PROPERTY PROTECTION: PROTECTING YOUR ENTERPRISE

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As professionals, none of what we discuss today should be new.

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I am from the Insurance Company, and I am here to help.

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But you are just here because you don’t want to pay claims, right?

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What are we protecting your enterprise from?

In the insurance industry, we call these events **Perils**

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Property Perils

FIRE **WATER** **WIND**

HAIL **AIRCRAFT** **RIOT**

VEHICLES **EXPLOSION** **SMOKE**

Property Perils

FIRE

What is Fire?

From the National Fire Protection Association (NFPA)

A rapid oxidation process, which is a chemical reaction resulting in the evolution of light and heat in varying intensities.

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Fire has it’s place

- Cooking
- Heating
- Controlled Processes

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Preventing Destructive Fire

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Fire requires 3 elements

- Oxygen
- Fuel
- Source of Ignition (Spark)

Oxygen

- Air is 21% Oxygen

  Limited Control

- Oxidizers

  Pool Chemicals, Water treatment, Welding Gases,

Fuel

- Limit supplies to needs
- Housekeeping

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Fuel

- Keep areas near sources of ignition free of combustibles
  - Heating Equipment
  - Electrical Service
  - Cooking equipment
- Control Combustible load
  - Storage
  - Decorative assemblies
  - Substitution of less combustible materials
- Limit and control combustible waste
  - Use appropriate containers
  - Clear receptacles regularly
- Oxidizing agents
  - Watch for incompatible storage

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Source of Ignition (Spark)

- Heating Elements
- Electrical Equipment
- Cooking Equipment
- Hot Work
- Smoking
- Candles

Source of Ignition (Spark)

- Hot Work
  - Know what constitutes Hot Work
  - Hot Work Designated Area
  - Hot Work Program
    - Documented
    - In House and Contractors

Source of Ignition (Spark)

- Smoking Control
  - As education facilities, smoking on campus is tightly controlled
  - As a result, control of surreptitious smoking is a high priority

Source of Ignition (Spark)

- Electrical Equipment
  - Thermographic (Infrared) Testing
    - Frequency is based on power and use
  - Overloading of circuits
    - Our infrastructure was not built for the proliferation of devices
      - Computer/Tablets/Cell Phones
      - LCD Panels/Projectors

Source of Ignition (Spark)

- Electrical Equipment (Continued)
  - Temporary Fixtures
    - Lighting
      - Holiday
      - Special Events
    - Extension Cords
      - Minimize Use
      - Inspect

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Source of Ignition (Spark)

- Electrical Equipment (Continued)
  - Lithium Ion Batteries
    - Personal Mobility (Scooters, “Hoverboards”, E-Bikes)
    - Power tools
    - Computers/Tablets/Battery Banks
  - The Hazard
    - Unauthorized repairs to batteries
    - Batteries with no UL or similar listing

Source of Ignition (Spark)

- Cooking
  - Housekeeping – Noted before
  - Appropriate equipment and Location
    - Treat temporary cooking like Hot Work

Best Practices – Fire Protection

When prevention doesn’t work, how do we minimize the damage?

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Fire Protection – Damage Reduction

- Compartmentation
- Manual Protection
- Automatic Protection

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Fire Protection – Compartmentation

- Fire Walls
  - Fire walls exists in two flavors
    - Insurance Speak “Maximum Foreseeable Loss”
    - Hazard protection
    - Penetrations must be controlled and protected
      - Electrical and Data
      - Plumbing
      - HVAC

Fire Protection – Compartmentation

- Fire Doors
  - Regular inspection and maintenance
  - Habit of being propped open
  - Training as well as vigilance is needed

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Fire Protection – Compartmentation

- Smoke Control
  - Smoke Damage is pervasive

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Fire Protection – Damage Reduction

- Manual Protection
  - Fire Extinguishers
    - Appropriate Type
    - Inspection keeps units ready when needed
    - Tamper Resistant Installations
    - Incipient fires can be controlled and extinguished easily
    - Limited collateral damage

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Fire Protection – Damage Reduction

- Automatic Protection
  - Automatic Sprinklers
    - Most fires are controlled by a single operating sprinkler
      - Limited collateral damage
        - 15 gpm for 15 minutes – 225 gallons

          vs

          Fire Hose

          250 GPM for 10 Minutes 2,500 gallons

Fire Protection – Damage Reduction

- Automatic Protection
  - Automatic Sprinklers
    - Impairment program
      - Additional diligence when systems must be shut off
      - Reducing Hazardous activities during impairments
      - Guaranteeing return to service

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Fire Protection – Damage Reduction

- Automatic Protection
  - Automatic Sprinklers
    - Inspection, Testing and Maintenance
      - A prepared sprinkler system is an efficient system.
      - Spare Sprinkler heads can reduce Impaired Sprinklers
      - Knowledge of the system and how it can be *safely* shut down can further reduce damage

Enough about Fire.

It grabs attention, and usually the 6 O’Clock news, but you know what really grabs the attention of insurers?

WATER

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Best Practices- Water Damage Prevention

- IoT Program
  - Brett will be going over that

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Best Practices- Water Damage Prevention

- What Else?
  - Identify Possible sources!
    - Sinks
    - Water Fountains / Bubblers
    - Toilets
    - Water Heaters
    - Piping exposed to damage
      - Physical Damage
      - Freeze

Best Practices- Water Damage Prevention

- What Else?
  - Identify Cause
    - Physical Damage
    - “Wear and Tear”
    - Freeze

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Best Practices- Water Damage Prevention

- What Else?
  - Identify Protection
    - Physical protection of exposed components
    - Inspection and maintenance of Appliances
    - Proactive replacement of materials with limited life spans
      - Flexible Supply lines
        Water Heaters
    - Insulation of piping exposed to the elements

Best Practices- Water Damage Prevention

- What Else?
  - Identify Mitigation
    - Preparation
      - Do you know how to shut off the supply?
      - Do you have a plan to reduce damage during an event
      - Do you have materials to mitigate damage from water

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Additional Property Perils
WIND - HAIL - SNOW – ICE
LIGHTNING
TEMPERATURE EXTREMES

We can control a lot of things, but we can’t control the weather. We can prepare.

Property Perils Weather Forecasting:

Local News
National Weather Service

Property Perils Weather

- Roofs
  - Identify areas that may develop leaks
  - Clear drains and scuppers
  - Secure roof mounted equipment
  - Inspection of flashing and ballast

Property Perils Weather

Building Envelope

- Windows, Doors and Vents
  - Closed / Sealed / Locked

Property Perils Weather

- Electrical
  - GFI Circuits
  - Emergency Generators
    - Operational Inspections
    - Adequate Fuel
  - Lightning Protection Continuity

Property Perils Weather

- Heating
  - Temperature Monitoring
  - Inspections
    - Jurisdictional
    - Operational
  - Fuel
    - Adequate Supply

Property Perils Weather

Prior to extreme events, additional preparation may be warranted

- Window protection, cover of broken glazing and replacement
- Roof protection (Tarps, patches)
- Water exclusion devices (sand bags, water dams, etc)
- Snow removal equipment

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One word

PREPARE

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Thank you

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