360 Construction

Site Risk Management

Useful facts and information

360 Underwriting Solutions

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Site Risk Management

Millions of dollars are lost on building sites through theft and vandalism. Thieves are resourceful and anything on a building site is vulnerable, e.g. tools, materials, timber, electrical wiring(copper) and especially white goods/appliances.

These unforeseen events can cause delays to your completion date. As a principal or developer this can delay sales, contracts withdrawn and additional financial loss e.g. build-up of interest payments

As a contractor not meeting deadlines, could mean penalties (financial loss) depending on your contract conditions.

This brochure is part of an overall package developed to assist builders/owners to reduce the incidence of building site theft and vandalism, promote site safety and reduce the associated costs of site theft to the industry and the public.

Ban on Insurance

It is now illegal in New Zealand to purchase, offer, or receive insurance coverage for RMA/HSWA fines or infringement fees. While statutory liability insurance can still cover legal defence costs and expert advice, it cannot pay for the actual fines imposed. Insurers face a compliance deadline of August 2027 to remove indemnification clauses from their policy

Resource Management Act (RMA)

Maximum fines for breaking New Zealand's Resource Management Act (RMA) are $1 million for individuals and $10 million for companies.

Common Causes of RMA Infringements in the construction industry can include:

+ Poor sediment and erosion control
+ Unauthorised discharges
+ Working without consent
+ Breaching consent conditions
+ Poor subcontractor oversight
+ Improper material storage
+ Unauthorised vegetation clearance
+ Water Tampering
+ Land Use Violations
+ Ignoring Official Notices

Health and Safety at Work Act

Maximum fines under New Zealand's *Health and Safety at Work Act 2015* reach up to $3 million for companies and $600,000 for individuals, alongside potential imprisonment.

New Amendment Act: *The Health and Safety at Work Amendment Act* received Royal Assent in July 2026 and takes effect on April 1, 2027.

Critical Risk Focus: The update forces small businesses with fewer than 20 workers to focus tightly on critical risks that can cause severe harm.

+ Reckless conduct (high risk of death or serious harm): Companies face fines up to $3 million. Individuals face fines up to $600,000 or 5 years in prison.
+ Failure with risk of death or serious injury: Companies face fines up to $1.5 million. Individuals face fines up to $300,000.
+ Failure with no specific injury risk: Companies face fines up to $500,000. Individuals face fines up to $100,000.

Importance of Neighbours

At all stages of the building process, neighbours can play an important part by reporting suspicious behaviour. Get to know immediate neighbours and make your contact details available. Ask for their help as well.

FOUNDATION STAGE

Items	Notes
Fencing	Temporary fencing can help reduce the incidence of theft and vandalism. Information on fencing, such as builder details and afterhours contacts prominently displayed on the site, will assist the Police in responding quickly to an incident and identifying a specific house / lot construction site.
Power/Lighting	If street lighting has not yet been activated, consider placing some form of temporary lighting illuminating the front and footpath areas of the building site.
Co-ordinated Deliveries	Where possible coordinate deliveries of materials and goods to coincide with their use or installation by tradesmen. Most thefts occur when items such as windows and timber are left out unattended for extended periods of time.

FRAME STAGE

Items	Notes
Site Safety	Materials, dirt or rubbish left on the footpath are a hazard and can leave the builder/owner subject to expensive legal action should an injury or damage take place.
On-Site Storage	Consider placing an on-site storage container or compound for secure storage of tools and materials. It is also a good idea, space permitting, to park your trade vehicles within the site to prevent theft of, or from, vehicles.
Marking of Materials	All materials and timber should be marked with the company name or building site lot number.

LOCK UP STAGE

Items	Notes
Windows/Door Locks	At lock-up stage, ensure the building becomes less vulnerable to theft. Ensure that all doors and windows have adequate locks fitted and that all locks are engaged when the site is unoccupied.
Appliance Delivery	Try to co-ordinate the delivery of expensive appliances to coincide with their installation. Don't leave appliance packaging in view, as it provides a visible cue for potential thieves.
Access Controls	The builder/owner should ensure that all Master keys are accounted for. Recover keys, no longer required by tradesmen and delivery contractors, as soon as possible.
Alarms	If fitted, have the alarm system activated and operating as soon as possible. Monitored alarms are best as they provide a notification service to Police from the monitoring agency.

FIT OUT STAGE

Items	Notes
Appliances	Fit-out of major appliances and whitegoods should be delayed until the last possible opportunity. Some builders do fit-outs with the new owner present, who then takes possession of the house.
High Risk Items	High-risk items, such as spas and compact hot water services, should be secured in a manner making them difficult to steal. There are a range of special bonding adhesives, and tamper-proof metal fasteners, which can be used to make the theft of these items more difficult.

HANDOVER STAGE

Items	Notes
Co-ordinated Handover	All efforts to expedite the hand-over process should be made. A fully completed house with no occupants is a target for an opportunistic thief. The builder should aim to hand over the keys to the house as soon as possible after the work is completed.
Check Contract Items	The builder and purchaser should check over the contract upon completion of the home. The purchaser should ask for, and receive, details of serial and model number of appliances/ whitegoods that have been fitted.
Property Inventory	The purchaser should record the details of all valuables in the home by marking, with an engraver or ultraviolet pen, to deter theft.
Review Security	As soon as possible after taking possession, the purchaser of the home should review the security measures in place. This may include the changing of lock barrels, fitting security lighting and window locks etc.

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