) original and (1) copy of all certified payrolls, including non-performance, and fringe benefit statement if required by law or by the Prime Contract. All interested subcontractors, please indicate all lower tier UDDE participation offered on your quotation as it will be evaluated with your price. SGJV is an equal opportunity employer

GRANITE CONSTRUCTION COMPANY is seeking WBE, MBE, and DVBE Qualified Sub-Contractors on the following Project

**Project Owner: California American Water Company
Estimate # 2518**

**Project: Carmel River Reroute and San Clemente Dam
Removal Design-Build Project**

Lead Estimator: Alber Youssef Phone 831-728-7516

Bid Date: 9/21/12 @ 3:00P.M.

Please Fax Quotes to 408-327-7090 by 9/5/12

**Additional Forms Will be Required from
All Bidding Sub Contractors**

Scope of Work: Rerouting the Carmel River into San Clemente Creek at a location upstream of the San Clemente Dam. The new combined flow reach will be restored with a focus on steelhead passage. The accumulated sediment in San Clement Creek arm and Reservoir will be excavated and relocated to the abandoned Carmel River arm. The accumulated sediment in Carmel River arm will be stabilized in place to form the sediment stockpile. A diversion dike will be constructed to divert the Carmel River flow into the San Clemente Creek drainage through the reroute channel. A stabilized sediment slope will be constructed at the downstream end of the abandoned Carmel River arm. Work also includes the removal of San Clemente Dam, removal of Old Carmel River Dam "deductive work" and post construction monitoring by DB of 5 years.

Granite Construction Company (Granite) is requesting quotes from all qualified subcontractors and suppliers including certified WBE, MBE, and DVBE firms for the following items of work, including but not limited to, Field Investigation, Survey, Temporary Facilities, Diversion System "materials", Dewatering, Site Preparation, Reroute Channel, Diversion Dike, Erosion Control and SWPPP, Miscellaneous Site Restorations, Residential Demolition & Hazardous Material Removal, Roadway Improvements, Irrigation, Environmental Mitigation. Trucking and Hauling.

GRANITE CONSTRUCTION COMPANY

Estimating Assistant:

Barbara Jacob 408-327-7013

Tel: (408) 327-7000 / Fax: (408)327-7090

Granite Construction Company (Granite) is signatory to Operating Engineers, Laborers, Teamsters, Cement Masons and Carpenters unions. 100% performance and payment bonds may be required for the full amount of subcontract price. Granite will pay for bond premium up to 1.5%. Subcontractors must possess a current contractor's license, insurance and worker's compensation coverage meeting Granite's requirements and will be required to sign the standard Granite Subcontract Agreement. A copy of the insurance requirements and agreement can be obtained by contacting the estimator. Plans and specifications are available for viewing at our office located at 715 Comstock St., Santa Clara, CA., 95054 or by on our ftp site: <ftp://gcipublic.gcinc.com> (please call for User name and Password) Please call if you need assistance in obtaining bonding, insurance, equipment, materials and/or supplies. Granite intends to work cooperatively with all qualified firms seeking work on this project. Granite is an equal opportunity employer.

**Portions of work can be made available upon request prior to bid date.
Please call if any assistance is needed.**

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Human Rights Commission No. HRC 071410535, Minority-Owned SF Local Business

Department of Transportation (DOT) No. 35208, Disadvantaged Business Enterprise (DBE)

LBE-PUC (Public Utilities Commission) NPE No. 52662, Minority-Owned (MBE) Firm

**State of California license/certificate, Consumer Affairs Division,
California Shorthand Court Reporter No. 3077**

Registered Professional Reporter, NCRA No. 703

PUBLIC LEGAL ADVERTISEMENTS

CITY & COUNTY OF SAN FRANCISCO DEPARTMENT OF PUBLIC WORKS

**Contract No. 1643J
(ID No. FCE12075)**

PLYMOUTH AVENUE PAVEMENT RENOVATION AND SEWER REPLACEMENT

Sealed bids will be received at 875 Stevenson Street, Room 420, San Francisco, California 94103 until **2:30 p.m. on August 22, 2012**, after which they will be publicly opened and read. Digital files of Bid Documents may be downloaded at no cost from the Department of Public Works (DPW) Electronic Bid Documents download site at <http://bsm.sfdpw.org/contractadmin>, or purchased on a CD format from 875 Stevenson St., RM 420, SF, CA 94103, tel: 415-554-6229, for a non-refundable \$15.00 fee paid by cash or check to "Department of Public Works".

Addenda and other bid changes will be distributed by email only to plan holders with email addresses, and will be posted on the Bids and Contracts page at the City's Office of Contract Administration website address: <http://mission.sfgov.org/OCA-BidPublication/>

The work is located on Plymouth Ave., from Sagamore St. to Ocean Ave. in San Francisco, California and consists of traffic routing, sewer replacement, asphalt grinding, asphalt paving, curb ramps, and

all related work. The time allowed for completion is 140 consecutive calendar days. The Engineer's estimate is in excess of \$1,400,000. For more information, contact the Project Manager, Ramon Kong at 415-554-8280.

Pursuant to San Francisco Administrative Code (SFAC) Section 6.25, "Clean Construction" is required for the performance of all work.

The Specifications include liquidated damages. Contract will be on a Unit Price basis. Progressive payments will be made.

Bid discounts may be applied as per SFAC Chapter 14B. Subcontracting goal is 25% LBE. Call Selormey Dzikunu at 415-558-4059 for details. In accordance with SFAC Chapter 14B requirements, all bidders, except those who meet the exception noted below, shall submit documented good faith efforts with their bids and must achieve 80 out of 100 points to be deemed responsive. Bidders will receive 15 points for attending the pre-bid conference. Refer to HRC Form 2B for more details. Exception: Bidders who demonstrate that their total LBE participation exceeds the above subcontracting goal by 35% will not be required to meet the good faith efforts requirements.

A pre-bid conference will be held on **August 7, 2012, 1:30 p.m.**, at 1680 Mission St., 3rd Floor.

For information on the City's Surety Bond Pro-

gram, call Jennifer Elmore at (415) 217-6578.

A corporate surety bond or certified check for ten percent (10%) of the amount bid must accompany each bid. SFAC Sec. 6.22(A) requires all construction contracts awarded by the City and County of San Francisco to include performance and payment bonds for 100% of the contract award.

Class "A" license required to bid.

In accordance with SFAC Chapter 6, no bid is accepted and no contract in excess of \$400,000 is awarded by the City and County of San Francisco until such time as the Mayor or the Mayor's designee approves the contract for award, and the Director of Public Works then issues an order of award. Pursuant to Charter Section 3.105, all contract awards are subject to certification by the Controller as to the availability of funds.

Minimum wage rates for this project must comply with the current General Prevailing Wage as determined by the State Dept. of Industrial Relations. Minimum wage rates other than applicable to General Prevailing Wage must comply with SFAC Chapter 12P, Minimum Compensation Ordinance.

Right reserved to reject any or all bids and waive any minor irregularities.

**8/2/12
CNS-2355220#
SMALL BUSINESS EXCHANGE**