Preparing for the un·think·able

un·think·able adjective \-ˈthiŋ-kə-bəl\: impossible to imagine or believe: too bad or shocking to be thought of

Flood / Pipe Break / Water Line Malfunction
What do all of these events have in common?

All the events are typically covered by standard insurance policies*
What do these schools have in common?

- Green Bay Preble High School
- Country View Elementary School
- Oostburg High School
- Colfax Schools
- Mosinee High School
- Mitchell Elementary
- Neosho High School
- Oconto High School
- Wisconsin Valley Lutheran High School
- Prentice Schools
- Waushara North
- Barrie Elementary

Preparing for the

Brown Deer
Cambridge
Cedarburg
Cudahy
Elm Brook
Amherst
Greenfield
Lake Country
Oconomowoc
Shorewood
St. John Lutheran
South Milwaukee
Franklin
Friedens Lutheran
Hustler
Lake Country
Oshkosh
Port Washington Saukville
Waushara

Preparing for

St. Catherine's
St. Dominic Catholic
St. Alphonsus
Palmyra Eagle
Pilsen
Fort Atkinson
Merton
St. Thomas More
Oconomowoc
Waukesha
Waupun
Wauwatosa
Whitefish Bay
Whitewater
Mepkin Theresville
New Berlin
North Shore Middle
Oak Creek
Menomonee Falls
St Francis
Verona

Preparing for

Fire Damage
Wind / Tornado
Water Damage
Wind / Tornado
Water Damage
Fire Damage
Fire Damage
Fire Damage
Fire Damage
Fire Damage

Preparing for

Fire Damage
Water Damage
Mold Damage

These, and many more types of unthinkable events, occur with alarming frequency.
So let’s talk about facilities management

Facility Manager Traits:
1. Business Oriented
2. Technically Competent
3. Good Communication Skills
4. Customer Service Oriented
5. Cost Conscious
6. Politically Savvy
7. Decisive
8. Slightly Legalistic
9. Action Oriented
10. People Person

Effective facility managers must have a “tool belt” full of information, ideas, answers & contacts.
Who do you call? Where do you turn?

“In addition to becoming familiar with best practices, finding a reliable restoration company with the ability to mobilize quickly is imperative. When working to salvage damaged property, a timely response can make all the difference in reducing claims. Consider using restoration companies that specialize in emergency mitigation and restoration services, since they are accustomed to fast-response times and are likely to have equipment and expert personnel available on call.”
Your Contractor Should be Vetted
to appraise, verify, or check for accuracy, authenticity, validity, etc.: 
"An expert vetted the manuscript before publication."

Preparing for the

Have an Emergency Services Contractor in your Tool Belt.
Vet Contractors to verify that they have the proper resources. Key are:
• Workforce
• Equipment
• Finances
• Understand School Projects
• Insurance Acumen
• Appropriate Coverage

Preparing for the

Workforce

Experienced
Versatile
Professional
Savvy
Responsive
Communicative
Resourceful
Preparing for the
unthinkable

Equipment

Finances

Prepared for

Financial Wherewithal
Larger loss expenditures:

>1,000,000.00
Have an Emergency Services Contractor in your Tool Belt.

That Partner / Contractor must also...
• understand the nuances of school projects

Preparing for the

That Partner / Contractor must also...
• be knowledgeable of the insurance industry

Preparing for the

That Partner / Contractor must also...
• have the proper insurance requirements - Liability, Pollution, etc...

Pollution Legal Liability Insurance
• Pollution Liability (PL) coverage
• Pollution Legal Liability (PPL)
• Pollution and Remediation Legal Liability (P&RLL) coverage
A word about Insurance and the role it plays in a loss

Investigate and determine if the loss is covered under the policy currently in place

Let's Play: "What's (usually) Covered?"

A fire caused by a faulty circuit: Covered
A fire caused by a custodian knowingly using a torch in an unsafe manner: Covered
A flood caused by a broken pipe installed by district, not plumber: Covered
The plumbing invoice for the repair of that broken pipe: Not Covered
A flood caused by vandals plugging a sink: Covered
A flood caused by an unknown actor purposefully plugging a sink: Covered
Blood and damage caused by pigs left in building by the Sr. Class: Covered
Cracked bricks and mortar on the cold northern elevation of a school: Not Covered
A storm caused flooding waters to come in basement via cracks in under-grade walls: Not Covered
Enormous amounts of mouse droppings found in a utility tunnel under the school: Not Covered

Emergency Response Programs

Ready Business
Kelmann Restoration
Paul Davis
Emergency Response Priority Program
Example of an ERP and the benefits offered

Preparing for the unthinkable

EMERGENCY RESPONSE PRIORITIZED PROGRAM BENEFITS

- No buffer stock – This is a big issue now and many ERP’s are not incorporated.
- Inventory: Close relationship with vendors – This is a critical component of an ERP system.
- Allowance for material on hand – This is a critical component of an ERP system.
- Control of the field – This is a critical component of an ERP system.
- Prevents future losses – This is a critical component of an ERP system.
- Delays in processing transactions – This is a critical component of an ERP system.
- Allowance for field use – This is a critical component of an ERP system.
- Integrates with current systems – This is a critical component of an ERP system.
- Provides a central database – This is a critical component of an ERP system.

Preparing for the

Case Study: A High School rooftop unit malfunction on...

5000 CFM Desiccant Dehum & 150 KW Generator deployed...
Preparing for the

Case Study:
Elementary School emergency generator runs it's typical Monday morning auto test run, starts on fire, destroys the mechanical room and fills the school with acrid smoke.

Because the district was prepared & had a relationship with a vetted contractor they were prepared for the unthinkable.

1. That contractor was called within 1 hour of loss and on site shortly there after.
2. Environmental Consultant, Insurance Adjuster, District and Contractor performed scope walk through within 3 hour of the loss (After site was deemed safe)
3. Preliminary scope developed on Day 1
1. Loss occurs.
2. School district contacts their insurer and their Emergency Services Contractor.
3. Consultant is contacted by School or Contractor (depends on type or size of loss).
4. Emergency Services Contractor, Insurer, School & Consultant agree upon a preliminary mitigation scope of work based on the type and extent of the loss. Written copy of preliminary scope transmitted to all involved.
5. Environmental and safety concerns addressed.
6. Origin and cause addressed.
7. Priorities addressed.
8. Coverage questions addressed.
9. Temporary accommodations addressed.
10. Communication tree addressed.

11. Mitigation, per scope, begins.
   a) T&M.
   b) Insurance Estimating platforms: Xactimate.

12. Communication to tree established - yesterday, today, tomorrow.

13. Mitigation concludes and summary of services remitted to Insurer / school.

14. Consultant clears property upon mitigation completion.

15. Repairs:
    a) Repair estimate completed by contractor / Insurer. Approval made.
    b) Repairs continue on a T&M basis.

16. Repair begins.

17. Repairs conclude.

18. Consultant clears property upon repair completion.

19. Contractor submits invoice:
    a) Based on summary of repairs from T&M.
    b) Based on estimate with appropriate supplements.

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2014 Polar Vortex
Elementary School Pipe Break

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Preparing for the

Preventing Related School Loss Road Map (cont.)

School Insured Related School Loss Road Map (cont.)

Preparing for the

Preventing Related School Loss Road Map

Case Study

2014 Polar Vortex
Elementary School Pipe Break

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Preventing Related School Loss Road Map

Case Study

2014 Polar Vortex
Elementary School Pipe Break
The school maintenance staff was concerned with the vast amount of carpeting impacted.

Restoration contractor addressed the carpet as well as wet areas that could not be easily detected – under cabinetry.

### Polar Vortex May Have Cost Economy $5 Billion

<table>
<thead>
<tr>
<th>#</th>
<th>Date</th>
<th>Event Description</th>
<th>Estimated Insured Property Losses</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Jan. 2014</td>
<td>Polar Vortex caused temperatures to plummet to record lows</td>
<td>$50,000,000,000</td>
<td>Nationwide</td>
</tr>
<tr>
<td>2</td>
<td>Dec. 2013</td>
<td>Severe winter storms, including blizzards, hit the Midwest</td>
<td>$4,500,000,000</td>
<td>Midwest</td>
</tr>
<tr>
<td>3</td>
<td>Nov. 2012</td>
<td>Cold snap followed by heavy snowfall</td>
<td>$3,000,000,000</td>
<td>Northeast</td>
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<tr>
<td>4</td>
<td>Oct. 2011</td>
<td>Severe winter storms, including blizzards, hit the Midwest</td>
<td>$2,500,000,000</td>
<td>Midwest</td>
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<tr>
<td>5</td>
<td>Sep. 2010</td>
<td>Polar Vortex caused temperatures to plummet to record lows</td>
<td>$2,000,000,000</td>
<td>Nationwide</td>
</tr>
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<td>6</td>
<td>Aug. 2009</td>
<td>Severe winter storms, including blizzards, hit the Midwest</td>
<td>$1,500,000,000</td>
<td>Midwest</td>
</tr>
<tr>
<td>7</td>
<td>Jul. 2008</td>
<td>Polar Vortex caused temperatures to plummet to record lows</td>
<td>$1,000,000,000</td>
<td>Nationwide</td>
</tr>
<tr>
<td>8</td>
<td>Jun. 2007</td>
<td>Severe winter storms, including blizzards, hit the Midwest</td>
<td>$500,000,000</td>
<td>Midwest</td>
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</tbody>
</table>
The hospital, after one failed attempt to contact a restoration company, opted to have their own maintenance crew clean up the water from the floor.

The Problem is:
You can’t see what you can’t see.
Lack of professional moisture detection and specialized, focused drying efforts, allowed the building materials to remain wet for a period of time that was long enough to create extreme levels of microbial growth.

Professional Remediation

If initiated that evening, the emergency mitigation costs were estimated to have been $70,000 - $80,000.

Actual Loss Total
$643,512.69
Includes Remediation and Repairs.
2 week Project

KEEP CALM & BE PREPARED
Take-Aways:

“Finding a reliable restoration company with the ability to mobilize quickly is imperative.”

Vet the restoration company fully.

Understand the Vetting Keys:

- Resources:
  - Workforce
  - Equipment
  - Finances
  - Insurance
  - Acumen

Partner with that restoration contractor.

Get acquainted with your insurance carrier and ask “what ifs”...

Preparing for the unthinkable

Thank You!

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