Cal State LA
Library North Property Loss

• Kevin Brady, Director RM/EHS
  – California State University, Los Angeles

• Robert Frey, Senior VP, Regional Claims Director
  – Alliant Insurance Services

• David Warters, Regional Manager
  – BELFOR

• Tom Stufft, CR, Regional Manager
  – BELFOR
Positioning for Success

Historically...

Reactive Approach to Property Protection
RM Process for Property Coverage

- Determine Campus Risk Exposure Appetite...Conservative vs. Liberal
- Site Survey with Building Administrator & Occupants
- Consult with Campus Building Official [CPD&C] for New Construction/Upgrades/Maintenance
RM Process for Property Coverage

• Determine Campus Risk Exposure Appetite…Conservative vs. Liberal
• Site Survey with Building Administrator & Occupants
• Consult with Campus Building Official [CPD&C] for New Construction/Upgrades/Maintenance

• Conduct Property Schedule Review [at Cal State LA every Two (2) Years]
• Determine Property Exposure to Flood/Fire/Catastrophic Loss
• Consult with Campus Building Official on Observations
RM Process for Property Coverage

- Determine Campus Risk Exposure Appetite…Conservative vs. Liberal
- Site Survey with Building Administrator & Occupants
- Consult with Campus Building Official [CPD&C] for New Construction/Upgrades/Maintenance

- Go thru “What If” Scenarios with Building Administrators/Occupants
- Review/Change Personal Property “Contents” Coverage on Schedule
- Review/Change Business Interruption Coverage on Schedule

- Conduct Property Schedule Review [at Cal State LA every Two (2) Years]
- Determine Property Exposure to Flood/Fire/Catastrophic Loss
- Consult with Campus Building Official on Observations
RM Process for Property Coverage

- Consult with Campus Building Official on Final Valuations
- Submit Updated Campus Property Schedule to Alliant Insurance
- Establish Continuous Review & Assessment Cycle

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- Site Survey with Building Administrator & Occupants
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Recipe for Success

Repositioning...

Proactive Approach to Property Protection

© Can Stock Photo
Property Coverage Process

When Submitting New Property Insurance Information to Alliant You Are Able to Identify Contents and BI Then!

Alliant Insurance Contact: Hsan Htein
hhtein@alliant.com
415-403-1452
Recipe for Success

- 24/24 Campuses & CO Have Personal Property “Contents” Coverage
- 21/24 Campuses & CO Have Business Interruption “BI” Coverage

Information as of 10/25/2016
Visit by Insurer’s Claim Adjustor

You have a condition we call ‘Notus Enoughus Insurance’
Cal State LA Property Premium

[FY 15/16 Real Property Value of $887,903,323.00]

CSURMA Property Program Costs

FY 15/16
Personal Property = $77M+
BI/Rents = $14M+

Start of Contents & BI Coverage for Campus
JFK Memorial Library

- Library North & South Bldgs.
- Constructed in 1969 & 1960
- Library North Sq. Ft. 225,000
- Occupants:
  - Information Tech. Services (ITS)
  - Campus Mainframe & Network
  - Graduate Resource Center
  - Library Staffing & Support
  - Underground Loading Dock
  - ~4800 Visitor Daily Use
- Library North is 5 Stories
  - 3 Floors at or above Ground Level
  - 2 Basement Floors (A & B)
  - Level A - Stacks, Study Areas, Offices & Graduate Resource Center
  - Level B – Library Staff, ITS Staff & Server, and Study Areas
  - Two Electronic Learning Classrooms Impacted
- As of April 2, 2015 Coverage Included:
  - $110,168,915.00 Real Property
  - $18,061,162.00 Personal Property
  - $0 BI/Rents
8" Water Line Break
~600,000 Gallons
Detected @ ~1:30 AM 4/2/15
• Assumed had been Flowing for a Few Hours
Initial Flood Photos
Initial Flood Photos
Initial Flood Photos
Initial Flood Photos
Initial Flood Photos
Initial Flood Photos
Initial Flood Photos

Pictures of the Lower Tunnel to the B-Level of the Library
Initial Flood Photos
Initial Flood Photos

The Waterfall Observed in Many Rooms
Initial Flood Photos
Urgent Corrective Action

Before the Flood...

...After the Flood
Initial Timeline for Library North Flood Event

- Week of March 30\textsuperscript{th} 1\textsuperscript{st} Week of Spring Quarter
- Flood Event on morning of April 2, 2015
  - Call into PD Dispatch at 1:30 AM
- BELFOR Call Out Early AM on 4/2/15
- Bldg. Lockdown at ~ 9 AM on 4/2/15
- Alliant/McLarens Visit on 4/2/15
- Internal Mtgs. w/ Responders & Campus 4/2/15 PM
- Campus Bldg. Occupants Mtg. on 4/3/15 @ 9 AM
- Plan Developed for Re-Occupancy of Upper Floors
Initial Timeline for Library North Flood Event (Cont.)

• Both Library Buildings Closed from 4/2/15 thru 4/6/15
  – Water Disruption
  – Isolation of Levels A & B in Library North
  – Clean-up of 1st Floor of Library North
  – IH Survey for Indoor Air Quality Concerns

• Personnel Displaced from A & B Levels
  – ~90 to 100 Personnel Impacted
  – Scheduled Tours of Employees to Offices & Use of Lib. So. for Relocation

• Periodicals & Personal Affects
  – >9,000 2nd Copy of Graduate Thesis/Dissertations Lost
  – Large Periodical Collection Impacted
    • ~3,300 Periodical Titles Held Prior to Flood / ~890 Retained After
Are You Prepared for Such an Event?

• Do You Have an Emergency Preparedness/Response Plan for Disasters or Catastrophic Events?
  – If Yes, then is it EFFECTIVE and TESTED?

• Do YOU and Others Responsible for Responding (PD, Fac Ops, EHS, Housing, ???) Know the Resources Available to Them?
  – List of Established blanket contracts, CSU Master Enabling Agreements and “Go To” Vendors?
  – BELFOR (System-wide emergency response)
  – IH Consultants, Hazardous Materials Sampling, Temporary Trailers, Storage Off-site, ???

• Is an Effective and Reliable Business Resumption Plan (Business Continuity Plan) in Place?
  – Central Location for the Retention of Such Documents?
  – Annual or Frequent Refresh of Plan for Adequacy?
  – Testing of Plan or Review for Appropriateness?

• Examples Related to the Library North Floor Event
It can actually be even worse than we had at CSU LA!
Sometime just the wet floor or humidity causes the Damage
Sometimes like at CSU LA...it was *more* than just Humidity
The Frozen Wet Books and Paper Arrive in Hayward
Psssttt...It is **very** Important how the documents are packaged before freezing...

Unfortunately these will still look exactly like this once dried...

But then what?

(Yes we can fix this too!)
Many other media types can also get wet...and can also be dried!
Basically there are 6 methods to dry documents:

1) Low humidity drying
2) Temperature Flux Drying
3) Vacuum Drying
4) Vacuum Freeze Drying
5) Thermal Vacuum Freeze Drying
6) Molecular Sieve Drying
Facility Unit (California)
Thermal Vacuum Freeze Dry Unit and Deep Freeze Unit

Mobile Units
THERMAL VACUUM FREEZE DRYING
The Documents are loaded into the TVFD... and 14 days later TADA!!
Restoration Photos
Restoration Photos
Restoration Photos
Restoration Photos
Restoration Photos

Before

After
Post Flood Repairs
Post Flood Repairs
Post Flood Repairs
There is Always a Lingering Issue!

Due to the Volume of Water Penetrating the Concrete Floor Slab-on-Grade the Residual Moisture Levels in the Concrete Remain High Impacting the Sealing and Integrity of Floor Tiles.
# Flood Event Finances

(As of 9/27/2016)

<table>
<thead>
<tr>
<th>Receipts from Insurance &amp; CSURMA</th>
<th>$ 6,920,196.52</th>
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| Disbursements for Services to Vendors | $ 5,006,381.93 |

## Receipts from Insurance & CSURMA

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## Disbursements

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<td>Total disbursements</td>
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Remained balance 9/27/2016

|             | $ 1,913,814.59 |
Flood Event Finances
(As of 10/20/2016)

Partial Statement of Value and Loss

Flood Event Finances

Est. Contents Coverage for Flood Event Totals $2.75M +
Panelist Perspectives

• Robert Frey
  – Alliant Insurance Services

• Tom Stufft & David Warters
  – BELFOR

• Kevin Brady
  – Cal State Los Angeles
Q&A
You have Questions
We have Answers

Questions Answered Here
Even the Silly Ones