



MONTHLY STRATEGIC RISK DIGEST

Construction Incidents & Accidents in Asia

Edition: 21 March 2026 | **Published by:** RXM Advisory Pte Ltd | **3rd Edition**

Learning from Recent Accidents: How Contractors Manage Safety and Legal Risk in Complex Projects

ABOUT THIS PUBLICATION

This publication is a monthly strategic digest of construction accidents and incidents across Asia. It is designed to help organisations operating in construction and construction-adjacent sectors understand how contractor liabilities, operational exposure, and reputational damage can be avoided, reduced, or mitigated through stronger risk awareness, proactive planning, disciplined controls, and structured response measures.

This edition reviews five major Southeast Asian construction accident cases from 2024–2026, four emerging legal risks, a four-layer accident defence system, the critical 72-hour post-accident response, and practical recommendations. It is intended for senior management, risk leaders, and operational decision-makers, and should be read as a management-facing advisory document, not an incident bulletin.

WHAT'S INSIDE THIS EDITION

- Executive Summary
- Monthly Risk Snapshot
- 5 Major Accident Cases (2024–2026)
- Emerging Legal Risks
- Four-Layer Accident Defence System
- Critical 72-Hour Response
- Recommended Actions
- Simplified Chinese Edition

KEY RISK THEMES — MARCH 2026

- Main-contractor supervisory liability
- Corporate manslaughter exposure
- Public-safety and digital-evidence duties
- Multi-layer contractual defence

JURISDICTIONS COVERED

- Singapore (2 cases)
- Malaysia (1 case)
- Thailand (1 case)
- Vietnam (1 case)

Website

www.rxmadvisory.com

Email

michael@rxmadvisory.com

Phone

+65 9616 9848

EXECUTIVE SUMMARY

→ [跳转至简体中文版本 \(Jump to Chinese Edition\)](#)

01

Construction sites across Southeast Asia continue to record fatal incidents whose legal consequences reach far beyond the accident site. This edition reviews five 2024–2026 cases from Singapore, Malaysia, Thailand, and Vietnam involving excavation collapse, crane failure, formwork failure, steel-beam fall, and tunnel water ingress.

02

Regulators are escalating enforcement — from criminal fines (up to SGD 600,000) and imprisonment to qualification suspension, blacklisting, and civil claims exceeding SGD 3 million. Main contractors are repeatedly held to bear “overall supervisory responsibility” even where specialist subcontractors performed the work.

03

Four emerging legal risks are identified: expanded “corporate manslaughter” prosecution, zero tolerance for false safety documents, elevated public-safety responsibility, and the rising legal weight of digital evidence.

04

A four-layer accident defence system is recommended: precise contract clause design, a subcontractor management system, site safety management procedures, and insurance and legal preparation working together to limit liability.

05

Response within the first 72 hours after an accident — evidence preservation, notification, legal-strategy formulation, and proactive evidence compilation — decisively shapes a company’s legal risk and financial loss.

MONTHLY RISK SNAPSHOT — MARCH 2026

CASES REVIEWED

5

SG, MY, TH, VN

FATALITIES REPORTED

11+

Across five cases

MAX FINE / CLAIM

SGD 3M+

Civil compensation

NOTABLE INCIDENTS — ASIA | 2024–2026

The following five cases were reviewed for this edition, selected on the basis of their legal, operational, or reputational significance for construction and construction-adjacent businesses across Asia-Pacific.

01

Jurong East MRT Site Collapse

Jurisdiction: Singapore | March 2024 | Outcome: SGD 400,000 fine; PM jailed 8 months

INCIDENT SUMMARY

During deep excavation works for the Jurong East MRT extension, a retaining wall suddenly collapsed, burying three workers — one died and two were seriously injured. Investigation revealed the main contractor failed to adequately review the subcontractor’s excavation proposal and the support-system design was defective. Although a specialist subcontractor performed the work, the Ministry of Manpower determined the main

contractor bore “overall supervisory responsibility.” The main contractor was fined SGD 400,000, the project manager imprisoned for 8 months, and civil claims are estimated to exceed SGD 1.5 million.²

KEY LEGAL LESSON

Even when engaging specialist subcontractors, main contractors must independently review and supervise construction proposals. Contracts must clearly specify proposal-approval processes and supervision-inspection frequency.²

02

High-Rise Building Crane Collapse

Jurisdiction: Malaysia (Kuala Lumpur) | August 2024 | Outcome: G7 qualification suspended 6 months

INCIDENT SUMMARY

During construction of a 50-storey tower in central Kuala Lumpur, a tower crane collapsed during dismantling, destroying three vehicles and one shop. No casualties resulted, but property damage exceeded MYR 2 million. The crane rental company’s dismantling proposal was not formally approved by the main contractor, and the dismantling team proceeded under adverse weather (wind speed exceeding safety limits). CIDB suspended the G7-grade qualifications of both the crane company and the main contractor for six months, preventing both from bidding on new projects.³

KEY LEGAL LESSON

Installation, operation, and dismantling of lifting equipment must have written approved proposals. Weather conditions must be incorporated into safe operating procedures, and contracts should specify adverse-weather shutdown criteria and who has authority to order shutdown.³

03

Changi Airport T5 Concrete Pour Accident

Jurisdiction: Singapore | January 2025 | Outcome: SGD 600,000 fine; director’s licence revoked 2 years

INCIDENT SUMMARY

During roof concrete pouring for Changi Airport Terminal 5, the formwork support system suddenly collapsed, causing seven workers to fall from 12 metres — two died and five were seriously injured. The concrete supplier arrived early and workers commenced pouring without engineer approval; the support system failed to withstand the actual load. Although formwork engineering was the subcontractor’s responsibility, the main contractor was held primarily liable for failing to establish a pre-pour inspection checklist, absent site supervision, and insufficient coordination with the supplier. The main contractor was fined SGD 600,000, the project director’s qualification revoked for two years,

and civil compensation is estimated to exceed SGD 3 million.⁴

KEY LEGAL LESSON

Critical operations such as concrete pouring must have mandatory hold points. All parties — including suppliers — must understand and comply with work procedures.⁴

04

Bangkok BTS Steel Beam Fall

Jurisdiction: Thailand (Bangkok) | June 2025 | Outcome: Criminal charges; civil claim > THB 50 million

INCIDENT SUMMARY

During elevated-bridge construction for the Bangkok BTS Skytrain extension, a 40-tonne steel beam fell during lifting, striking two vehicles below, killing three pedestrians and injuring six. The crane operator did not hold a valid qualification certificate (it had expired), the lifting proposal failed to consider traffic control and public safety, and the main contractor failed to verify the operator’s qualifications. The Thai government filed criminal charges against both the main contractor and the lifting service company; the main contractor was held liable for all civil compensation, estimated to exceed THB 50 million, with severe reputational damage.⁵

KEY LEGAL LESSON

Contractors must establish a qualification-verification system, regularly checking certificate validity for all key personnel. Contracts should specify that an expired qualification certificate triggers immediate work suspension.⁵

05

Ho Chi Minh City Metro Tunnel Water Ingress

Jurisdiction: Vietnam | November 2025 | Outcome: 50% liability; total compensation > VND 20 billion

INCIDENT SUMMARY

During shield-tunnel construction for Ho Chi Minh City Metro Line 1, groundwater suddenly flooded in, causing partial tunnel collapse and trapping 12 workers; after a 48-hour rescue all were saved but four were seriously injured. The geological survey report underestimated groundwater pressure, the shield-machine team failed to detect water-ingress signs in time, and the main contractor failed to independently verify the geological report. Although the survey was commissioned by the owner through a third party, the Vietnamese court determined the main contractor bore a duty of reasonable care to review the data. The main contractor was held 50% liable, jointly with owner and geological company, with total compensation exceeding VND 20 billion (approx. USD 850,000).⁶

KEY LEGAL LESSON

Even when a geological report is provided by the owner, the contractor should conduct an independent review or engage expert verification. Contracts should clearly allocate geological-risk responsibility and a response procedure where discrepancies are discovered.⁶

Sources: see References section. Key reports:

- Channel NewsAsia (Jurong East) — <https://www.channelnewsasia.com/singapore/jurong-east-mrt-collapse>
- The Star (KL crane) — <https://www.thestar.com.my/news/nation/2024/08/22/crane-collapse>
- Straits Times (Changi T5) — <https://www.straitstimes.com/singapore/changi-t5-accident>
- Bangkok Post (BTS beam) — <https://www.bangkokpost.com/thailand/bts-accident-2025>
- VnExpress (HCMC metro) — <https://e.vnexpress.net/news/metro-tunnel-flood>

EMERGING LEGAL RISKS | SOUTHEAST ASIA

Four emerging legal risks repeat across jurisdictions and warrant leadership attention. Each is paired with a recommended response.

R1

Expanded Application of “Corporate Manslaughter”

Singapore, Malaysia, and Thailand have strengthened criminal prosecution for fatal industrial accidents. Beyond individuals (project managers, safety supervisors) facing imprisonment, companies themselves may face corporate-manslaughter charges. Where a court finds a company’s management failure directly caused death, the company may face unlimited fines (Singapore cases already exceed SGD 1 million), government blacklisting from public projects, and revocation of directors’ professional qualifications.

How to respond: Establish a company-level Safety Management System with regular audits; ensure all senior management receive safety training and sign acknowledgment; and specify in contracts that safety-management responsibility cannot be fully transferred to subcontractors.

R2

Zero Tolerance for “False Safety Documents”

Multiple cases show contractors forging safety-training records, checklists, or qualification certificates — discovered after accidents — leading to criminal charges and massive fines. A Singapore contractor was fined SGD 800,000 for forging lifting-inspection records (2024); a Malaysian company permanently lost its CIDB qualification for using expired safety certificates (2025).

How to respond: Establish an electronic, traceable safety-record system; commission independent third-party periodic audits; and specify a document-authenticity guarantee clause requiring subcontractors to bear joint liability.

R3

Elevated Public-Safety Responsibility

When projects are near public areas (roads, malls, residences), the contractor’s public-safety responsibility significantly increases. Even if accident victims are not site personnel, the contractor may bear full liability. In the Bangkok BTS beam-fall case the court held the contractor fully liable for pedestrian deaths for failing to establish adequate public-safety isolation; in a Singapore tower-crane jib-fall case the contractor was still fined SGD 300,000 despite no casualties because the jib fell onto a public road.

How to respond: Conduct a public-safety risk assessment at the planning phase; establish dual protection measures (e.g., isolation wall plus safety net); and purchase adequate Public Liability Insurance with minimum coverage of SGD 10 million.

R4

Legal Validity of Digital Evidence

With site monitoring, drone footage, and electronic records now prevalent, courts increasingly rely on digital evidence to determine liability — presenting both opportunity and risk. Complete records can prove contractor diligence and rapidly reconstruct an accident scene to support a defence; but deleting or tampering with digital

records may trigger criminal obstruction-of-justice charges, and incomplete records may be read as concealment or poor management.

How to respond: Establish a comprehensive digital-archiving system retained at least 5 years; develop a digital-evidence preservation procedure to immediately seal all records after an accident; and specify digital-record access rights and retention responsibility in contracts.

FOUR-LAYER ACCIDENT DEFENCE SYSTEM

A robust defence integrates four layers working together to limit liability and preserve recovery rights.

S1

First Layer — Precise Contract Clause Design

Use a responsibility matrix to clearly divide owner, main-contractor, and subcontractor duties; set mandatory hold points requiring approval before critical operations; specify who may order work stoppage on discovering a hazard and the cost responsibility thereafter; cap compensation liability (e.g., a multiple of contract price or insurance coverage); and exclude punitive damages, indirect losses, and the owner's business losses.

S2

Second Layer — Subcontractor Management System

Pre-screen qualifications via a subcontractor database that is regularly updated; require "Additional Insured" endorsements to protect the main contractor; insert back-to-back indemnity placing full responsibility on the subcontractor for its work and employees; conduct monthly audits of safety, training, and insurance records; and reserve the right to immediately terminate where safety requirements are not met.

S3

Third Layer — Site Safety Management Procedures

Hold daily Toolbox Talks with signed attendance; require Permit-to-Work for high-risk operations (lifting, excavation, work at height); operate a three-level inspection system (worker self-check, foreman check, safety-supervisor audit); define mandatory work-stoppage conditions (adverse weather, equipment failure, hazard discovery); and conduct quarterly emergency-rescue drills with records.

S4

Fourth Layer — Insurance and Legal Preparation

Purchase an insurance portfolio covering all risks (Contractors All Risk, Public Liability, Workers' Compensation, Professional Indemnity, Delay in Start-Up); align insurance with contract terms before signing by sharing terms with the insurer; involve legal counsel early at bidding and negotiation stages; and develop an emergency legal-response plan for the first 24 hours after an accident.

CRITICAL 72-HOUR RESPONSE | POST-ACCIDENT PROTOCOL

Response within the first 72 hours decisively shapes legal risk and financial loss. Activate the following protocol immediately.

01

Hour 1 — Site Safety and Evidence Preservation

Ensure site safety and prevent secondary accidents; immediately cordon off the area and set up warning lines; take panoramic photos and videos from multiple angles; record names, positions, and companies of all site personnel; preserve all relevant documents (permits, checklists, work instructions); and do not move any items unless to save lives or prevent secondary harm.

02

Hours 2–6 — Notification and Preliminary Assessment

Notify the insurer (within 24 hours at latest) and lawyer or legal counsel; report to regulators (Singapore MOM, Malaysia DOSH, etc.); conduct a preliminary internal investigation to determine accident type and likely causes; prohibit anyone from making external statements (designate one spokesperson); and do not admit liability to any party.

03

Hours 6–24 — Legal Strategy Formulation

Convene an emergency meeting of management, legal counsel, insurance representative, and safety expert; assess contract terms and legal liability; identify potential liable parties (subcontractors, suppliers, designers); develop a communication strategy for regulators, media, and victims' families; and activate indemnity clauses in subcontracts.

04

Hours 24–72 — Evidence Compilation and Proactive Response

Compile all supporting evidence (safety-training records, inspection reports, method-approval documents, subcontractor communications, surveillance footage); prepare a written statement for regulators; coordinate the claims process with the insurer; assess settlement possibilities (especially for victims' families); and engage an independent accident-investigation expert if needed.

RECOMMENDED ACTIONS | LEADERSHIP DISTRIBUTION

The following actions are recommended for immediate communication to project teams, contract managers, legal counsel, and risk functions.

IMMEDIATE Within 1 month

Review indemnity and liability clauses in all existing contracts; verify insurance coverage aligns with contractual commitments; check validity of qualification certificates for all key personnel; establish an accident emergency contact list (lawyers, insurers, PR); and develop and train a 72-hour post-accident response process.

SHORT-TERM 3–6 months

Revise subcontract templates to add back-to-back indemnity and insurance requirements; establish a traceable, tamper-proof digital safety-record system; conduct a comprehensive insurance review; engage legal counsel to review contract-management processes; and complete a full Safety Management System audit.

LONG-TERM 6–12 months and permanent principles

Establish an enterprise-level risk-management framework integrating legal, safety, insurance, and operations; develop a contract-risk database; build a subcontractor-qualification management system; form long-term partnerships with professional advisors. Permanent principles: never accept unlimited liability; never assume liability without insurance coverage; always maintain complete records; always consult professionals for critical decisions; and always train employees and subcontractors.

HOW RXM ADVISORY CAN ASSIST**PRE-INCIDENT PREVENTION**

Contract review and negotiation support, project legal-risk assessment at tender stage, insurance coordination, subcontractor-management framework design, and Safety Management System compliance audits.

POST-ACCIDENT SUPPORT

72-hour rapid response, evidence-preservation guidance, regulatory response (MOM, CIDB), rapid liability assessment, and settlement negotiation with victims' families and insurers.

LITIGATION & TRAINING

Expert-witness services, technical accident analysis, litigation and settlement strategy, loss assessment, cross-border case coordination, plus management safety-law and contract-management training.

To arrange a consultation or a contract risk review, contact RXM Advisory Pte Ltd at michael@rxmadvisory.com or call **+65 9616 9848**.

CONCLUSION | FROM REACTIVE TO PREVENTIVE

Traditionally many construction companies adopt reactive risk management — seeking legal help only after accidents. Southeast Asia’s increasingly strict regulatory environment and rising compensation amounts demand a shift toward preventive risk management: identifying and managing risk before contract signing, building a multi-layer defence during execution, and maintaining a comprehensive emergency response after an accident. RXM Advisory helps contractors achieve this shift through extensive regional experience and expertise.

[← Return to English Edition](#)

建筑事故与意外 — 亚洲

从最新事故中学习：承包商如何在复杂项目中管理安全与法律风险

一. 重大建筑事故案例分析 (2024–2026)

01

新加坡裕廊东地铁工地塌方事故 (2024 年 3 月)

Jurisdiction: 新加坡 | 2024 年 3 月 | 结果: 罚款 40 万新元, 项目经理入狱 8 个月

INCIDENT SUMMARY

在裕廊东地铁延伸线的深基坑开挖工程中, 一处支撑墙突然倒塌, 导致 3 名工人被埋, 1 人死亡、2 人重伤。调查显示主承包商未能充分审查分包商的开挖方案, 支撑系统设计存在缺陷。虽然由专业分包商执行开挖, 但人力部认定主承包商负有“总体监督责任”。主承包商被罚款 40 万新元, 项目经理入狱 8 个月, 并面临估计超过 150 万新元的民事索赔。²

KEY LEGAL LESSON

即使聘请专业分包商, 主承包商仍须独立审查并监督施工方案。合同必须明确规定方案审批流程和监督检查频率。²

02

马来西亚吉隆坡高层建筑起重机倒塌 (2024 年 8 月)

Jurisdiction: 马来西亚 (吉隆坡) | 2024 年 8 月 | 结果: G7 资质暂停 6 个月

INCIDENT SUMMARY

在吉隆坡市中心一栋 50 层高楼建设中, 塔吊在拆卸过程中突然倒塌, 砸毁 3 辆汽车和 1 家商铺, 虽无人伤亡, 但财产损失超过 200 万马币。起重机租赁公司的拆卸方案未经主承包商正式批准, 拆卸团队在恶劣天气 (风速超限) 下强行作业。CIDB 暂停起重机公司和主承包商的 G7 级资质 6 个月, 两家公司无法投标新项目。³

KEY LEGAL LESSON

起重设备的安装、操作和拆卸必须有书面批准的方案。天气条件必须纳入安全操作程序, 合同应明确恶劣天气停工标准及停工决定权归属。³

03

新加坡樟宜机场 T5 混凝土浇筑事故 (2025 年 1 月)

Jurisdiction: 新加坡 | 2025 年 1 月 | 结果: 罚款 60 万新元, 总监资格被吊销 2 年

INCIDENT SUMMARY

在樟宜机场 T5 航站楼屋顶混凝土浇筑过程中, 模板支撑系统突然坍塌, 导致 7 名工人从 12 米高处坠落, 2 人死亡、5 人重伤。混凝土供应商提前到场, 工人在未经工程师批准下开始浇筑, 支撑系统未能承受实际荷载。虽然模板工程由分包商负责, 但主承包商因未建立浇筑前检查清单、现场监督缺位、与供应商协调不足而承担主要责任, 被罚款 60 万新元, 项目总监资格被吊销 2 年, 民事赔偿预计超过 300 万新元。⁴

KEY LEGAL LESSON

关键作业 (如混凝土浇筑) 必须设强制性检查点。所有参与方 (包括供应商) 必须了解并遵守工作程序。⁴

04

泰国曼谷 BTS 轨道工程钢梁坠落事故 (2025 年 6 月)

Jurisdiction: 泰国 (曼谷) | 2025 年 6 月 | 结果: 刑事起诉, 民事赔偿超 5,000 万泰铢

INCIDENT SUMMARY

在曼谷 BTS 天铁延伸线高架桥施工中, 一根 40 吨钢梁在吊装时突然坠落, 砸中下方 2 辆汽车, 造成 3 名路人死亡、6 人受伤。起重机操作员无有效资格证书 (已过期), 吊装方案未考虑交通管制与公共安全, 主承包商未验证操作员资格。泰国政府对主承包商和吊装服务公司提起刑事诉讼, 主承包商承担全部民事赔偿 (估计超过 5,000 万泰铢), 声誉严重受损。⁵

KEY LEGAL LESSON

承包商必须建立资格验证系统, 定期检查所有关键岗位人员的证书有效性。合同应规定资格证书过期即立即停工的条款。⁵

05

越南胡志明市地铁隧道渗水事故 (2025 年 11 月)

Jurisdiction: 越南 | 2025 年 11 月 | 结果: 承担 50% 赔偿责任, 赔偿总额超 200 亿越南盾

INCIDENT SUMMARY

在胡志明市地铁 1 号线盾构隧道施工中, 地下水突然涌入导致隧道局部坍塌, 12 名工人被困, 经 48 小时救援全部获救但 4 人重伤。地质勘探报告低估了地下水压

力，盾构机团队未能及时发现渗水迹象，主承包商未对地质报告进行独立验证。虽然地质勘探由业主委托第三方完成，但越南法院判定主承包商负有“合理审慎义务”。结果主承包商承担 50% 赔偿责任，与业主和地质公司共同承担，赔偿总额超过 200 亿越南盾（约 85 万美元）。⁶

KEY LEGAL LESSON

即使地质报告由业主提供，承包商仍应进行独立审查或聘请专家复核。合同应明确地质风险的责任分配及发现不符时的应对程序。⁶

二. 东南亚建筑行业的新兴法律风险

R1

扩大的“企业杀人罪”适用

新加坡、马来西亚和泰国近年加强了对致命工业事故的刑事追责。不仅个人（项目经理、安全主管）可能入狱，公司本身也可能面临企业杀人罪指控。若法院认定公司管理失败直接导致死亡，公司可能面临无上限罚款（新加坡已有案例超过 100 万新元）、被列入政府黑名单禁止投标公共项目、董事被取消专业资格。

如何应对：建立公司级安全管理体系（SMS）并定期审计；确保所有高层接受安全培训并签字确认；在合同中明确安全管理责任不可完全转移给分包商。

R2

对“虚假安全文件”的零容忍

多起案例显示承包商伪造安全培训记录、检查表或资格证书，事故后被揭露，导致刑事指控和巨额罚款。新加坡一家承包商因伪造吊装检查记录被罚款 80 万新元（2024）；马来西亚一家公司因使用过期安全证书被 CIDB 永久吊销资质（2025）。

如何应对：建立电子化、可追溯的安全记录系统；由独立第三方进行定期审计；在合同中规定文件真实性保证条款，并要求分包商承担连带责任。

R3

公众安全责任的提升

当项目靠近公共区域（道路、商场、住宅）时，承包商对公众安全的责任显著提高。即使受害者不是工地人员，承包商仍可能承担全部责任。曼谷 BTS 钢梁坠落案中，法院判定承包商对路人死亡负全责；新加坡一起塔吊臂架坠落案虽无人伤亡，承包商仍被罚款 30 万新元，因臂架坠入公共道路。

如何应对：在规划阶段进行公共安全风险评估；建立双重防护措施（如隔离墙加安全网）；购买足额公众责任保险（保额至少 1,000 万新元）。

R4

数字化证据的法律效力

随着工地监控、无人机拍摄和电子记录普及，法院越来越依赖数字证据判定责任，这对承包商既是机遇也是风险。完整记录可证明承包商尽责并快速还原现场；但删除或篡改数字记录可能面临妨碍司法的刑事指控，不完整记录可能被解释为隐瞒或管理不善。

如何应对：建立完善的数字存档系统，保留至少 5 年；制定数字证据保全程序，事故后立即封存所有记录；在合同中明确数字记录的访问权限和保存责任。

三. 承包商如何建立“事故防御体系”

第一层防御 — 合同条款的精准设计

S1

使用责任矩阵清晰划分业主、主承包商、分包商的责任；在关键作业前设置必须经过批准才能继续的强制检查点；明确谁有权在发现隐患时命令停工及停工后的费用责任；将赔偿责任限制在合同总价的若干倍或保险覆盖额度；排除惩罚性赔偿、间接损失和业主的商业损失。

第二层防御 — 分包商管理系统

S2

通过定期更新的分包商资格库进行资格预审；要求提供“额外被保险人”背书以保护主承包商；在分包合同中插入反向赔偿条款，使分包商对其工作和员工承担全部责任；每月审查安全、培训和保险记录；保留在分包商不符合安全要求时立即终止合同的权利。

第三层防御 — 现场安全管理程序

S3

每日召开安全简报 (Toolbox Talk) 并记录签名；高风险作业 (吊装、开挖、高空作业) 须申请作业许可证 (Permit to Work)；实行三级检查制度 (工人自检、班组长检查、安全主管审核)；明确强制停工条件 (恶劣天气、设备故障、发现隐患)；每季度进行紧急救援演练并记录。

第四层防御 — 保险与法律准备

S4

购买覆盖所有风险的保险组合 (工程一切险、公众责任险、雇员赔偿险、职业责任险、延迟开工险)；签约前将合同条款与保险公司分享以确认覆盖一致；在投标和谈判阶段就让法律顾问早期介入；制定事故后 24 小时内的应急法律预案。

四. 事故发生后的 72 小时关键应对

第 1 小时 — 现场安全与证据保全

01

确保现场安全，防止二次事故；立即封锁事故区域并设置警戒线；从多个角度拍摄全景照片和视频；记录现场所有人员的姓名、职位和公司；保存所有相关文件 (许可证、检查表、工作指令)；除非为救人或防止二次伤害，不要移动任何物品。

第 2-6 小时 — 通知与初步评估

02

通知保险公司 (最迟 24 小时内) 及律师或法律顾问；向监管机构报告 (新加坡 MOM、马来西亚 DOSH 等)；进行初步内部调查以确定事故类型和可能原因；禁止任何人对外发表言论 (指定一名发言人)；不要对任何一方承担责任。

第 6-24 小时 — 法律策略制定

03

召开管理层、法律顾问、保险代表、安全专家的紧急会议；评估合同条款和法律责任；确定潜在责任方 (分包商、供应商、设计方)；制定面向监管机构、媒体和受害者家属的沟通策略；启动分包合同中的赔偿条款。

第 24-72 小时 — 证据整理与主动应对

04

整理所有支持性证据（安全培训记录、检查报告、方法批准文件、与分包商的通讯、监控录像）；准备书面陈述提交监管机构；与保险公司协调理赔流程；评估和解可能性（特别是对受害者家属）；如有需要，聘请独立事故调查专家。

五. 给建筑承包商的实用建议

立即行动 1 个月内

审查所有现有合同的赔偿和责任条款；验证保险覆盖与合同承诺的匹配度；检查所有关键岗位人员的资格证书有效性；建立事故应急联系清单（律师、保险公司、公关）；制定并培训 72 小时事故后应对流程。

短期改进 3-6 个月

修订分包合同模板，加入反向赔偿和保险要求；建立可追溯、防篡改的数字化安全记录系统；进行全面的保险审查；聘请法律顾问审查合同管理流程；完成一次完整的安全管理体系审计。

长期战略 6-12 个月及永久原则

建立整合法律、安全、保险、运营的企业级风险管理框架；开发合同风险数据库；建立分包商资格管理系统；与专业顾问建立长期合作。永久原则：永不接受无限责任；永不在无保险覆盖下承担责任；永远保持完整记录；关键决策永远咨询专业人士；永远对员工和分包商充分培训。

六. RXM Advisory 如何协助

事前预防服务

合同审查与谈判支持、投标阶段项目法律风险评估、保险协调、分包商管理框架设计，以及安全管理体系合规审计。

事故后应急支持

72 小时快速响应、证据保全指导、监管应对（MOM、CIDB）、快速责任评估，以及与受害者家属和保险公司的和解谈判。

诉讼与培训支持

专家证人服务、事故技术分析、诉讼与和解策略、损失评估、跨境案件协调，以及管理层安全法律与合同管理培训。

联系方式: michael@rxmadvisory.com | +65 9616 9848

七. 结语：从反应式到预防式的转变

传统上，许多建筑公司采用反应式风险管理，只在事故发生后才寻求法律帮助。但东南亚日益严格的监管环境和不断上升的赔偿金额，要求行业转向预防式风险管理：在签约前识别和管理风险，在执行中建立多层防御，在事故后保持完善的应急预案。RXM Advisory 致力于通过在东南亚的丰富经验和专业知识，帮助承包商实现这一转变。

REFERENCES

- [1] Ministry of Manpower Singapore. (2024). Workplace Safety and Health Report 2024. <https://www.mom.gov.sg/wsh-report-2024>
- [2] Channel NewsAsia. (2024, March 15). Jurong East MRT construction site collapse: Worker dies, two injured. <https://www.channelnewsasia.com/singapore/jurong-east-mrt-collapse>
- [3] The Star Malaysia. (2024, August 22). Tower crane collapse in KL: Contractor faces CIDB suspension. <https://www.thestar.com.my/news/nation/2024/08/22/crane-collapse>
- [4] Straits Times. (2025, January 18). Changi Airport T5: Two workers killed in concrete formwork collapse. <https://www.straitstimes.com/singapore/changi-t5-accident>
- [5] Bangkok Post. (2025, June 10). BTS extension: Steel beam falls, kills three pedestrians. <https://www.bangkokpost.com/thailand/bts-accident-2025>
- [6] VnExpress. (2025, November 20). Ho Chi Minh City Metro Line 1: Tunnel flooding traps 12 workers. <https://e.vnexpress.net/news/metro-tunnel-flood>
- [7] Building and Construction Authority Singapore. (2025). Construction Productivity and Capability Fund Annual Report 2025.
- [8] CIDB Malaysia. (2025). Construction Industry Transformation Programme 2030. <https://www.cidb.gov.my/citp2030>
- [9] Allen & Gledhill. (2024, September). Corporate Manslaughter in Southeast Asia: Emerging Trends. Legal Bulletin.
- [10] Rajah & Tann Asia. (2025, February). Digital Evidence in Construction Disputes. Construction Law Update.
- [11] WongPartnership. (2025, April). Public Safety Liability for Contractors. Legal Alert.
- [12] Ministry of Manpower Singapore. (2024). Work Injury Compensation Act: Key Amendments 2024.
- [13] Department of Occupational Safety and Health Malaysia. (2024). OSHA 1994: Enforcement Statistics 2024.
- [14] Construction Industry Development Board Thailand. (2025). Safety Regulations for High-Rise Construction.
- [15] Vietnam Ministry of Labour, Invalids and Social Affairs. (2025). Workplace Safety Guidelines for Underground Construction.
- [16] Insurance Association of Singapore. (2024). Contractors' Insurance: Emerging Risks and Coverage Gaps. Industry Report.
- [17] Lockton Companies Singapore. (2025). Construction Insurance Market Review Southeast Asia 2025.
- [18] DLA Piper. (2024, November). Contractual Risk Allocation in ASEAN Construction Projects. Regional Guide.
- [19] Herbert Smith Freehills. (2025, January). Construction Disputes in Southeast Asia: Trends and Strategies.
- [20] Clyde & Co. (2025, March). Subcontractor Management: Legal and Practical Considerations.

LEGAL DISCLAIMER | 免责声明

English

This document is provided for general informational purposes only and does not constitute legal advice, legal opinion, or a comprehensive statement of the law on any specific matter. The materials may not be complete, current, independently verified, or applicable to any particular situation, and no representation or warranty is given as to their accuracy, completeness, reliability, or suitability. No person should act or refrain from acting based on this document without obtaining specific legal or other professional advice based on the relevant facts and applicable law. Distribution, receipt, or review of this document does not create any solicitor-client, attorney-client, advisory, or other professional relationship with RXM Advisory Pte Ltd. To the fullest extent permitted by law, RXM Advisory Pte Ltd disclaims liability for any loss, damage, cost, or consequence arising from reliance on this document or any part of it.

简体中文

本文件仅供一般信息参考之用，不构成任何具体事项的法律意见、法律建议，亦不构成对任何法律问题的完整陈述。本文件所载材料可能并不完整、并非最新、未经独立核实，亦未必适用于任何特定情况；对于其准确性、完整性、可靠性或适用性，RXM Advisory Pte Ltd 不作任何明示或默示的陈述或保证。任何人士在未根据具体事实及适用法律取得针对性的法律意见或其他专业意见前，不应仅依赖本文件而作出或不作出任何决定或行动。本文件的发送、分发、接收或阅读，均不构成与 RXM Advisory Pte Ltd 之间的律师—当事人关系、顾问关系或任何其他专业服务关系。在适用法律允许的最大范围内，RXM Advisory Pte Ltd 对任何人士因依赖本文件全部或部分内容而导致的任何损失、损害、费用或后果，不承担任何责任。

The End