

Maintenance unlike your Retirement can be deferred? True or False?

Phil Wentz – Tigard Tualatin School District

Geoff Sinclair – Special Districts Association of Oregon
Property Casualty Coverage for Education

- June 20, 2014 COSA Conference – Seaside, Oregon

Agenda

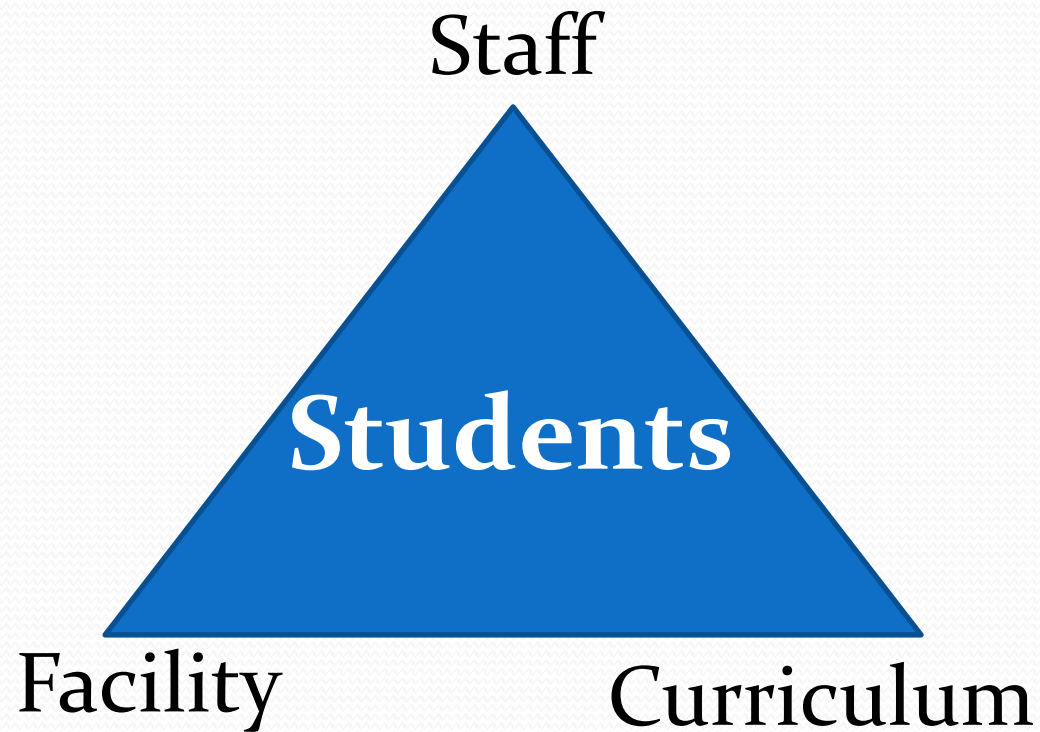
Maximize the Public's investment in your buildings

Key Areas to Focus on

- Building Envelope
- Building Envelope
- ...

Partners and Further Education Opportunities

What's A School





Broken downspout



Average Useful Building Life in years

From the Government Finance Officers Assoc.

- Permanent structure – 55
- Portable – 25
- Foundation – 50
- Frame – 50
- Floor Covering – 15
- Carpeting – 5
- Computer Flooring – 10
- Exterior walls – 50
- Roof covering - 10
- Interior Construction – 15
- Interior Renovation – 10
- Ceiling finish – 10
- Plumbing – 20
- HVAC – 20
- Electrical – 20
- Fire System – 25
- Elevators – 20

The Real Cost of Ignoring the School Building

Penny Wise - Dollar Foolish

Budget Dollars

Insurance Premiums

Actual Damages

Covered Damaged – exclusions

No time to paint ? Wood Rots





New Construction Considerations

Long-term Maintenance

High Ceilings

Oiling Outdoor Wood

Undersized Mechanicals

The Real Cost of Ignoring the School Building

The “Other” Costs

Staff Time

Public Perception

News Coverage

Board Member Recall/Changes

Bond success

Local Option Levy's

Swimming pool playground



What are the really basic things that will give you biggest bang for your buck?

- Walk the building – Rotate Buildings
- Walk the roof – Fall protection, clean gutters/scuppers
- Walk the perimeter of the building – Siding, Windows, landscaping, vandalism, trip hazards
- Get inside the areas less traveled - electrical rooms, attics, crawlspaces etc.



Areas to Focus on

Water Intrusion

Wind Intrusion

Improper Construction Materials

Improper Construction Techniques – how do you watch contractors? Consultants

Overworked Staff - Additional Staffing/time plus money for continuing ED

Water Intrusion - example

Leak Diverters

- Stop devastating roof leak damage
- Protect your people, equipment, and inventory
- Prevent slippery floors
- Superfast set-up

[See all 55 PIG Leak Diverters](#)

TLS462

5' x 5'

As low as \$57

[Add to Cart](#)

Best
Seller





Areas to Focus on

Lifespan of products – new construction?

Deferred Maintenance – Create a prioritized, fact based program, bar code

Boilers – inspections/ permits

Electrical Rooms - Switch gear just a spark away from starting a fire. dirty/dusty etc.

(Light Duty Opportunity)

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Examples of Losses

Property and Workers Compensation

Indoor Air Quality - real and imagined (Mold/Musty)

Freezing Pipes 4 million

Roofs
Design problems – all drain to one drain
Clogged Drains
Improper or missing flashing
Lack of maintenance/patching vs end of life
Water intrusion – resulting damage

Cracks



Mold clean-up



Wet carpet



Examples of Losses

Fire -

Generator Testing

Gutters

Foundation, Mold, Dry Rot

Foundations

Swampy Area, Ground Water,

Radon

Leaky roof



How long does it take to clean a drain?



How long does it take to repair a leak with all the related complaints?



Poor Maintenance Can Hurt people

- Workers Compensation claims (SAIF data only)
 - 6,983 total claims
 - \$36,180,347 total incurred cost
 - Average cost per claim of \$5,181
- Liability claims

Dangling wires



Top Citations from OSHA for Schools in Oregon 2009-2014

- safety committees (roles, responsibilities, training)
- Written hazard communication program (remember GHS)
- Rules on electrical wiring
- General requirements (general duty clause)
- Rules for selection and use of PPE
- General Fall Protection requirements
- Asbestos (survey, signage, training, PPE)
- Rules for fire extinguisher inspections
- Machine guarding
- Control of hazardous energy (Lockout Tagout)

Open wires – no J box



Top Serious Violations from OSHA for Schools in Oregon 2009-2014

- Fall Protections/Ladders/Scaffolds
- Hazard Communication
- Rules concerning asbestos exposure
- Machine guarding
- Rules for selection and use of PPE
- Machinery, abrasive wheels (grinders)
- Machinery, woodworking
- Rules for all workplaces
- Floors and wall hole guarding

Playground or liability



Liability and No Recreational Immunity



Protect your District and yourself

- If you know it's broken – fix it or take it out of service
- Identify the problems, ask your Board to allocate money to fix problems (not all of them, but some each year) and get some protection through discretionary immunity
- Encourage all staff, volunteers and the public to report problems with facilities
- Keep a record of injuries – locations, type and causes

Work Order Priorities

Example : Leaky Roof

#1 Safety and Health

#2 Classrooms

#3 Everything Else

Ouch!



No Time to clean up?



Why is this important

- Where do you Educate the Children?
- Public Money
- The “Three Times Rule”

One dollar spent today saves three dollars tomorrow

Get Involved – Get Educated

- OSFMA – www.osfma.org
- OSSOA – www.ossoa.org
- GOSH – www.oregongosh.com
- OR-OSHA - www.orosha.org
- OASBO - www.oasbo.com
- *Google – School Planning & Management; Facilities .net & Certified Building Operator*

Websites

- newpig.com
- ncef.org/checklist



PACE Resources

Property Casualty Coverage for Education - pace.osba.org

Online Training (free for Pace members) - safeschools.com

PACE Pre-Loss – pacepreloss@osba.org

Ask Betsy's Team - osba.org/Resources/Article/Ask_Betsy.aspx

Loss Control/ Risk Management

Scott Neufeld Director

Toll Free: 800-285-5461

losscontrol@sdao.com

Claims Department (WC & PC)

Geoff Sinclair Director

503.670.7066

claims@sdao.com

Thank You !

- Any Questions?

Geoff Sinclair

SDAO/PACE

gsinclair@sdao.com

Phil Wentz

Tigard Tualatin School Dist.

pwentz@ttsd.k12.or.us