#### Protecting Your District Against Top Losses

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### **OBJECTIVES**

- Countdown of top Property/Casualty losses
- Loss prevention strategies
- Claims procedures



- Keep track of weather patterns during winter or cold months and be ready for emergency action
- Have a response plan in place with contact information available in case you have an emergency
  - SET SEG Claims (After Hours 1-866-633-0004)
  - Roofing contractor
  - $_{\odot}$  Plumber / Electrician / HVAC
  - $\circ$  Restoration company
  - $_{\odot}\,$  Maintenance and pertinent district personnel



### **FROZEN PIPE LOSS**

# Date of loss 1/8/14 Winter break Total Loss \$800,098















- Train your staff annually on all emergency protocol and allow them immediate access to the emergency contact information
- Install a lockbox to hold master keys for boiler rooms, storage rooms or areas that are not accessed regularly
- Have building maps available for emergency personnel, which show diagrams for all water mains, gas and electric shut-off valves



- Identify COLD ZONES where pipes are located
  - Outside Walls / Foyers / Areas where prior issues have occurred
  - Unheated ceilings under roof lines, especially if sprinkler pipes exist
  - Storage rooms, closets, etc.
- Take action to add temporary heat to these areas
  - Safely use portable heaters
  - Remove ceiling tiles to allow heat to reach cold areas, especially if there is sprinkler pipes located in the ceiling
  - Leave thermostats at "normal" temperatures 24/7 during cold snaps
  - Leave bathroom cabinet doors open for heat transfer









- Check high risk areas "frequently"
  - Physically walk and do a visual inspections at least 1-2 times per day during extreme cold temperatures "even when school is not in session"
- Use an infrared imaging camera to identify cold areas

   SET SEG Loss Control has access to these
- Open water faucets slightly to let them drip • This flow through the pipes can help minimize freezing and bursting







Check all unit ventilators with dampers that bring in outside air

• These can get stuck in the open position which causes freezing





- Have pipes insulated if possible
- Seal all air leaks
- Have a back-up generator available or locate a company in your area to rent one
  - Generators can help keep portable heat flowing during power outages



- REMEMBER, don't take chances!
- If you think your building's pipes are frozen or have burst, shut your water off immediately and call a plumber
- Take precautions to avoid electrical shock from being in or near water
- Then call SET SEG or your provider!

- Have a response plan in place with contact information available in case you have an emergency
  - SET SEG Claims (After Hours 1-866-633-0004)
  - Chad Ziesmer SET SEG 517-243-4823
  - Roofing contractor
  - Plumber / Electrician / HVAC
  - Flooring contractor
  - Restoration company
  - Maintenance and pertinent district personnel
- Gym floor losses can come from various reasons
  - Water leaks from roofs / drinking fountains / underground piping / vandalism
- These large expanse areas are vulnerable to many things!



### **GYM FLOOR LOSS**

- Date of loss 2/15/12
- Cause of water sprinkler
- Total Loss \$22,000 mitigation- No floor damage
- Date of loss 8/26/19
- No mitigation- Total loss \$129,392 plus expenses
- Date of Loss 2/4/15
- Mitigation \$34,388 Floor \$114,690



















![](_page_24_Picture_1.jpeg)

![](_page_25_Picture_0.jpeg)

![](_page_26_Picture_0.jpeg)

![](_page_26_Picture_1.jpeg)

- Start at the top!
- Conduct regular roof inspections on a semi-annual basis documenting the results
  - Begin inspecting inside the building by visually checking walls and ceilings for water stains, cracks, surface chipping and any possible settling of foundations

![](_page_27_Picture_4.jpeg)

![](_page_27_Picture_5.jpeg)

- Check the exterior including; flashings, roof edging/fascia, gutters, downspouts, roof drains, etc.
- On top of the roof check for the basic covering condition, any possible roof penetrations, standing water, etc .
- Keep tree branches away from roofs

   Use a tree service/contractor to remove overhanging branches
- Routinely clean gutters and downspouts, especially in the fall and springtime.

![](_page_28_Picture_5.jpeg)

- During winter months, keep snow loads to a minimum on wide roof expanses
  - Remove snow from roofs carefully with a "plastic" shovel
  - If there is not a 3-foot parapet, do not get closer than 10-feet from the edge without being tied off
  - DO NOT use excavators or power equipment to remove snow from roofs
- Use a qualified roofing contractor for maintenance and repairs

![](_page_29_Picture_6.jpeg)

• Other issues can come from the ground

- Old piping can corrode or break causing seepage issues
- City water drains and piping can get blocked causing flood water to back-up in a building, which leads to gym floor damage
- Water fountains can also be left on or abused to cause flooding

![](_page_30_Picture_5.jpeg)

- Why are gym floors so vulnerable to damage?
- Most are made of wood, which expand and contract in various temperatures
- When wet, wood will expand as it absorbs water and moisture, which can cause buckling

![](_page_31_Picture_4.jpeg)

![](_page_31_Picture_5.jpeg)

- When gym floors become wet or flooded, ACT FAST!
- Remove any standing water immediately to help prevent absorption
- Contact professional restoration company and floor company
- Rent or provide commercial dryers to help dry out the floor
- If water is bubbling-up from the ground, do not try to block it from seeping, try to keep soaking it up or use a wet-vac to get rid of the water
- Call SET SEG or your provider!

![](_page_32_Picture_7.jpeg)

- Verify with local drain commissioners that storm drains are functioning correctly
- If possible, try to regularly inspect, clean and maintain surface and underground drains, eaves and downspouts
- Install backflow prevention valves to minimize the flow of sewage back-up into buildings
- Grade ground away from the side of buildings to help drain water

![](_page_33_Picture_5.jpeg)

## **COLLAPSE ROOF PREVENTION**

- Most collapsed roofs occur from overload of snow or high winds
- They are usually in the building area with large expanse of space, such as gyms, auditoriums, swimming pool areas, cafeterias, etc.

![](_page_34_Picture_3.jpeg)

![](_page_34_Picture_4.jpeg)

### COLLAPSE

## Date of loss 3/14/19 Snow and Ice Total Loss \$302,638

![](_page_35_Picture_2.jpeg)

![](_page_35_Picture_3.jpeg)
#### PLAYERS





- First Inspection 3/17/19
- Meetings
- Unforeseen issues and resolutions
- Supplements
- Conclusion 12/12/19

















Signs that your roof maybe on the verge of collapse

- Sagging in the ceiling
- Bends or ripples in roof supports
- Cracks in exterior masonry or foundations
- Cracks in ceilings or interior walls
- Cracked or broken windows
- Leaks (water or gas)
- Misaligned sprinkler heads or piping
- Doors or windows that are hard to open or close
- Unusual sounds



- KEEP UNNECSSARY WEIGHT OFF YOUR ROOFS!
- HVAC units, solar panels, satellite devices, windmills, vandalism, etc., can all add extra weight to your roofs
- By far, the worst cause of extra weight is **SNOW**

#### • SNOW IS HEAVY

- $_{\odot}$  Wet snow is far heavier than fresh light snow
- o It can pile-up with nowhere to go until it warms and thaws causing water issues
- o It can drift against parapets or corners causing extra stress to roof areas



- Keep an eye out for possible severe winter weather and be prepared
  - Acting before a large event is proactive and could eliminate issues
  - It's a whole lot cheaper fixing small issues than a major catastrophe
- Have a response plan in place with contact information available in case you have an emergency
  - SET SEG Claims (After Hours 1-866-633-0004)
  - $_{\odot}$  Roofing contractor
  - $_{\odot}$  Plumber / Electrician / HVAC
  - $\circ$  Restoration company
  - $_{\odot}\,$  Maintenance and pertinent district personnel



- The longer snow sits on your roof, the longer your roof needs to support the extra weight
- Keep gutters and drains clear
  - $_{\odot}$  When snow melts the water needs to go somewhere
  - If gutters and drains are clogged, the water will sit on your roof and possibly seep into the decking
  - Provide a clear path for the melting snow to travel away from the roof and building
- Stay off the roof, unless trained personnel are going to remove snow
   Any added weight increases the load your roof must support



When removing snow, do it properly

- Remove snow from roofs carefully with a "plastic" shovel
- If there is **not** a 3-foot parapet, do **not** get closer than 10-feet from the edge without being tied off
- DO NOT use excavators or power equipment to remove snow from roofs

Be careful where you throw shoveled snow

- Do not block exits and egresses
- Do not bury fire hydrants, sprinkler control valves, gas or utility connections
- Do not place snow where melting piles can seep into buildings
- Do not throw snow onto walkways or parking lots



- If you use a contractor for roof snow removal, be sure to collect certificates of insurance
- Provide drawings or diagrams showing where skylights, drains and other openings are to help minimize personal injury
- Pay attention to the potential of electrical hazards from power lines





- One special note: Be aware of ice dams!
- They occur when ice builds up along the eaves of a roof
  - Snow and ice melts from the main part of the roof and flows to the eaves where they refreeze due to lack of heat
  - This can block eaves, spouts and drains causing water back-up underneath shingles or membranes
  - $_{\odot}$  Eventually, this water can find its way inside or cause a leak
  - $_{\odot}\,$  It can also cause a potential for collapse if the water keeps building up on the roof



- Check for icicles
  - If you see them, then there is a possibility of water freezing at the eaves
- Having snow and ice removed before it melts is the best way to prevent this
- Properly insulating an attic or space between the roofline and ceiling can prevent melting snow from running to the eaves or backing up under shingles or membranes.







#### LARGE WIND LOSS

- Date of loss 4/12/14
- Cat #39
- Total Loss \$1,766,172.43

























North Side



South Side





#### **PLAYERS**



#### PROCESS

- First inspection 3/17/19
- Meetings
- Unforeseen issues and resolutions
- Supplements
- Conclusion 12/12/19















- Have a response plan in place with contact information available in case you have an emergency
  - SET SEG Claims (After Hours 1-866-633-0004)
  - $_{\odot}$  Roofing contractor
  - $_{\odot}$  Plumber / Electrician / HVAC
  - $\circ$  Restoration company
  - Maintenance and pertinent district personnel
- Make sure someone knows how to turn off electric and gas during an emergency



- You can't completely "tornado proof" your buildings, but you can prepare for an incident
- Tornados have a unique destructive power which can create massive amounts of energy in a small area
  - They can reach winds of 250-MPH which would probably destroy most buildings and structures in its path
- Most buildings are built to withstand downward gravity loads but have little resistance to uplift loads



- If double doors exist in your buildings, install heavy barrel bolt sliding latches at the top and bottom
- If you having sliding doors which are more vulnerable to wind damage, install impact resistant glass panels
- Replace weakened garage doors

   These large doors are more prone to wind damage
   A heavy-duty garage door track can also be installed
- Reinforce overhangs, decks and carports



- Properly repair roofs before a tornado strikes
   Check for loose shingles, membranes, etc.
- Make sure rooftop HVAC units are securely fastened

 Contact your HVAC contractor and have them add extra fasteners or strengthen connections.

- Strengthen roof connections where it meets the walls

   Metal fasteners, ties and reinforcements can be added to roof/wall joints for strength
   This is especially important for portable buildings or small classroom areas
- Check that walls are properly connected to foundations


### **Exterior Improvements**

- Identify and remove large trees or limbs that could fall or be blown onto or into a building's walls or roof
- Inspect power poles and lines that are near trees and limbs and inform your local power company about them
- Inspect and repair loose siding, soffits, fascia, shingles, roofing materials, brickwork, chimneys, etc.
- Inspect and securely fasten landscape materials, and decorative items such as statues, signage, masonry pillars, etc.
- Collect any miscellaneous items lying around that could become a missile in high wind situations
- Chain or secure dumpsters



At the bus garage

- If possible, try and get district buses and vehicles stored inside
- Collect any miscellaneous items such as tires, parts, hardware, etc., from the bus yard
- Make sure all above ground and underground fuel tanks are turned off
- Put all garage tools and items away, preferably in a locked cage or room





## **IMPORTANT NOTE:**

- Most injuries during a tornado come from flying debris
- Most fatalities during a tornado come from head injuries

It is extremely important to reinforce building safety areas that students and staff will be required to go during a tornado incident

- This area should be in the most secured part of the building
- It should have NO windows and be reinforced with concrete or steel if possible
- It should NOT be under a large roof expanse
- If possible, it should be in the basement, or within a reinforced shelter area



Dangerous areas to avoid during a tornado:

- Portable classrooms or buildings; any tornado plan should include getting students and staff out of portable units and into the main building
- Gyms, Auditoriums, Pool Areas, Cafeterias; these areas have a large roof expanse and are more prone to collapse
- Upper levels, especially exterior walls
- Underneath grandstands or bleachers
- Playgrounds or outside play structures
- Buses or vehicles

# **REPORTING CLAIMS – TIMELY REPORTING**

Timely reporting can help mitigate losses and expenses!

- Report the claims yourself! Sending to the business office and waiting for them to report it can take valuable time and prolong the process.
- If you can't access the member site, talk to your primary user (typically the Business Manager or Superintendent) to gain access to online claim reporting functions.
- Contact <u>marketinghelp@setseg.org</u> to request access or if you need help logging in.



## **REPORTING CLAIMS – PROPERTY**

Step 1: Login to your account



#### Step 2: Click on "File A Claim" under the Property/Casualty header

Home > File a Property/Casualty Claim	Home > File A Claim
FILE A PROPERTY/CASUALTY CLAIM	FILE A
Edit Edit with WPBakery Page Builder Use the links below to report claims incurred during the term of your coverage with the MASB-SEG Property/Casualty Pool.	Edit Edit with V
<ul> <li>Notice of Complaint Form Report a lawsuit to the Pool on the date it is received. <u>Click here</u> to file a notice of a complaint.</li> <li>Property Loss, General Liability, Auto Incident, Medical Payment or Other To report a Property Loss, General liability, Auto Incident, Medical Payment or Other Claim, <u>Click Here</u></li> </ul>	*Select Claim Auto Auto Property
After Hours Emergency: (800) 292-5421 PROPERTY/CASUALTY CLAIM CONTACTS	General Lia Student/Vis Educator Le Crime Cyber

#### Step 3: Choose your claim type



# **REPORTING CLAIMS - FAQs**

- Should I report even small claims?
- Do I wait until all repairs are completed and I have all invoices to report the claim?
- Can I clean up the claim before talking to SET SEG/Provider?
- Who can I use as restoration company/contractor?
- Should I take pictures?
- Should I save damaged equipment?



# **REPORTING CLAIMS – BEST PRACTICES**

### **Property/Casualty**

- Fill out the Accident Description completely!
  - If districts do not provide all necessary details when submitting claims, it is more difficult for the adjuster to determine compensability.
- Attach any and all related documents prior to submission.
- Select the correct location where the incident occurred
  - If district just choose the member name and let the location auto fill, the information may not be accurate.



## **MEMBER RESOURCES**

Employee and Student Privacy

MEMBER RESOURCES	
	MEMBER RESOURCES
Building and Property	
Consumer Product Safety Commission Public Playground Safety Handbook	COVID-19 Resource Library
Contract Risk Management	Employee Injury Report
COVID-19 Resource Library	Establishing a Poturn to Work Program
Cyber Security	Establishing a Return-to-work Program
Safety Posters	Guide to Compliance Training for Michigan School Employees
SET SEG EduSeries: Trainings and Webinars	Remote Workstation Safety Guide
Title IX	Safety During Remote Work: Best Practices
Vector Training, K-12 Edition	Safety Posters
Weather	SET SEG EduSeries: Webinars and Trainings
EMERGING EXPOSURES AND NEW RISKS	Workplace Injury Sample Letter
Auto	W workplace injury sample certer
Compliance	Workstation Ergonomics
Cyber Security	
Onsite Childcare	Vector Training, K-12 Edition



# HAVE A PRE-LOSS PLAN

- Keep a list of important contacts:
  - SET SEG/Provider
  - Mitigation contractor
  - $\circ$  Plumber
  - Floor contractor
- Have a plan for any type of loss that may occur:
  - Water line break
  - $\circ$  Water from roof
  - $\circ$  Wind
  - o Gym floor
- Make sure calling your provider is part of every plan!





# **CONTACT US**



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