

## Division of Risk Management



## Division of Risk Management



Educators Liability
Trust Fund



State Insurance Fund (Property Insurance)

## What is the ELTF?



### The Educators Liability Trust Fund (ELTF)

- > Provides liability coverage if a claim is made or a suit is filed against a school board employee while in the performance of his/her job duties.
- ➤ Coverage began July 1, 2013.
- > Applies to occurrences that happen on or after that date.

# **Amount of Coverage?**

\$1 Million per occurrence

\*Includes costs of defense

The ELTF Program has no cost to employees and the school board employees are automatically enrolled on their hire date.

The State of Alabama Department of Education provides this benefit to educators, and it is administered by the Alabama Department of Finance, Division of Risk Management.

# **ELTF** Coverage

## Who is covered?

Employees of local public school boards in the State of Alabama

- > Teachers
- Student Teachers & Aides
- **Administrators**
- Custodians
- > Lunchroom Workers
- Office Staff

# Other Liability Coverage

## Coverage Availability & Applicability

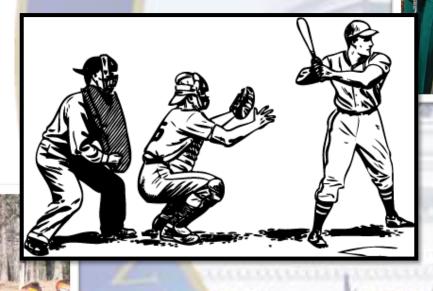
- > The ELTF can stand alone as your liability coverage.
- ➤ If you have other liability coverage, the ELTF is considered excess secondary coverage rather than primary.
- Coverage identity and expenses can be shared with existing coverage plans.
- Notify all companies providing liability coverage; loss is subject to being prorated due to the specific between the companies.

## What About Field Trips?

#### Trips must be:

an "educational activity" and

pre-approved by the local school board or education unit



#### Outside the scope of coverage:

- > Cruises
- Trips to theme and water parks
- Lake outings
- Activities that are primarily recreational

## **Event Liability Coverage**

- > Can protect the school if sued for bodily injury or property damage by a third party.
- > Can be added to protect chaperones and field trip organizers.
- > Individual policies may vary but are historically price friendly.
- ➤ Call DORM's Underwriting Department (334) 223-6120 for a referral or to discuss options.

## What About Bus Drivers?



ELTF is not liability coverage for operating a vehicle licensed for road use.

Automotive liability programs should remain in place to cover an <u>automobile accident</u> involving a school bus or a vehicle licensed for public road use.



- ➤ Refer to Program Guidelines for
- exclusions and conditions

Available on website:

https://riskmgt.alabama.gov/

STATE OF ALABAMA
OF RESERVENT
OF STATE OF FINANCE
DEPARTMENT OF FINANCEMENT
DIVISION OF RISK MANAGEMENT

EDUCATORS LIABILITY TRUST FUND
PROGRAM GUIDELINES
PROGRAM GUIDELINES
PROGRAM GUIDELINES
PROGRAM TO Act 2013-21.5 of the Authority Act 2013-21.5 of the Program of Act 2013-21.5 of the Authority Act 2013

EFFECTIVE July 1, 2013

APPROVED

Bill Newton

Acting Director of Finance

## **ELTF Claims**

What if there is an accident or event?

Call our Claims Department at (334) 223-6120 or Complete forms on our website:

#### STATE OF ALABAMA DEPARTMENT OF FINANCI DIVISION OF RISK MANAGEMENT EDUCATORS LIABILITY INCIDENTICIA IM REPORT

			Social Security	r No.	
ne of Covered Employee:	19		(last 4):	XXX - XX	20
ne Address:	(e				
ne Phone No.:			Employee's I	Date of Birth:	
Phone No.:	¥		Employer Pho	one No.:	
il Address:	8-			<u> </u>	
Title/Job Classification:			County of En	nployment:	
of Occurrence;	8	Time of O	есштеное:	AM	PM
ervisor Notified (Name)	1		Date Supervi	sor Notified:	
ic of Person(s) receiving inj	ury or property damage:				
ress:					
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eribe fully the specific activ age to other party: More spe e there any witnesses? If so, Name all other liability policies in a lawsuit been filed? If Yes	ace is provided on back of give names, addresses a force which may cover s, uttach a copy of the co No false information may	nd phone numbers. More spa  Address:  this incident and report this in	ce is provided on back	of document.  Phone 4: to each carrier.	
	ne Address:  ne Phone No.:  Phone No.:  il Address:  Indo/Job Classification:  of Occurrence:  er Office (Name)  ne of Person(s) receiving in	ne Address:  ne Phone No.:  Phone No.:  il Address:  Indo/Job Classification:  of Occurrence:  servisor Notified (Name)  ne of Person(s) receiving injury or property damage:	ne Address:  ne Phone No.:  Phone No.:  il Address:  Inde/Job Classification:  of Occurrence:  Time of O  revisor Notified (Name)  ne of Person(s) receiving injury or property Jamage:	ne Address:  ne Phone No.:  Employee's I  Employee's I  Employee's I  Employee's I  County of Er  of Occurrence:  Time of Occurrence:  revisor Notified (Name)  Date Supervise of Oerson(s) receiving injury or property damage:	ne Address:  ne Phone No.:  Employer's Date of Birth:  Phone No.:  Employer Phone No.:  Il Address:  Title/Job Classification:  County of Employment:  of Occurrence:  Time of Occurrence:  AM  arvisor Notified (Name)  Date Supervisor Notified:  to of Person(s) rocciving injury or property damage:

## State Insurance Fund

Property coverage for state properties, colleges and universities and most K-12 public school systems





Risk Management insures in excess of \$81 billion in values within the State of Alabama

## SIF = State Insurance Fund

- Alabama's State Insurance Fund is one of the largest state property insurance funds in the United States, currently insuring over \$81 billion in property across the state of Alabama.
- > SIF coverage is for the direct physical loss of buildings and their contents from the perils of fire, weather, and other perils as outlined in the program's coverage guidelines.
- ➤ SIF coverage DOES NOT include any type of premises liability coverage or any indemnification for people who work in, go to school in, or visit any of these buildings.
- Our coverage plan includes property repair/replacement, boiler machinery, equipment breakdown, and major perils.
- > Earthquake and Terrorism

## Ready to Serve

Loss Control → Underwriting → Claims

DORM is designed as an insurance carrier. Insurance is an intangible product we cycle and process to make decisions in safety recommendations, coverage application, and claims response.

Loss Control, Underwriting, and Claims work together to mitigate the uncertainty of your

insurance needs. Services include:

- Quotes & Cover Recommendations
- ➤ Loss Prevention
- Property surveys & Valuations
- > Updating schedules
- > Claims management



Let us know how we can assist you!

Communication and understanding is key to mutual success

## SIF Program Participants

	SIF 2023/24 Core Program Layer Structure Participants												
\$500M x/o \$1.5B	Swiss RE (THB) 5%	XL Bermu 10%				Chub Bermu 37%	da			Liberty Mutual 10%	Homeland (Intact) 20%	Scottsda (Nation Wide) 5%	l london/
\$500M x/o \$1B	Swiss F (THB 12%	)	RSUI 10%	Bern	nilton nuda %		E	Chubb Bermuda 42%	a		Liberty Mutual 10%	Mitsui 10%	Obsidian (Nation Wide) 9%
\$500M x/o \$500M	Great Amer. 3%	HDI 10%				Chubk Bermu 49%	da				Liberty Mutual 20%	Hall Mark (Core) 8%	Mitsui 10%
\$150M x/o \$350M	Great Amer. 4.29%	HDI 5.66%	RSUI 5%%	F lab	Ber	nubb rmuda 10%		Liberty Mutual 20%			Lon	don/Lloyds 51.72%	
\$200M x/o \$150M		RSUI West	CNP 2.5%	Lexington 12.5%	USA	Arch Arch I US Berm 1.25% 1.669	. Evere			OCIL 1.75% Be	Argo RE rmuda 12%	Londo Lloyd 49.26	S
\$100M x/o \$50M	RSUI	CV Starr			Markel	Arch USA	Arch RE Bermuda	Acadian 2%			London/Llo	oyds – 64.67%	
\$30101	7.5%		67%	USA B6	ermuda 3.5%	3%	5%	Star Stone 6%	Munich RE 2%	Houston Specialty 15%	Lon	don/Lloyds –	43.83%
\$50M x/o SIR's	AWAC 5%	SRU 5%		Chub (ACI 8.52	E)	Iron Shore 5%	AXIS 4.75%	Star Stone 6%	Munic RE 2%	Houston Specialty 24.39%		London/Lloy 39.34%	<b>/d</b> s
	\$25/30M All Perils aggregate except additional \$20M All Wind aggregate, excess of \$1M All Perils except \$10M Wind												



### We thank you! **Contact Information**

For Underwriting, Claims, or Loss Control, please call: (334) 223-6120 or email: www.riskmgt.alabama.gov

Alabama Division of RISK MANAGEMENT

HOME ABOUTUS CONTACT





**Davidson Center for Space Exploration** 

Providing service to our clients is the Division of Risk Management's reason for being. Whether we are restoring a school building destroyed by fire, defending a state employee who is sued for doing his job, or supporting an injured state employee until he can safely return to work, our goal is to help our client agencies quickly at the lowest possible cost to the taxpayers.

#### RISK MANAGEMENT **PROGRAMS**

General Liability

**Educators Liability** 

Automotive Liability

State Employee Injury

Property Insurance

#### OTHER DORM POLICIES

Policy Management

Loss Control Services

State Employee

Assistance Program

Equipment Maintenance

Program

Wrongful Incarceration

#### INFORMATION

Newsletter

Publications

Annual Reports

Risk Management Handbook

#### LINKS

State Website

State Properties

FEMA

**OSHA** 

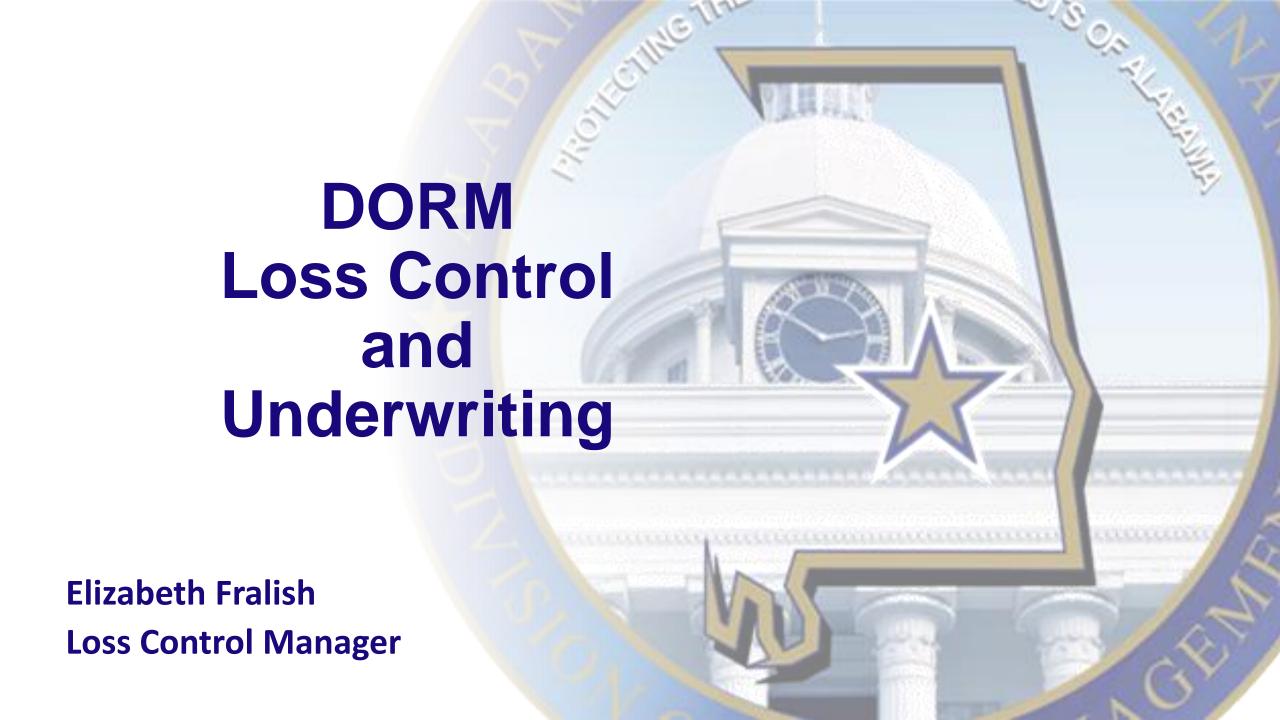
NHTSA

More Risk Management related links



#### Finance Links

#### **Additional Information**



## **Loss Control Section**



- Elizabeth Fralish, Loss Control Manager
- Rusty Taylor, Risk Management Supervisor
- Robert Borth, Senior Loss Control
   Specialist
- Danny Dean, Senior Loss Control Specialist
- Tony Bain, Loss Control Specialist
- Chris Langston, Loss Control Specialist
- Michael McCoy, Loss Control Specialist
- Keith Smith, Loss Control Specialist
- Brittany Howard, ASA II

## Loss Control Property Inspections

What is the purpose for the property inspection?

To make sure your entities property is properly and accurately accounted for in case of a loss from a covered peril.

- Measure each building or property item to obtain an accurate square footage or linear footage.
- Photograph all property items to properly document:
  - Current condition of the property
  - Building finishes
  - Building enhancements
- Inspect the property for building and life safety threats.

# Information Required From You During the Inspection Process

- \*Roof ages for all buildings
- Renovation dates for all buildings
- List of Lawn and Grounds Equipment
- Stated amount values for items such as:
  - Electronic Signs
  - Scoreboards
  - Lift Stations
  - Playground Equipment
  - Other specialty items/structures

## Stated Amount Values

#### **Board Office Campus (0001) Stated Amount Values**

Please provide the following required information. This information will determine the limits of your Stated Amount line items on your property schedule and your equipment items. Please add any items that may be missing from this list. If no information is provided prior to the survey of each location, it may result in no value being assigned.

Item	# of Units	Cost per Unit	Content Value	Total Value
Metal Electronic Signs:				
Brick Electronic Signs:				
Bronze Statues (include the base):				
Irrigation/Pool Wells & System:				
Lift Stations:				
Playground Equipment:				
Electronic Barrier Gates w/Keypads:				
Propane Tanks (# and Capacity):				
Fuel Station (tanks & pumps):				
Gas/Diesel Tanks (# and Capacity):				
Radio Antennas/Towers: (#/length):				
Football Scoreboard:				
Baseball Scoreboard:				
Softball Scoreboard:				
Other:				

## **Equipment Values**

#### **Board Office Campus (0001) Stated Amount Values**

Please provide the following required information. This information will determine the limits of your Stated Amount line items on your property schedule and your equipment items. Please add any items that may be missing from this list. If no information is provided prior to the survey of each location, it may result in no value being assigned.

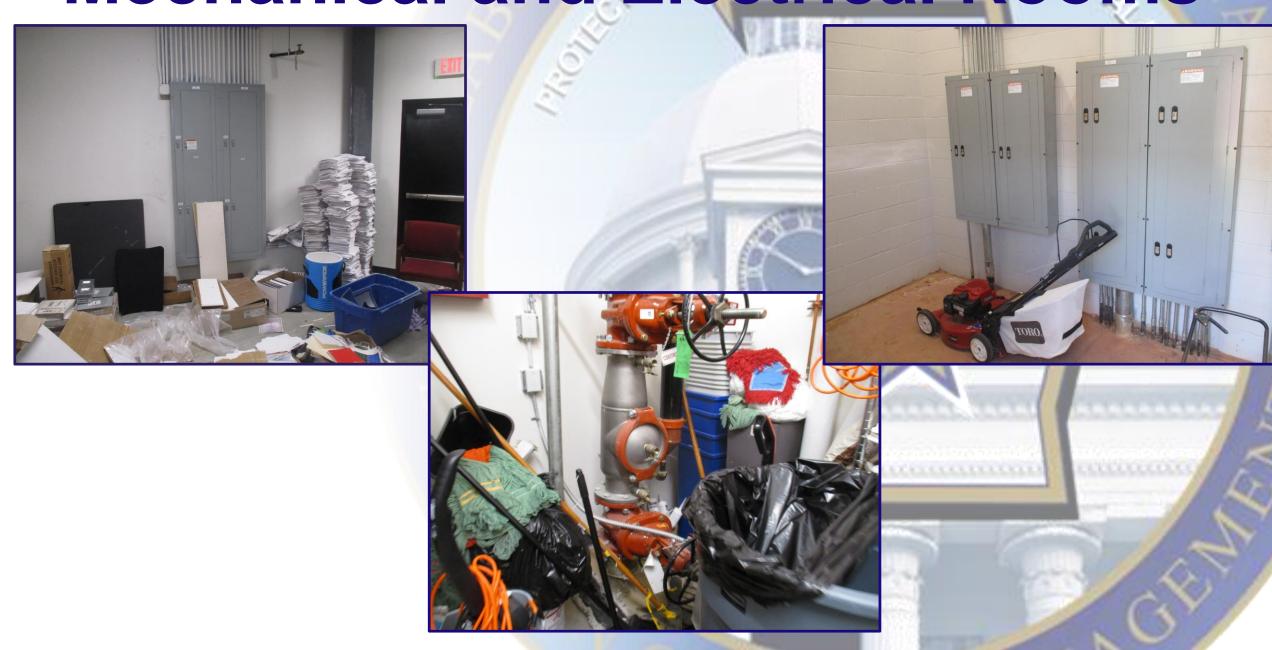
Inside/Outside Equipment				
Type of Equipment	Model	Seriel Number	Where It Is Stored	Value
Example: Toro Zero Turn Lawn Mower	XYZ123	SN23iX497y1	In Barn Item 0110	\$10,000
High-Value Equipment (Over \$50,000)				
Type of Equipment	Model	Seriel Number	Where It Is Stored	Value
Example: Analyzer - Fat/Moisture	XYZ123	SN23iX497y1	Vocational Building Rm 101	\$55,000

# Building and Life Safety Recommendations

**Most Common Recommendation:** 

- Mechanical and electrical rooms used for storage
- Electrical panels not being properly maintained
- Roof leaks
- Housekeeping issues

## Mechanical and Electrical Rooms



## **National Fire Protection Association Code:**

**10.18.5.1** Combustible material shall not be stored in boiler rooms, mechanical rooms, or electrical equipment rooms. 10.18.5.2 Materials and supplies for the operation and maintenance of the equipment in the room shall be permitted. The use of equipment rooms to store items, such as those needed for the equipment in the room, is normal.

NFPA 70 -2011, article 110.26, a minimum of 36 inches clearance is required in front of all electrical equipment, including controls and panels, extending from the floor to a height of 6 foot 6 inches or the height of the equipment whichever is higher. You must maintain clearance for the width of the equipment or 30 inches, whichever is greater, and all doors and panels must be able to be opened at least 90 degrees.

**Electrical Maintenance** 







## Recommendations

Mandatory - Completed Immediately

Needs Attention - Completed ASAP

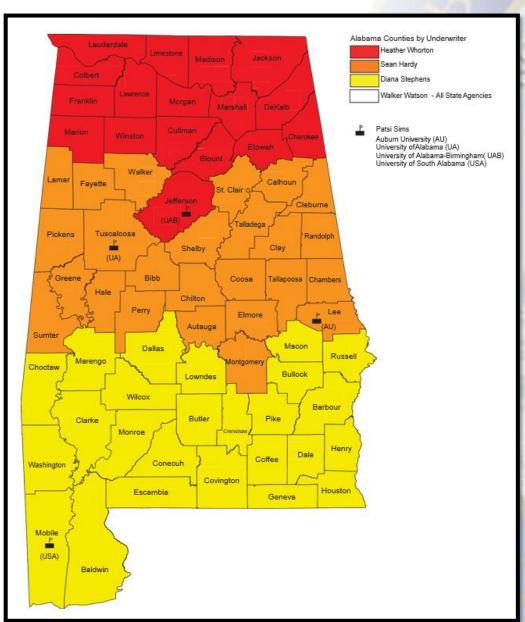
Premium Surcharge and/or Decreased
 Coverage - If Not Completed

## **Underwriting Section**



- Pam Watkins, Underwriting Manager
- Patsi Sims, Risk ManagementSupervisor
- Heather Whorton, SeniorUnderwriter
- Sean Hardy, Underwriter
- Catherine Dupree, Underwriter
- Diana Stephens, Underwriter
- Walker Watson, Underwriter
- Angela Allen, ASA II

**Underwriting Territories** 



- North Alabama
   Heather Whorton
- Central Alabama
   Sean Hardy
- South AlabamaDiana Stephens
- State AgenciesWalker Watson

## **Building Insurance Valuation**



- Nationally recognized appraisal service
- 2. Accurate building values
- Updated annually before you receive your certification



## Closeout Process

- Loss Control Survey Every 5 to 8 years
- Underwriting Updates Replacement Value, Assigns Coverage, Reviews Recommendations, Finalizes New Premium and Values
- Client invited to Closeout Presentation
- Power Point Slides Discusses Loss Control Findings, Premium and Value Comparison, Deductible Options, Coverages, Claims
- USB provided at presentation or mailed if unable to attend the presentation

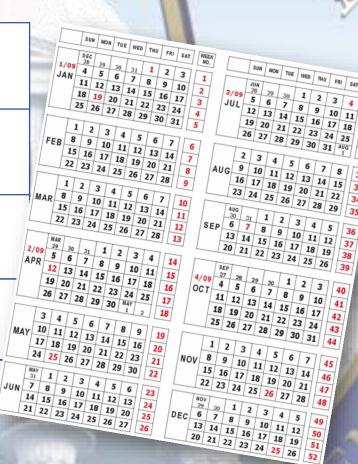
## **Certification Management**

All certifications, for all lines of business, are mailed each year in May

Review certifications listed and make changes as needed

Any changes during the year should be reported to Risk Management in writing

Schedules are mailed shortly after October 1st of each year



# **Property Certification**

#### STATE OF ALABAMA

Department of Finance

Fiscal Year: 2023

Printed Date: 5/2/2022

Division of Risk Management

#### **Property Certification**

Division: 010-0198

Finance-Risk Management

Page 2 of 4

Name & Address	Const.	Year Built	100% Bldg Value		Insuran Building	Contents	
771-777 S LAWRENCE MISC PROPERTY 771-777 S LAWRENCE ST Montgomery AL 36104-	N/A		13,759	100%	13,759	0	
FINANCE RISK MANAGEMENT SITE PLAN 777 S. LAWRENCE ST Montgomery AL 36104	N/A		0	100%	0	0	
05 DIVISION OF RISK MANAGEMENT	11 Ite	ms	\$11,812,907		\$11,812,907	\$1,699,699	
HODGES BONDED WAREHOUSE 4590 MOBILE HIGHWAY Montgomery, AL. 36108	ISO 4	1960 Sprinklers	19,260,591	100%	19,260,591	0	
HODGES BONDED OFFICE CENTER	ISO 4	1960	3,960,100	100%	3,960,100	0	
HODGES BONDED SERVICE CENTER 4590 MOBILE HIGHWAY Montgomery AL 36108	ISO 3	1960	393,818	100%	393,818	0	
HODGES BONDED GUARD HOUSE 4590 MOBILE HIGHWAY Montgomery AL 36108	ISO 1	1960	2,998	100%	2,998	0	
HODGES WAREHOUSE PUMP BLDG 4590 MOBILE HIGHWAY Montgomery AL 36108	ISO 4		3,870	100%	3,870	0	
HODGES ADECA SIGN 4590 MOBILE HIGHWAY Montgomery AL 36108	ISO 3		14,448	100%	14,448	0	
EXTRA EXPENSE COVERAGE VARIOUS LOCATIONS VARIOUS LOCATIONS AL	N/A		0	100%	0	0	
HODGES WAREHOUSE FENCE 4590 MOBILE HIGHWAY Montgomery AL 36108	ISO 3		119,708	100%	119,708	0	
HODGES MISC PROPERTY 4590 MOBILE HIGHWAY Montgomery AL 36108	N/A		12,315	100%	12,315	0	
FINANCE RISK MANAGEMENT SITE PLAN 4590 MOBILE HWY Montgomery AL 36108	N/A		0	100%	0	0	
	771-777 S LAWRENCE MISC PROPERTY 771-777 S LAWRENCE ST Montgomery AL 36104- FINANCE RISK MANAGEMENT SITE PLAN 777 S. LAWRENCE ST Montgomery AL 36104  DIVISION OF RISK MANAGEMENT  HODGES BONDED WAREHOUSE 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED OFFICE CENTER 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED SERVICE CENTER 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED GUARD HOUSE 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED GUARD HOUSE 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES WAREHOUSE PUMP BLDG 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES ADECA SIGN 4590 MOBILE HIGHWAY Montgomery AL 36108  EXTRA EXPENSE COVERAGE VARIOUS LOCATIONS VARIOUS LOCATIONS AL HODGES WAREHOUSE FENCE 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES MISC PROPERTY 4590 MOBILE HIGHWAY Montgomery AL 36108  FINANCE RISK MANAGEMENT SITE PLAN 4590 MOBILE HWY	771-777 S LAWRENCE MISC PROPERTY 771-777 S LAWRENCE ST Montgomery AL 36104- FINANCE RISK MANAGEMENT SITE PLAN 777 S. LAWRENCE ST Montgomery AL 36104  DIVISION OF RISK MANAGEMENT  HODGES BONDED WAREHOUSE 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED OFFICE CENTER 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED SERVICE CENTER 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED GUARD HOUSE 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED GUARD HOUSE 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES WAREHOUSE PUMP BLDG 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES ADECA SIGN 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES ADECA SIGN 4590 MOBILE HIGHWAY Montgomery AL 36108  EXTRA EXPENSE COVERAGE VARIOUS LOCATIONS VARIOUS LOCATIONS VARIOUS LOCATIONS VARIOUS LOCATIONS AL HODGES MISC PROPERTY 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES MISC PROPERTY 4590 MOBILE HIGHWAY Montgomery AL 36108  FINANCE RISK MANAGEMENT SITE PLAN N/A 4590 MOBILE HIGHWAY Montgomery AL 36108  FINANCE RISK MANAGEMENT SITE PLAN N/A	T71-777 S LAWRENCE MISC PROPERTY T71-777 S LAWRENCE ST Montgomery AL 36104  FINANCE RISK MANAGEMENT SITE PLAN T77 S. LAWRENCE ST Montgomery AL 36104  DIVISION OF RISK MANAGEMENT  HODGES BONDED WAREHOUSE 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED OFFICE CENTER 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED DERVICE CENTER 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED SERVICE CENTER 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED GUARD HOUSE 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES BONDED GUARD HOUSE 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES WAREHOUSE PUMP BLDG 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES ADECA SIGN 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES ADECA SIGN 4590 MOBILE HIGHWAY Montgomery AL 36108  HODGES ADECA SIGN 4590 MOBILE HIGHWAY Montgomery AL 36108  EXTRA EXPENSE COVERAGE VARIOUS LOCATIONS VAR	Built   Bldg Value	Built Bldg Value	Built Bidg Value   Building	Built   Bidg Value   Building   Contents

CONSTRUCTION: (F) Wood Frame (F-IC) Wood Frame, Metal Covering (F-MV) Wood Frame, Masonry Veneer (M) Masonry (M-H) Masonry-Hollow (M-HV) Masonry, Brick Veneer (NC-I) Noncombustible Mall Notations, Masonry Malls (NC-II) Noncombustible All Metal Walls (AAA) Fire Resistive OTHER

Last Page of Certification

#### STATE OF ALABAMA

Department of Finance

Division of Risk Management

#### **Property Certification**

Division: 010-0198

Finance-Risk Management

Name & Address Number

Const. Year Built

100% Bldg Value

Insurance Building

Contents

Account Total

Fiscal Year: 2023

25 Items

\$35,580,755

\$35,580,755

\$1,699,699

I hereby certify that the foregoing information is true and correct to the best of my knowledge and

Sworn to and subscribed before me. This the

Notary Public

#### Please verify the following names and addresses

#### Contact:

Max S Graham 777 S Lawrence St PO Box 303250 Montgomery AL 36130-3250

Phone/Ext: 334-223-6149 334-223-6154

max.graham@finance.alabama.gov

Endorsements:

Max S Graham 777 S Lawrence St PO Box 303250 Montgomery AL 36130-3250

Phone/Ext: 334-223-6149 334-223-6154

max.graham@finance.alabama.gov

Invoices:

Max S Graham 777 S Lawrence St PO Box 303250

Montgomery AL 36130-3250

Phone/Ext: 334-223-6149 334-223-6154

max.graham@finance.alabama.gov

Property Renewal Schedule

#### STATE OF ALABAMA

### Department of Finance Division of Risk Management

#### **Property Schedule**

Division: 010-0198 Finance-Risk Management

Loc.	Item	ID#	Name & Address	Cov.	Const.	Year Built	100% Bldg Value		Insur Building	ance Contents	N Building	let Premium * Contents	Total
	0000	1	DIVISION OF RISK MANAGEMENT PRODUCTION MONTGOMERY AL 36104	N/A	N/A		0	100%	0	0	0	0	0
	EQBC	3	EQUIPMENT BREAKDOWN COVERAGE	B&M	U		0	100%	0	0	761	0	761
	PROF	21	AL ARCHITECTS & PROFESSIONAL FEES VARIOUS LOCATIONS	PRO	N/A		0	100%	0	0	1,604	0	1,604
Locat	tion Total				3 Items		0		0	0	2,365	0	2,365
0005	0005	4	777 S. LAWRENCE ST. OFFICE BUILDING 777 S LAWRENCE ST MONTGOMERY AL 36104-	RCV	ISO 6	1972	5,607,278	100%	5,607,278	472,500	2,190	387	2,577
0005	0010	5	771 S. LAWRENCE ST. OFFICE BUILDING 771 S LAWRENCE ST MONTGOMERY AL 36104	RCV	ISO 6	1972	2,091,298	100%	2,091,298	210,000	811	171	982
0005	0015	6	FIBER CABLE BETWEEN BLDG 777 & 770 771-777 S LAWRENCE ST MONTGOMERY AL 36104-	STA	ISO 3	2002	3,140	100%	3,140	0	7	0	7
0005	0020	7	LIGHT POLES 777 S LAWRENCE/770 S MCDONOUGH MONTGOMERY AL 36104-	STA	ISO 3	1994	39,044	100%	39,044	0	88	0	88
0005	0025	8	777 OFFICE STGE BLDG 777 S LAWRENCE ST MONTGOMERY AL 36104-	RCV	ISO 2b	1995	37,062	100%	37,062	0	16	0	16
0005	0035	9	CATERPILLAR GAS GENERATOR 777 S LAWRENCE/770 S MCDONOUGH MONTGOMERY AL 36104-	STA	ISO 3	2010	288,564	100%	288,564	0	210	0	210
0005	0040	10	770 S MCDONOUGH OFFICE BUILDING 770 S MCDONOUGH ST MONTGOMERY AL 36104-	RCV	ISO 6	1975	3,732,762	100%	3,732,762	367,500	1,451	300	1,751
0005	EDPE	26	EDP EQUIPMENT COVERAGE VARIOUS LOCATIONS	EDP	N/A		0	100%	0	649,699	0	1,562	1,562
0005	EXEX	17	EXTRA EXPENSE COVERAGE VARIOUS LOCATIONS VARIOUS LOCATIONS AL	EXP	N/A		0	100%	0	0	738	0	738
0005	MISC	34	771-777 S LAWRENCE MISC PROPERTY 771-777 S LAWRENCE ST MONTGOMERY AL 36104-	STA	N/A		13,759	100%	13,759	0	59	0	59

Effective

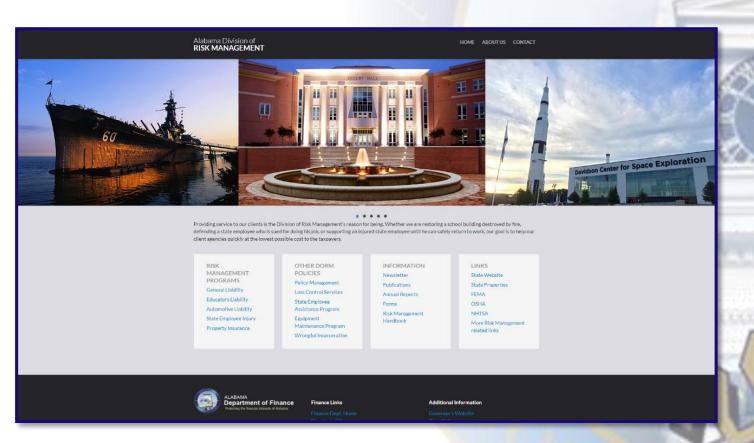
# Property Insurance Request

STATE OF ALABAMA								
FINANCE DEPARTMENT	DORM Office Use Only							
DIVISION OF RISK MANAGEMENT	Protect RCV STA							
777 S. Lawrence Street	A/S ACV RSK							
Montgomery, Alabama 36130-3250	Const							
Fax :(334)954-5339 or (334)223-6124	Bldg Cont Bldg Cont							
	Fire Fire EC EC							
DDODEDTY INCIDANCE DECLIECT	Orig							
PROPERTY INSURANCE REQUEST								
	RCV							
Call or e-mail coverage requests to Division of Risk Management, then use this form to officially request insurance on buildings that are not currently insured with the State Insurance Fund (SIF).  IMPORTANT: Please enter the requested information. This form must be fully completed to activate coverage.								
Division Location #	Item #(To be completed by DORM)							
INSURED								
	ent, Board, or Commission							
BUILDING NAME S	FECIFIC OCCUPANCIES							
STREET ADDRESS								
City	Zip Code							
	ding Replacement Value*							
100% Contents Value **Building Value	e (excluding land). Do not include site work and/or grading.							
BUILDING	DATA							
DOLLDING	DATA .							
No. of Stories/Avg. Story Height (ft)	Building Condition (if over 5 years old)							
2. Year Built	Rewired Y N What Year?							
Town Class (to be completed by DORM)	New Plumbing Y N What Year?							
Total Gross Square Footage	New Roof Installed Y N What Year?							
(under roof enclosed by 4 walls)								
5. List Additions such as open	Remodeled Y N What Year?							
porch, built-in kitchen equip.,	Overall Building Condition (select one):							
interior bleacher seating, mezzanines, etc.	_ `_ `							
mezzannes, etc.	Excellent							
<ol><li>Fire Protection (check all that apply):</li></ol>	Good							
Fully Sprinklered Y N N	Average							
Fire Extinguishers     Y N	Poor							
Fire Alarm     Y N N								
Central Station Y N	Name (Print/Type):							
Local Y N	Signature:							
Smoke Detectors     Y	Title/Position:							
If kitchen, is there a Y N N hood extinguisher	Telephone:							
	E-mail:							
	Date:							
Rev. 10/11								

CONSTRUCTION CHARACTERISTICS								
1. FLOOR (ground level)	7. ROOF SUPPORTS	12. CEILING FINISH						
concrete slab	wood	drywall						
wood	metal	paint						
crawl space	concrete	paneling, wood						
stilts	other	plaster, sprayed						
2. UPPER FLOORS	8. ROOF COVERING	plywood/hardwood/fiberboard						
concrete	shingles	suspended acoustical						
wood	metal	textured finish						
other	built-up tar & gravel	none						
3. UPPER FLOOR SUPPORTS	rubber membrane	13. HEAT SYSTEM						
wood	other	coal						
concrete	9. INTERIOR WALLS- Wall Structure	electric						
metal	9. INTERIOR WALLS- Wall Structure brick, solid	gas						
solid brick or stone	concrete block	wood						
hollow concrete block	studs, girts, etc.	other						
hollow concrete blk w/ brick or stone ven		14. HEAT METHOD						
all metal		other						
solid concrete	10. WALL FINISH- Wall Structure drywall	forced						
4. EXTERIOR WALLS	paint	hot water						
	epoxy	radiant						
wood studs with wood siding wood studs with vinyl siding	paneling, solid wood	steam						
wood studs with viryl siding		other						
metal girts with brick veneer	plywood/hardwood/fiberboard tile, ceramic, or quarry	15. AIR CONDITIONING						
wood studs with brick or stone veneer	wallpaper, vinyl	_						
other		chilled water w/air handlers						
	none	chilled water w/fan coil units						
5. ROOF	11. FLOOR FINISH	evaporative coolers						
flat pitched	brick	forced cool air						
	carpet	heat pump						
combination	concrete sealer or topping	other						
other	epoxy	***************************************						
6. ROOF DECK	hardwood	IMPORTANT!						
wood	linoleum	1. Please sketch the ground floor with						
metal	marble	dimensions or send copy of floor plan with						
concrete	synthetic gym floor	this form.						
tectum	terrazzo	2. Take 2-3 exterior AND interior						
other	tile, ceramic, quarry or rubber	photos with a digital camera and <u>e-mail</u> to us as a JPEG. Please <u>do not</u> fax picture files.						
	tile, vinyl composite	3. Print this completed form, and then						
	vinyl sheet	scan and e-mail or fax your underwriter.						
	none							
Rev. 10/11								

# Information on Website

www.Riskmgt.alabama.gov



Alabama's Scrap Metal Law Beneficial in Reducing Copper Theft for State Properties

Alabama Lawmakers worked to crack down on the theft and sale of metal throughout Alabama in 2012, and



IN THIS ISSUE...

TAP ADDRESSES OPIOID CRISIS

from prescription opioids om prescription opioids an invalidation only takes 7 days to develop an abuse.

crific type of narcotic pain medication amplitudes that is used to treat moderate to set that is used to treat moderate to set that is used to treat moderate to set the set of who takes prescription opioids can become addicted to them.

devastate Alabama, several govern ental and private entities are working to help combat the issue with a new prescription drug policy, as well as ini-tiatives that will provide industry-leading data to experts to help them better

pand awareness. In addition, Blue Cross pand awareness, in addition, Brue Cross Blue Shield of Alabama instituted policy changes to include more restrictions on The US has only 5% of the world's short and long-acting pain killers effective April 1, 2018.

More people in the us used in 2019 If you or a dependent raminy members from opoid overdoses (42,249) is batting opioid addition, please contain people who deal in motor vehicles of the people who deal in the people who d referral, short-term counseling, 116 deaths occurred every day in and community resources to employees and community resources to employees from preception opioids for life transition, stress, and behavior, and the second of the community resources to employee the community resources the community resources to employee the community resources the community reso

opioid? Per the Drug Enis an opioid? Yet the Urug EnMore information visit the Washington opioid is a speat http://www.nskrigt.alabama.gov/ forcement Agency, an opiois is a spe-cific type of narcotic pain medication emassistrogram aspx. or Bue Cross



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# Information on Website

### Visit us via this QR code





Alabama Lawmakers worked to crack down on the theft and sale of metal throughout Alabama in 2012, and





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Blue Shield of Alabama instituted policy changes to include more restrictions on

for life transition, stress, and behavior-

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### **Common Elements of Large Losses:**

### Pre-loss Phase (Have a good disaster recovery plan)

- Have written contingency plans and assigned responsibilities.
  Where needed, appoint a single point of contact.
- > Prepare by having any special or unique resources available.
- > Have good relationships with vendors you may need.
- Make sure you have adequate coverage before the loss. You can't insure for everything, but make sure you understand the coverages you have.
- > Extra Expense and Business Interruption coverage will help with costs associated with the restoration of operations.

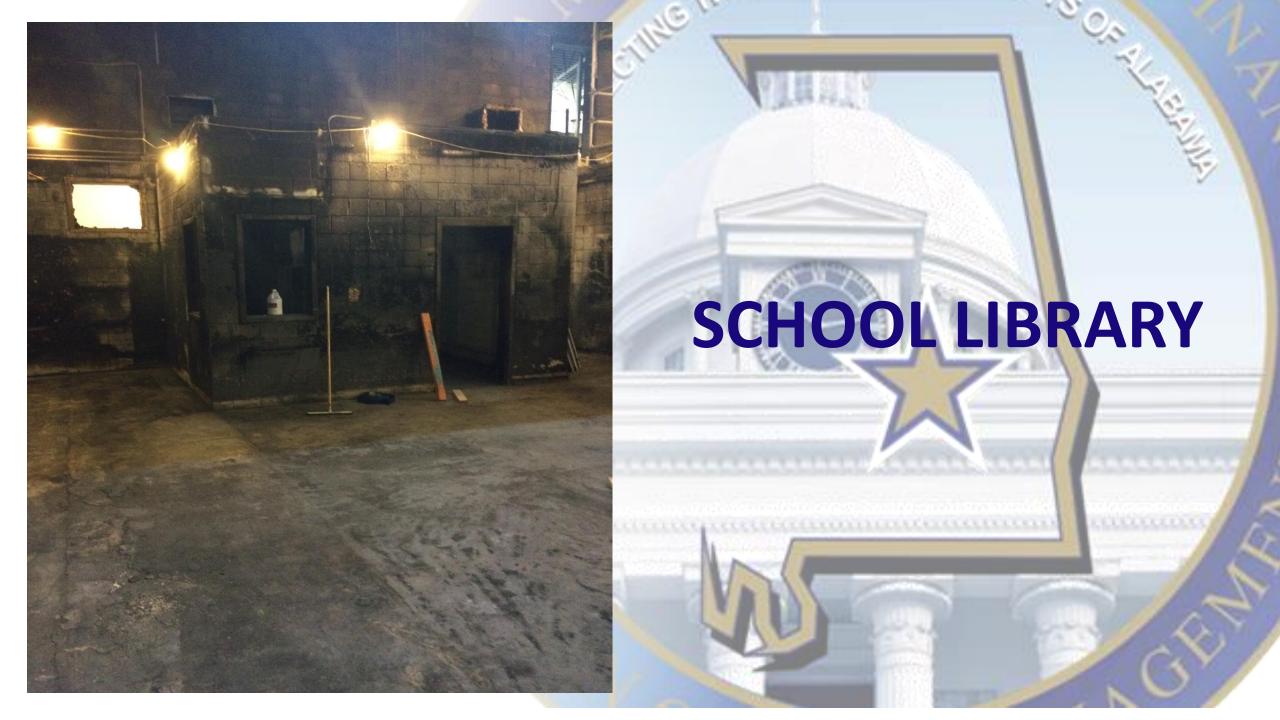
## **Common Elements of Large Losses:**

> The chaos of the event itself

- > Emergency mitigation and stabilization efforts
- Planning for temporary operations
- Coordination of resources and experts for permanent repairs
- Dealing with problems that arise along the way







- Fire loss to a 60,000+ SF school
- Fire started in the library and appears to have been related to a wall charger made in China used to charge a tablet device.
- Insured took quick steps to move salvageable contents out of a lower level to avoid damage due to water from firefighting efforts.
- > Due to access issues caused by the construction of the roof system, the fire took 3 days to fully extinguish.
- Water used to continue to contain the fire caused additional damage.



All the paper materials in the library/media center caused an extremely intense fire. This produced smoke that communicated throughout the structure.





Thermal imaging of the roof system caused concerns about possible collapse of the roof system. The fire department would not risk putting personnel on the roof.



**Roofing materials** layers sandwiched under standing seam roofing were ignited. The metal roof had to be removed to extinguish the fire.



### PROBLEMS ENCOUNTERED ALONG THE WAY:

- Difficulty extinguishing the fire.
  - Solution: Oversized crane and specialty equipment brought in from out of state to help extinguish the fire in the roof system.
- The portable classroom vendor failed to set up and install units within the time frame promised.
  - Solution: Another vetted vendor that was doing remediation on-site was tapped to finish the setup.
- The portables vendor kept changing staff and getting invoices corrected took a long time.
  - Solution: Vet your vendors carefully on the front end. When you have problems like improper invoices, be patient and don't be too quick to pay.
- The best solution to avoid problems in the first place is open communication (you almost can't communicate too much) and bringing people together to coordinate action plans.
  - Address problems as they arise.

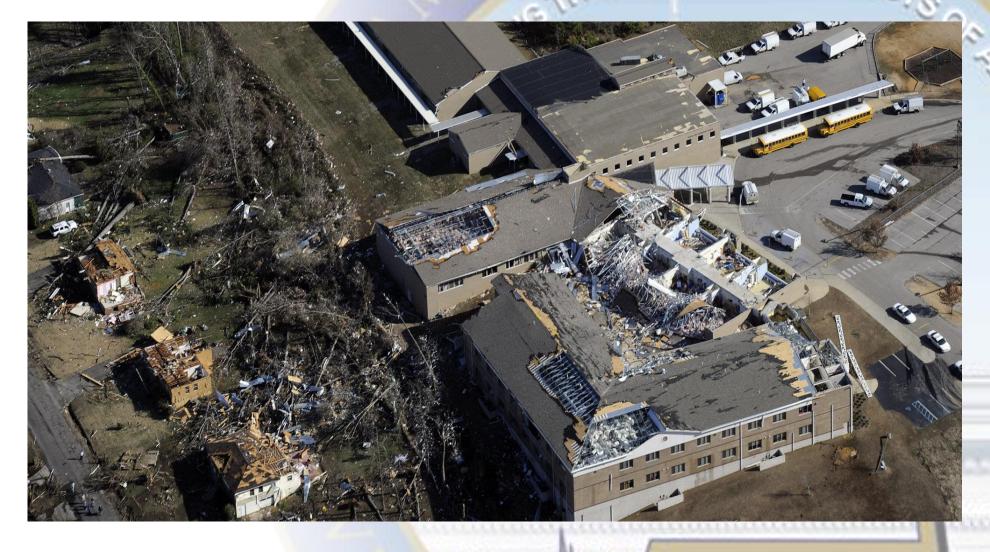
- The Chief Financial Officer for the school system cooperated with the adjustment process. She set up special accounts that mirrored insurance coverage to track loss details.
- This cooperation simplified the reconciliation process for the loss and assisted the Board of Education in monitoring cash flow related to the loss. This allowed adequate time for draw requests from the SIF.
- The BOE took the opportunity to use Capital Funds already in their long-term plan to make upgrades in conjunction with the repairs that saved the system money.

### FIRE LOSS FINANCIAL RECAP:

- Building Repairs
- **Contents**
- > EDPE (Computers)
- > Extra Expense (Portables)
- > Architect & Engineers
- > Total Cost:

- \$4,909,788.22
- \$ 854,217.47
- \$ 152,830.10
- \$ 398,807.55
- \$ 368,807.55
- \$6,684,584.45





# TORNADO DAMAGE TO A SCHOOL RESULTS OF AN EF3 STORM





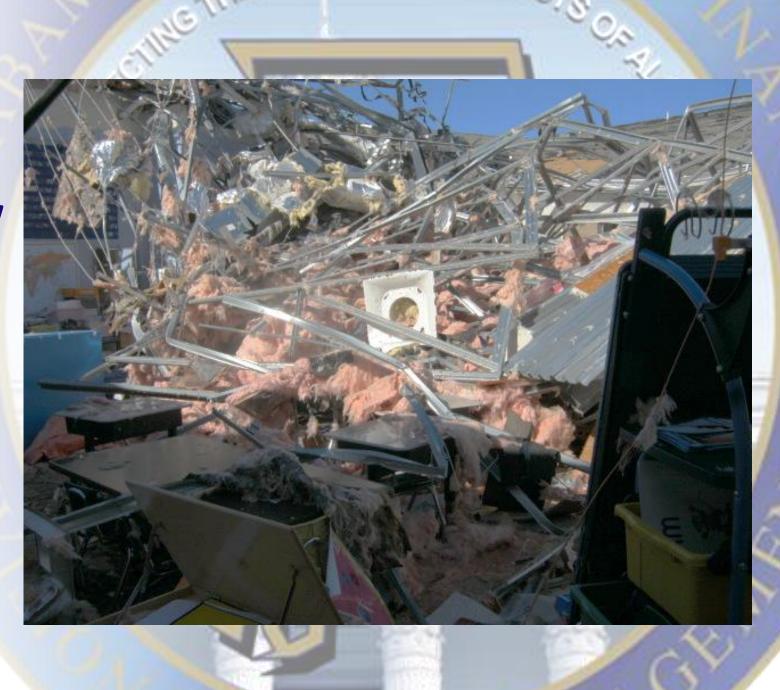
# TORNADO LOSS TO A SCHOOL

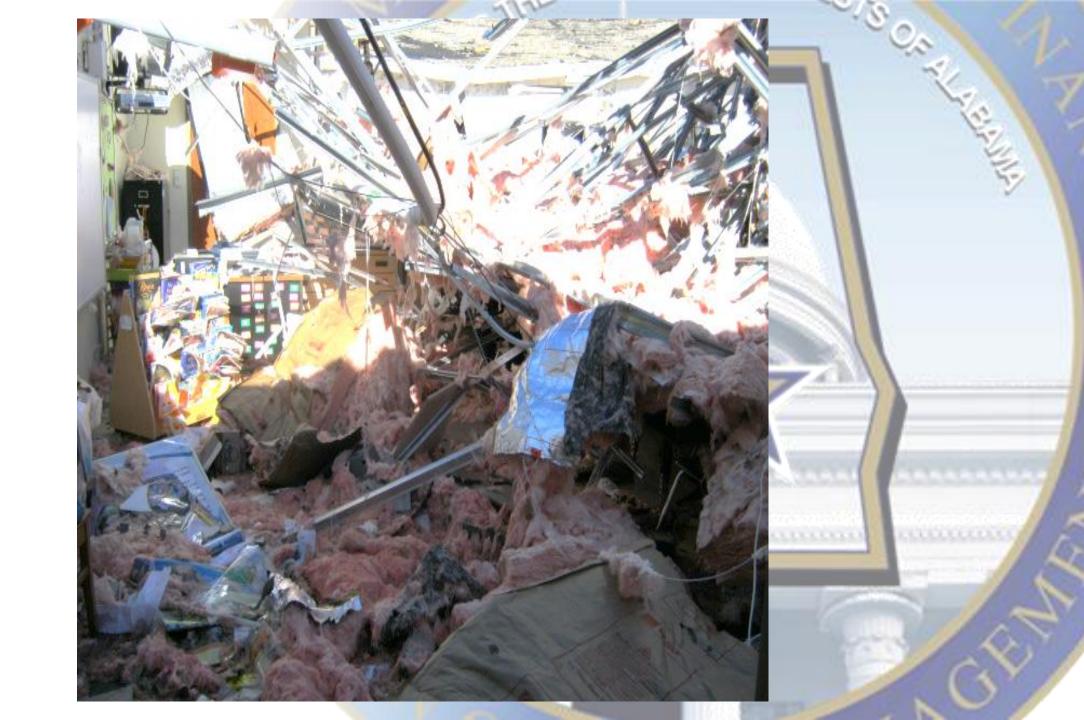
Loss was a result of a rare January tornado. Thankfully it took place at around 5:00 am prior to school starting.





Another view of the kindergarten wing.







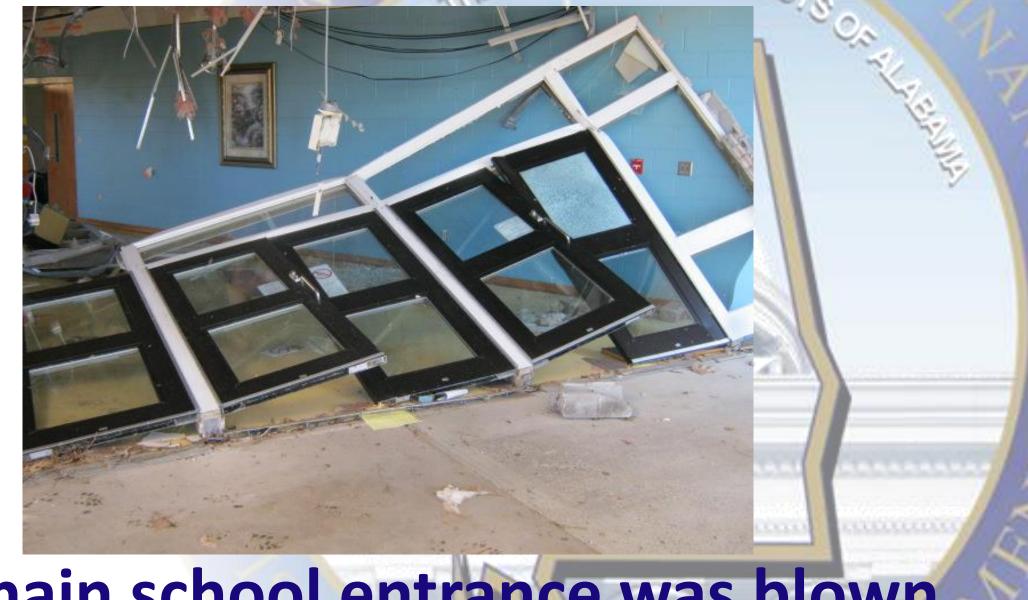
View down into the collapsed section of the building

Interior damage due to wind and water





Front exposure blown out due to tornadic winds.



The main school entrance was blown into the lobby area.



Selective demolition completed prior to permanent repairs

### PROBLEMS ENCOUNTERED ALONG THE WAY:

- Several rooms on the back of the building "pancaked" in a collapse that made assessing the damage to that portion of the building difficult.
- Debris in other areas made assessment difficult.
  - > Solution: Selective demolition completed to allow assessment before permanent repairs.
- > Temporary facilities were needed to allow operations to continue.
  - > Solution: Portables compound built on the campus of a nearby school.
- Multiple vandalism/theft incidents occurred during the course of the recovery
  - Solution: Bring in additional security
- Damage caused by demolition company to hardscape items
  - Solution: Quantify damage and deduct from the contract amount paid to the demolition company.

# STORM LOSS FINANCIAL RECAP:

- Building Repairs
- > Contents
- > EDPE (Computers)
- > Extra Expense (Portables)
- > MISC
- > Total Cost:

\$5,507,383.40

\$ 237,486.91

\$ 143,646.52

\$ 537,804.19

\$ 36,381.70

\$6,462,702.72

### **TAKEAWAYS:**

- **▶** Please report your losses ASAP.
- ➤ Make sure none of your contracts contain <u>waiver of subrogation</u> language. If you have questions about contracts let us know.
- If you need remediation work, do not pay the invoice before the audit by SIF.
- Communication is crucial in the adjusting process.
- ➤ Make sure your architect is cooperating with the adjuster and Loss Consultant
- Freeze losses are avoidable. Turn off the auto setback and increase the temperatures until the threat is over.

### **TAKEAWAYS:**

- ➤ Repairs will typically take longer than you expect as the specifications will be unique to the damage
- SIF coverage is not a maintenance policy. Any deferred repairs or items such as deteriorated roof decking are not covered.
- **▶** Get clarity on how coverages work from the adjuster
- The adjuster's role is to help solve problems
- ➤ Make sure your architect is cooperating with the adjuster and Loss Consultant.

