LOS ANGELES COMMUNITY COLLEGE DISTRICT (

Date Visited: 27-Mar-14

Location Name: LA MISSION COLLEGE
Address: 13356 ELDRIDGE AVE.
SYLMAR, CA 91342
United States

Commercial Property

Property Risk Improvement Report

Property Risk Improvement Report

LOCATION SURVEYED: LA MISSION COLLEGE
13356 ELDRIDGE AVE.
SYLMAR, CA 91342
United States
34.3079 / -118.4115

FILE NUMBER: HSB140117000022

DATE OF SURVEY: 27-Mar-14

PREVIOUS SURVEY: None

BROKER: Natalie Berend

UNDERWRITER: Heather Reynolds

RISK ENGINEER: Brett Dorren

ACCOMPANIED BY:

NAME	TITLE
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DISTRIBUTION:

NAME	TITLE
Heather Reynolds	Underwriter

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SCOPE AND SUMMARY

This facility was visited to undertake a risk assessment of the fire and associated perils for insurance purposes. The purpose of the assessment was to assist in the identification and mitigation of hazards and exposures that could lead to the loss or damage to assets or business interruption.

Los Angeles Mission College is a two year community college located in Sylmar, CA. The college is unique in that there is a Main Campus and an East Campus located at Eldridge Ave. and Harding Street, respectively. Most buildings have wood roof decks or decks that have PUF insulation, leading to an ISO 2 construction classification for both campuses. Automatic sprinkler protection is considered adequate for the buildings inspected. Management demonstrated in interest in loss prevention and control through established human element programs.

RISK IMPROVEMENTS

During the risk assessment, a number of issues were raised and discussed at the closing meeting. The following Risk Improvements have been developed based on National and International Codes and Standards, best practice and/or sound loss control judgment. Implementation of these Risk Improvements will help to eliminate, mitigate or control potential losses.

Risk improvements have been proposed to assist you in reducing your exposures and managing your risk. Please ensure that you update AIG as you implement these risk improvements. If you need further assistance or want to discuss a particular risk improvement in greater detail, please contact your AIG Loss Prevention Engineering contact.

Risk Improvement Classification (Physical Protection only): To assist in complying with the Risk Improvements we have provided:

- Categorization by type for each risk improvement;
- Reduction in the loss potential once the Risk Improvement is completed

"Human Element" risk improvements: Studies consistently show that the root cause of 60-80% of incidents in the workplace can be attributed to a deficiency in management systems or some element of human error. Effective risk management programs are therefore a foundation of all good loss prevention strategies. At AIG we identify opportunities for improvements to risk management programs. We class these as "Human Element" risk improvements. A "Human Element" risk improvement is one for which no or very little capital expenditure is required. Given that these are good management practices that can contribute significantly to risk reduction we anticipate that these improvements would be implemented.

HUMAN ELEMENT RISK IMPROVEMENTS

14-03-07 Self-Inspection Program: Riser Valves
Summary: Inspect riser valves monthly.
Details: A monthly inspection of each riser valve is one layer of protection for ensuring that these valves do not become closed. The inspection includes a visual examination of a system or portion thereof to verify that it appears to be in operating condition and is free of physical damage. More information on the inspection can be found in NFPA 25 or other applicable and local jurisdictional codes.
Response: Management indicated they would look into this issue.

PHYSICAL PROTECTION RISK IMPROVEMENTS

14-03-01 Item Storage Height: Rooms with Automatic Sprinkler Protection	
Category	**Important**
Summary: Remove items stored less than 18" from automatic sprinklers.	
Details: Per NFPA 13 the clearance between the deflector and the top of storage or contents in the room should be 18 inches or greater. Storage that is greater than 18 inches above the automatic sprinkler deflector can inhibit a parabolic shape from forming when the sprinkler discharges, resulting in water that is not properly distributed over the area the sprinkler was designed to protect. Specifically, storage in the basement of CAI in the kitchen lab storage room was less than 3" from the ceiling. Items stored in the kitchen storage room on the first floor of CAI were stored to the ceiling.	
Response: Management indicated they would look into this issue.	

14-03-02 Item Storage Height: Group A Plastics	
Category	**Important**
Summary: Reduce the height of exposed unexpanded plastic commodities stored above five feet in height.	
Details: Group A plastics are plastics that can be made from the following materials: ABS, PET, PVC, Natural Rubber, polyurethane and EPDM. The list provided is not exhaustive, but was provided to illustrate that many "common" plastics are classified as Group A plastics. The term "exposed" refers to plastics that are not packaged or covered. Unexpanded refers to plastics that do not have small cavities (cells). Per NFPA 13 exposed unexpanded solid piled Group A plastics stored greater than five feet in height require a design density of 0.40 gpm/sq.ft. over a 2,500 sq. ft. area. However, if these plastics are only stored up to 5 feet in height they only require a design density of 0.20 gpm/sq. ft. over a 1,500 sq. ft. area. Dish holders in the basement of CAI, located in the kitchen lab storage room, are classified as a Group A plastics. The dish holders are stored up to approximately 8 feet in height. The sprinkler design density in the room is only 0.20 gpm/sq.ft. over a 1,500 foot area. It would be best to reduce the height of the plastic dish holders to five feet or less so the design density can be satisfied. Cartoned filters are located in the server room at the Central Plant on the East Campus. These filters contain an appreciable quantity of plastic. They were stacked up to approximately 7' in height. It would be best to reduce the height of these cartoned filters so they do not exceed 5'.	
Response: Management indicated they would look into this issue.	

14-03-03 Removal of Flammable liquids	
Category	**Important**
Summary: Remove the Sterno packages located outside the kitchen store room in the basement of CAI.	
Details: Numerous packages of Sterno liquid gel cartridges are stored outside the kitchen store room in the basement of CAI. Although the type of gel each sterno cartridge is filled with could not be identified, it is believed to be ethanol. If the cartridges contain ethanol they are classified as Class IB flammable liquids . In any case, whatever the combustible or flammable liquid-gel inside each cartridge, the automatic sprinkler system was not designed to protect solid-piled cartoned cartridges of this commodity. It would be best to move the packages to another location outside of the building. However, consult with local and jurisdictional codes on placement of the packages.	
Response: Management indicated they would remove these Sterno packages from the kitchen store room.	

14-03-04 Inspection of Exhaust System	
Category	**Important**
Summary: Have exhaust systems inspected quarterly for high-volume cooking areas and semi-annually for moderate-volume cooking areas.	
Details: Per NFPA 96 the entire exhaust system should be inspected for grease buildups by a properly trained, qualified, and certified person(s) acceptable to the authority having jurisdiction. If upon inspection, the exhaust system is found to be contaminated with deposits from grease-laden vapors, the contaminated portions of the exhaust system should be cleaned by a properly trained, qualified, and certified person(s) acceptable to the authority having jurisdiction. Having the exhaust system inspected is one layer of protection that ensures deposits from grease-laden vapors are not accumulating in the system. Grease-laden deposits can catch fire easily, resulting in a fire scenario. The exhaust system in the kitchen on the second floor (main level) used to prepare food for students should be cleaned quarterly. The exhaust systems above cooking areas used by professors to provide instruction to culinary arts students should be cleaned semi-annually. This recommendation does not pertain to exhaust systems on cooking equipment in the basement of CAI that has never been used. Before having the exhaust systems cleaned consult with other local and jurisdictional codes as they may be more stringent.	
Response: Management indicated they would look into this issue.	

14-03-05 Frequency of Non-Flow Fire Pump Testing	
Category	**Important**
Summary: Conduct a weekly churn test (no-flow condition) for each diesel fire pump.	
Details: Per NFPA 25 a non-flow test for each diesel fire pump should be conducted weekly. The diesel fire pump should run for a minimum of 30 minutes during testing and water should not recirculate back to the pump suction. Weekly testing is one layer of protection that ensures fire pumps are operating properly. If a fire pump does not start during a fire scenario, it can lead to a much larger loss which would have a greater impact on facilities.	
Response: Management indicated they would look into this issue.	

14-03-06 Annual Flow Test of Fire Pump(s)	
Category	**Important**
Summary: Conduct an annual flow-test of each fire pump.	
Details: Per NFPA 25 an annual test of each pump assembly should be conducted by qualified personnel under no-flow (churn), rated flow (100%), and 150 percent of the pump rated capacity flow of the fire pump by controlling the quantity of water discharged through approved test devices. The following information should be included in a report for each fire pump: **Churn (no-flow):** RPM, suction pressure (psi), discharge pressure (psi) **100% rated flow:** RPM, flow (gpm), suction pressure (psi) and discharge pressure (psi) **150% rated flow:** RPM, flow (gpm), suction pressure (psi) and discharge pressure (psi) An annual flow test is one layer of protection that ensures the greatest likelihood that the fire pumps would operate properly in a fire scenario.	
Response: Management indicated they would look into this issue.	

14-03-08 Servicing Wet Chemical Systems	
Category	**Important**
Summary: Have the ANSUL wet chemical extinguishing systems located throughout the campus serviced semi-annually.	
Details: Per NFPA 17A at least semiannually a service technician who has the applicable manufacturer's design, installation, maintenance manual and service bulletins should service the wet chemical fire-extinguishing system at intervals of no more than every six months. Furthermore, after every system activation the system should be serviced.	
Response: Management indicated they would look into this issue.	

14-03-09 Loose-laid clay Shingles on CMPC	
Category	**Important**
Summary: Replace loose-laid clay shingles damaged from wind on CMPC.	
Details: Many of the loose-laid clay shingles on CMPC were damaged from wind. Strong winds could cause the shingles to become missiles and collide with other buildings on campus.	
Response: A roof inspector was going to inspect the roof the same day the insurance survey was scheduled. Management is aware of the damaged roof shingles and is working towards having them repaired as quickly as possible.	

NEW PROJECTS, SIGNIFICANT CHANGES AND OBSERVATIONS

It is important to involve your insurer in new projects, such as refitting, refurbishment, extension work, new builds or re-locating to a new site. Failure to do so could result in using non-approved construction materials (even though they meet local Building Codes and Fire Regulations) or inadequately protected facilities which could lead to expensive retrospective additions or rework. The Loss Prevention Engineering team at AIG can assist you with this by providing you with engineering support both before and during your project. Please contact us before you commence your project to ensure that we can arrange a consultation with one of our engineers.

SUPPORT SERVICES

Fire Protection Impairments: All fire protection impairments (i.e. sprinkler systems, fire pumps, water supplies) should be reported to AIG by phone or email as indicated below:

Impairment Email: **GlobalProperty.Impairment@aig.com**
Impairment Phone: 877-705-7287

Ordering Resource Material: Resource material, including Hot Work Permits, Fire Protection Impairment Tags and Fire Protection Inspection Programs, should be ordered as indicated below. Other material is available through your Account Engineer.

Resource Email: **GlobalProperty.Impairment@aig.com**

Lexington Insurance Company Webcasts: Our Lexington website provides clients with Audio and Webcast Series (LexCasts) which focus on significant issues relevant to insurance and risk management. In addition this site provides clients with Natural Catastrophe resources, links, articles and informational bulletins. The Lexington website can be viewed by clicking on the following link: http://LexingtonInsurance.com/pgCATcenter.php

Risk Tool: Risk Tool is an on-line loss control resource presented by AIG. Please contact your Account Engineer to become registered. A RiskTool Demo can be reviewed by clicking on the following link: http://www.risktool.com

Account Engineer: The Account Engineer managing loss control for your account is:

Name:	Stephanie Yang
Company:	AIG
Phone:	213-689-3544
Email:	stephanie.yang@aig.com

RISK IMPROVEMENT DEFINITIONS

Our Risk Improvement opportunities have been classed as either “Human Element” or “Physical Protection” improvements. These are defined as follows:

• A Human Element risk improvement typically relates to procedures and management programs and will not normally involve, or will have limited, capital expenditure.
• A Physical Protection risk improvement is associated with provision of physical plant and equipment; typically there could be a capital expenditure associated with these improvements.

Category Definitions:

1 - Critical
Serious deficiencies or conditions that create an immediate & severe potential for loss. These deficiencies represent conditions that are serious enough to affect the overall fire safety of the facility. Deficiencies of this nature require immediate attention by the insured, with either full compliance or reasonable mitigation of the exposure.
2 - Important
Deficiencies that do or may cause a loss. These are recommendations to correct uncontrolled exposures or to achieve and maintain a reasonable level of property protection. These recommendations require commitment on the part of the insured to change or modify conditions or work practices in order to reduce the potential for serious loss, resulting from either frequency or severity of events.
3 - Advisory
Deficiencies, minor in nature that are not expected to contribute significantly to a loss but do represent or could contribute to unsafe conditions or unsafe acts. These are recommendations that are considered best practices to enhance the level of property protection. Although compliance with these recommendations improves the risk and reduces the likelihood of a loss occurring from the recognized hazard or situation, they are considered desirable and not mandatory in nature.

Loss Expectancy Definition:

The loss expectancies outlined in the Risk Improvements assume that the existing protection and notification functions, whether it is adequate for the occupancy or not. This includes both public and private protection. Fire department response is also anticipated.

Estimated Cost to Complete**

Where provided, the estimated costs to complete are indicative costs only and not an exhaustive analysis. Its purpose is to distinguish between all recommendation costs on a relative basis which highlight the difference between maintenance and capital improvement costs. Before proceeding with the commissioning of any work, several quotes from qualified and licensed contractors are advised.

CUSTOMER SATISFACTION

We would welcome any feedback that you may have regarding this report or risk engineering services in general and would ask you to direct this to the following email address: GlobalLossPrevention@aig.com.