Protecting Your School from Fire and Weather Related Losses
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Protecting Schools since 1902

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The most complete and appropriate insurance arrangement for schools

Our Promise
We are committed to providing you with a Superior Customer Experience

Our Price
Our guarantee of your future protection and premium stability

Allianz have been underwriting Education business in Ireland for over 100 years. Through our long involvement with the Education sector, we have developed flexible, customised and cost-effective solutions that provide the highest level of protection combined with effective risk management and claims service.

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Market Leading Claims Service
Specialist Education Customer Service Team
Locally based Representatives
Risk Management Service
On-line discounts for Pupil Personal Accident Insurance
Dedicated schools website www.allianz.ie/schools
Guide to Insurance, Safety and Security in the School
Allianz Schools Journal
Regular Customer Research
Protecting Your School from Fire and Weather Related Losses

In recent years many Schools have suffered loss or damage to their premises and contents arising from Fire and Weather related events.

Apart from the financial cost associated with such losses they can also seriously disrupt the day to day operation of the school and cause emotional distress to staff, pupils and the community the school serves.

In many cases the losses could have been prevented or reduced by the implementation of good maintenance and loss prevention measures. In this guide we set out some basic Loss Prevention measures that can be implemented with minimal cost but which can greatly reduce your susceptibility to a Fire or Weather related loss.

**Common factors identified in recent Flood and Freeze Weather Events**

The latter part of 2009 and the early part of 2010 were characterised by two significant weather events namely the November Floods and the December/January Freeze. Both events led to a number of losses in Schools throughout the island of Ireland and of particular interest are the number of losses which resulted from:

- absence of or inadequate levels of insulation in both modern and older premises
- heating systems which did not have a fitted frost thermostat control
- non-operation of frost thermostat controls due to electricity being switched off
- occurrences in unoccupied/vacant buildings, especially where basic precautions such as draining water pipes, tanks and apparatus had not been carried out
- the extent to which poor or non-existent maintenance procedures contributed to the extent of losses.
While these events were not unprecedented, the severity, proximity, nature and extent of the storms, floods and freeze were more pronounced than usual. However, notwithstanding the unexpected nature of such circumstances, it is nevertheless worth noting that lack of appropriate maintenance and loss prevention measures were a contributory factor in the extent of the losses encountered.

The need for a structured Loss Prevention Programme

Every year, regardless of the severity or otherwise of weather conditions, we regularly encounter many claims (both Fire and Weather Related) which have resulted from poor or non-existent maintenance. In many instances these losses could have been prevented or limited by the implementation of a structured maintenance and loss prevention programme encompassing regular inspection, renewal and repair of all School Property. Such a programme would include issues as:

- Identification of risks and exposures
- Regular inspection of School Property
- Renewal and repair of School Property as the need arises
- Review of controls, loss prevention measures and procedures.

A programme on this basis which is properly scheduled and documented would contribute to the early identification of problems which have the potential to cause losses, thus reducing the ultimate cost of claims which has a direct bearing on your premium requirement.

Detailed loss prevention measures are available from your local Allianz representative and in the following sections we highlight some of the key areas requiring attention under the headings of:

1. Frost/Freeze
2. Storm
3. Flood
4. Fire
5. General Maintenance.

In addition we have included a series of check lists on each of the foregoing to assist you in setting up and implementing appropriate measures and procedures.
1 Frost / Freeze Protection

During periods of severe or prolonged cold weather:

- Maintain heat in the Building

- Fit Frost Thermostats and ensure that they are correctly set, i.e. 35°F or 2°C if located indoors, or 32°F or 0°C if outdoors

- If no Frost Thermostat fitted, then responsibility for manually starting the heating system must be allocated to named responsible individuals

- Remember to protect your oil supply against freezing. This may happen if temperatures of 12°F or -9°C prevail. The oil supply pipe can be protected with weather-proof insulation and a tarpaulin cover will provide emergency protection to the tank

- Leave internal doors open to protect unheated or poorly heated compartments, but always subject to applicable fire safety rules and regulations. Make sure all radiators are on

- If air vents in the boiler room are closed off, leave sufficient opening to allow an adequate supply of air for combustion

- If heat is not to be maintained then the water supply should be isolated and all sanitary and domestic water services drained

- Make sure all exposed pipes are properly lagged/insulated

- Make sure that all tanks and pipes in the roof space and all external vent or expansion pipes are well lagged/insulated.
2 Storm Protection

Storms have always been a feature of Irish weather and while it is not possible to prevent the actual weather event, there are measures which you can take to help reduce the nature and extent of any ensuing damage to School Properties:

- Clean out gutters and down pipes of leaves, dirt and debris on a regular basis
- Keep tree branches trimmed to prevent them from overhanging buildings
- Have trees that are close enough to fall onto buildings or parking areas checked regularly. Where warranted have trees trimmed or removed by a qualified tree removal service
- Check for broken, damaged or loose tiles and have them repaired where necessary
- Check the flashing around skylights, vent pipes and any other projections where a roof covering meets an adjoining surface
- Repair any damaged gutters or down pipes and check their supports
- Ensure grounds are kept clear of loose materials and rubbish that may blow about and cause damage.

3 Flood Protection

There is not always time to prepare for a flood, however if you do receive an advance warning there are a number of actions you can take to minimise your exposure:

- Raise to higher ground (upstairs or on worktops) furniture, appliances or other items that may be damaged by direct contact with water for an extended period
- Move vehicles, valuables or other items to safety
- Put sandbags or flood boards in place (remember when the flooding is over to make sure your property is properly ventilated)
- Plug sinks/baths and put sandbags in all toilet bowls to prevent backflow
- If possible clear blocked drains
- Be ready to turn off gas and electricity supplies (get help if necessary)
- Never unplug or disconnect electric appliances or try to turn off the electricity supply if you have to stand in water or on a wet floor or surface to do so
- Don’t enter basements or any room if water covers electric cables that are plugged in or if water covers electric outlets
- Keep a flashlight and spare batteries in an accessible place
- If required to do so, exit your property with care, as submerged debris could cause you to trip or fall.
4 Fire Protection

All School Boards of Management have a legal responsibility under the Fire Services Act to ensure that their School Buildings are safe. One of the key elements of the regulations is the need to carry out fire risk assessments.

A fire risk assessment is an organised and methodical look at your premises, the activities carried on there and the likelihood that a fire could start and cause harm to those in and around the premises.

The aims of the fire risk assessment are:

(a) To identify the fire hazards

(b) To reduce the risk of those hazards causing harm

(c) To decide what physical fire precautions and management arrangements are necessary to ensure the safety of people in your premises if a fire does start.

The terms “hazard” and “risk” are defined as follows:

Hazard: anything that has the potential to cause harm.

Risk: the chance of that harm occurring.

The risk assessment must take into account all people who may be affected by a fire in the school and this can form part of the existing health and safety risk assessments. The assessment includes a requirement to consider people with intellectual disabilities and special needs.

If there are more than three employees, the risk assessment must be recorded in writing. The risk assessment and its findings are then used to establish what fire precautions you need to provide, to ensure a safe environment for the pupils and staff.

Previous experience shows that schools are potentially vulnerable to fires that are deliberately set. In view of this, the risk assessment should specifically include the risk of arson. It is recommended that you start your risk assessment outside the school by assessing the potential arson risk and then work into the main school buildings.

The following actions should be taken to reduce the exposures:

- Identify and take precautions against possible sources of ignition
- Identification and elimination of potential fire hazards both inside and outside the premises
- Assess potential risk from arson
- Prepare and implement safety rules
- Evaluate the risk of fire occurring and the risk to people resulting there from.

Check the adequacy of the following:

- Detection and warning
- Fire-fighting equipment
- Escape routes
- Emergency lighting
- Signs and notices
- Maintenance
- Prepare an emergency plan
- Provide training
- Hold unannounced fire drills at least once per term.
5 General Maintenance

As we have said earlier in this guide, implementing a structured maintenance and loss prevention programme can impact to a significant degree on the extent of claims.

In general terms the areas which you should consider include:

(a) Fire Safety
Please refer to Item 4, Fire Protection (on previous page).

(b) Electrical Installation
- if the system is old or has not been inspected for some time, it should be inspected by a qualified electrical contractor to determine if wiring updates or other modifications are needed
- Repairs or additions to the system should only be carried out by appropriately qualified persons
- Temporary wiring (including extension leads) should not be used in place of permanent wiring

Regular inspections should verify:
- Electrical circuits are not overloaded
- Fuses are the proper size for each circuit
- Major electrical appliances are properly connected and earthed
- Electrical panels have clear access

Where fuses are “blown” frequently or circuit breakers repeatedly trip on a particular circuit, may indicate a serious underlying problem. In such circumstances the system should immediately be inspected by a qualified electrical contractor.

Do Not use fuses of a higher rating or tape down or bypass a circuit breaker to avoid such problems.

(c) Heating Installation
If the system is old or has not been inspected for some time, it should be inspected by a qualified heating contractor to verify that:
- boilers are properly installed
- rooms containing boilers are of appropriate construction
- there are sufficient clearances from heating equipment and vents to combustible materials
- Repairs should only be carried out by a qualified heating contractor

Regular inspections should be carried out annually, prior to the commencement of cold weather, to ensure:
- Boiler rooms are clear
- Combustible materials are not stored in boiler or furnace rooms
- Doors to boiler rooms are kept closed
- Equipment is free of obvious damage
Do Not, under any circumstances use open bar electric fires or gas heaters of any kind (particularly heaters using gas cylinders) in Schools. Where it is necessary to use portable heaters, only thermostatically controlled electric oil filled radiators should be used. They should not be used in public areas and should be kept clear of any combustible material.

(d) Security
Below are some issues which should be considered:

- Provide outdoor perimeter lighting. Motion detection activated lights could be more effective from an energy consumption viewpoint
- Keep shrubs and trees trimmed and under control
- Secure potential access routes such as stairways and fire escapes
- Store valuable items in unmarked and secure cabinets, safes or strong rooms
- Install a monitored security alarm system
- Use properly installed deadbolt locks on exterior doors
- Establish and enforce key control procedures
- Establish and enforce written lock-up procedures for users of School Property.

(e) Water Damage
There are various ways in which property can suffer from water damage, including storm, flood, burst pipes, overflowing of drains, damaged roofs etc. Attention to the following should be of assistance in limiting losses from these sources (Please refer to Items 2 & 3 above for Storm Protection and Flood Protection):

- Plumbing systems which are old or have not been inspected for some time, should be inspected by a qualified plumbing contractor to determine if updates or other modifications are needed
- Insulate plumbing from cold temperature extremes or maintain heat in areas where piping is present to prevent freezing and burst pipes
- Roofs should be inspected by a suitably qualified person on a routine basis to identify and repair as needed deficiencies which could result in leaks or wind damage
- Ensure roofs have adequate drainage and that gutters/drainage are clear and undamaged.
- Ensure there is adequate drainage around the perimeter of the premises, thus enabling water to be diverted away from the buildings.
- Look for evidence of wood rot or water damage in walls, floor joists, window frames, doors roofs or roof joists. Where found, identify causes and ensure repairs are carried out as necessary.
### FROST/FREEZE

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are your pipes and tanks properly lagged?</td>
<td></td>
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<tr>
<td>Do all your taps close tightly</td>
<td></td>
</tr>
<tr>
<td>Do you know where the main water stop cock/stop valve is?</td>
<td></td>
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<tr>
<td>Are you sure they are working?</td>
<td></td>
</tr>
<tr>
<td>Is electricity supply left on to ensure operation of frost thermostats?</td>
<td></td>
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<tr>
<td>Is heating maintained in the premises?</td>
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### FLOODING

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
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</thead>
<tbody>
<tr>
<td>Are gutters and down pipes clear</td>
<td></td>
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<tr>
<td>Are drains clear?</td>
<td></td>
</tr>
<tr>
<td>Are roof slates/tiles secure?</td>
<td></td>
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<tr>
<td>Are the grounds clear of loose materials and rubbish?</td>
<td></td>
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</tbody>
</table>

### STORMS

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are all roof slates/tiles, gutters and aerials etc secure?</td>
<td></td>
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<tr>
<td>Has flashing been checked?</td>
<td></td>
</tr>
<tr>
<td>Are gutters and down pipes clear?</td>
<td></td>
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<tr>
<td>Are all large trees close to your school maintained - branches trimmed, checked for rot or decay?</td>
<td></td>
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<tr>
<td>Are the grounds clear of loose materials and rubbish?</td>
<td></td>
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</tbody>
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### FIRE

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
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</thead>
<tbody>
<tr>
<td>Have you identified all potential sources of ignition?</td>
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<tr>
<td>Is waste securely stored pending removal?</td>
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<tr>
<td>Is the mains electrical system checked by a competent person every 5 years?</td>
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<tr>
<td>Is smoking controlled?</td>
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<tr>
<td>Are detection systems appropriate to your school and are they in the correct locations?</td>
<td></td>
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<tr>
<td>Are there sufficient and appropriate fire extinguishing appliances throughout the premises?</td>
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<tr>
<td>Are all detection systems and fire extinguishing appliances regularly checked and serviced?</td>
<td></td>
</tr>
<tr>
<td>Are escape routes and final exits kept clear at all times?</td>
<td></td>
</tr>
<tr>
<td>Where necessary, are escape routes and exits, the locations of fire fighting equipment indicated by appropriate signs?</td>
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</tr>
<tr>
<td>Do you have an emergency plan and have all staff members and pupils been made aware of the plan?</td>
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<tr>
<td>Do you hold fire drills at least once every term?</td>
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</table>
The information provided in this guide highlights key issues under the headings identified and your local Allianz representative is available to provide detailed assistance with any specific enquiries you may have.

In addition further information is contained in the Allianz Guide to Insurance, Safety and Security in the School, visit www.allianz.ie/schools

<table>
<thead>
<tr>
<th>Item</th>
<th>Yes</th>
<th>No</th>
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</thead>
<tbody>
<tr>
<td>Electrical system inspected and up to date?</td>
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<tr>
<td>No usage of temporary wiring?</td>
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<td></td>
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<tr>
<td>Correct fuses installed?</td>
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<tr>
<td>Circuit breakers operational?</td>
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<td></td>
</tr>
<tr>
<td>Heating systems inspected and up to date?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Boiler room clear, no storage of combustible materials?</td>
<td></td>
<td></td>
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<tr>
<td>Pre cold weather check carried out?</td>
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<td></td>
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<tr>
<td>No portable heaters?</td>
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</tr>
<tr>
<td>Plumbing system inspected and up to date?</td>
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<td></td>
</tr>
<tr>
<td>Plumbing insulated?</td>
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</tr>
<tr>
<td>Roofs inspected?</td>
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<td></td>
</tr>
<tr>
<td>Gutters and drains clear and undamaged?</td>
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<tr>
<td>Checks carried out for evidence of wood rot or water damage?</td>
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<td></td>
</tr>
<tr>
<td>Shrubs and trees trimmed and checked for rot and decay?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Access routes including stairways and fire escapes secured and clear of all materials/obstructions?</td>
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</tbody>
</table>
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Log onto www.allianz.ie/schools for information and helpful resources in connection with your School Protection and Pupil Personal Accident Policies.

or

Log onto www.allianzweathersafe.com for useful tips on protecting your school from weather related damage.