



Neighborhood Risk Management
C O R P O R A T I O N

NWOs working to insure safer communities

30 Broad Street, Suite 1429, New York, NY 10004
T: 212.509.6762 | M: 917.882.9949 | F: 212.269.2890
daschheim@neighborhoodrisk.org

HAPPENINGS AT NRMC

March 2013

NRMC Renewal 2013-2014

Attention NRMC Members: Your 2013-2014 renewal packages are out from Willis. Please check your emails.

MARK YOUR CALENDARS

RENEWAL WEBINAR - MONDAY MARCH 18
2:00 PM (Eastern)

Details will follow shortly -- NRMC members only

CyberRisk Webinar has been rescheduled to
Thursday April 11 and Tuesday April 16
(Each broadcast will be at 3:00 PM (Eastern))

Details will follow

NRMC 2012 ANNUAL MEMBER MEETING

NRMC held its 2012 Annual Membership Meeting in Atlanta, GA on Tuesday, February 19. More than 30 members were represented at the meeting.

Thanks to all those who attended and made our meeting a success. And a special thanks to **RT Specialty** and **Willis** for hosting our members' reception.

Copies of the NRMC 2012 Annual Report are available on the NRMC Website.
www.neighborhoodrisk.org.

Sinkholes and Sink Warning Signs

Recent news was filled with the very tragic reports of the sinkhole that swallowed a man in Tampa Florida earlier this month. Although sinkholes are rare, and the NRMC program has not had any reports of sinkhole incidents, they are a hazard that is covered under our program.

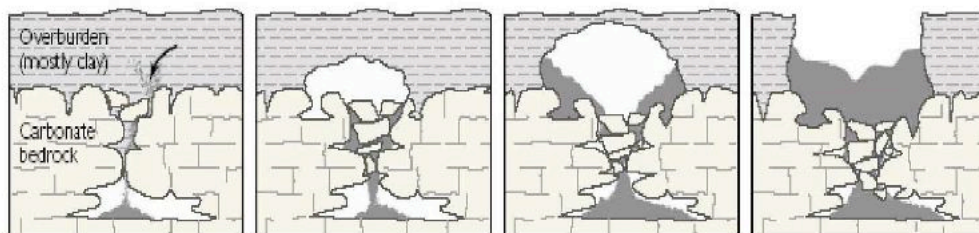
Sinkholes can be natural or man-made. Sinkholes develop when subsurface rock develops a hole or void due to erosion. Gradually, soil from above seeps down to fill the void. According to the United States Geological Survey, natural sinkholes are common where the rock below the land surface is limestone, carbonate rock, salt beds, or rocks that can naturally be dissolved by groundwater circulating through them. Gradually, as the rock dissolves, spaces and caverns develop underground. Sinkholes are dramatic because the land usually stays intact for a while until the underground spaces just get too big. If there is not enough support for the land above the spaces then a sudden collapse of the land surface can occur. These collapses can be small, or, as this picture shows, or they can be huge and can occur where a house or road is on top.

Sediments spill into a cavity.

As spalling continues, the cohesive covering sediments form a structural arch.

The cavity migrates upward by progressive roof collapse.

The cavity eventually breaches the ground surface, creating sudden and dramatic collapse.



Natural sinkholes most frequently occur in limestone regions, such as Florida, Texas, Alabama, Missouri, Kentucky, Tennessee, and Pennsylvania. However, they can occur anywhere, including major urban areas. Sinkholes have been reported New York City and Chicago.

Man-made sinkholes occur when natural water-drainage patterns are changed and water washes sediment out of the area, creating the same kinds of cavities that happen naturally. This can happen for many reasons, including land-use changes or construction: on site or a distance away from the impacted property.

There are many factors that may indicate sinkhole activity is present. The most common of which include:

- Finding cracks in your exterior of your home, such as in the block or stucco.
- Noticing cracks in interior areas along joints, windows, or doors.
- Observing large cracks in walls or ground surface, such as floors or concrete walks and drive areas.
- Noticing floors that become or are sloping or uneven. (If you are not sure, take some measurements over the course of a few weeks.)
- Finding depressions in the yards, streets or other areas of the properties.
- Finding sediment in the properties' water.
- Noticing small amounts of water collecting in pond like areas, where they did not collect in the past.
- Sticking and/or jamming of windows and doors. Observing that windows, doors, closets or even cabinets are becoming harder to open & close normally.
- Slumping, sinking or falling fence posts, trees, foundations, etc.
- Noticing that plants, shrubs, vegetation or trees are wilting.
- Actually seeing a sunken area or exposed area of the foundation, which were not there before.
- Observing an actual cavity beginning to open.
- Stair step type cracking of the exterior walls of the structure.
- Cracking in driveways and pool decks
- Cracking of the walls, floors and/or ceilings
- Separation of walls from floors and/or ceilings

Another good indicator of possible sinkhole activity is observing a sudden and unexplained increase in water bills or other unexplained plumbing problems.

If you have any further questions about sinkholes and coverage under the NRMC policy, please contact Deb Aschheim or our Willis Team.

Updated NRMCM Webinar Calendar - 2013

Scheduled Dates	Conducted By	Subject	Target Audience
<p>Wed. Feb. 27, 2013</p> <p>Mon. March 4, 2013</p>	<p>Willis – Trish Ennis</p>	<p>Builders Risk</p> <p>Builders risk insurance is a core coverage that contractors and project owners rely on to cover losses arising out of a construction project. Learn how this policy works, and what kinds of claims are covered by builders risk insurance in general and by the NRMCM Program’s policy.</p>	<p>EDs / CFOs / COOs / Property Managers / Asset Managers / Risk Managers</p> <p>And anyone in NWO involved with construction management, project management, contractual matters.</p>
<p>Thurs. Apr. 11, 2013</p> <p>Tues. April 16, 2013</p> <p>NOTE - NEW DATES</p>	<p>Deb Aschheim Christopher Surdak, Data security, privacy and IT Security consultant</p>	<p>Cyber Risk</p> <p>Any organization that stores personal confidential personal information (CPI) and relies on computer or telephone networks, digital information or the internet faces cyber exposures. In this webinar we will discuss some of the risks involved with accessing and storing CPI data, and will cover some basic steps to protect your organization from some of the most common cyber risk losses.</p>	<p>EDs / CFOs / COOs / Property Managers / Asset Managers / Risk Managers and those with access to CPI</p>
<p>Thurs. May 30, 2013</p> <p>Tuesday June 4, 2013</p>	<p>Willis – Trish Ennis NRMCM – Deb Aschheim</p>	<p>Property Losses – Mitigation Tools and Techniques</p> <p>Join us to discuss property losses experienced by NRMCM members, and discuss loss mitigation tools and techniques.</p>	<p>EDs / CFOs / COOs / Property Managers / Asset Managers / Risk Managers</p>

<p>Tues. July 23, 2013</p> <p>Wed. Aug 1, 2013</p>	<p>Willis - Environmental Practice</p>	<p>Environmental Risk</p> <p>Environmental issues have become an increasingly major challenge for many organizations. A shifting national and international regulatory landscape, coupled with a dramatically evolving cultural focus on green initiatives, is creating more situations where risk managers are looking for strategic input on corporate environmental strategies. This webinar will cover best practices and loss mitigation methods for environmental exposures.</p>	<p>EDs / CFOs / COOs / Property Managers / Asset Managers / Risk Managers</p> <p>And anyone in NWO involved with construction management, project management, contractual matters.</p>
<p>Tues. Sept. 24, 2013</p> <p>Wed. Oct. 2, 2013</p>	<p>Willis – Trish Ennis</p> <p>Additional Speakers to be announced</p>	<p>Crisis Management & Disaster Preparedness</p> <p>Crisis management and disaster preparedness are topics that are often overlooked in the absence of a looming crisis. Join us to discuss best practices for preparing your property against disaster. Learn the tools and services available through the Willis claims team.</p>	<p>EDs / CFOs / COOs / Property Managers / Asset Managers / Risk Managers</p>
<p>Tues. Nov. 19, 2013</p> <p>Wed. Nov. 20, 2013</p>	<p>Willis – Mary Wray and Trish Ennis</p>	<p>Claim reporting and Accident Investigation</p> <p>Accidents happen at the most unexpected times! This webinar will cover important information about the claims reporting process for NRMCM, and why it is important to report claims promptly to control costs. In addition to discussing claims, we will cover best practices for investigating incidents.</p>	<p>EDs / CFOs / COOs / Property Managers / Asset Managers / Risk Managers</p>

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We have been very busy working with Willis and the carriers on our renewal. We hope that our webinar on Monday, March 18 will answer your questions. In the interim, if you have questions, please don't hesitate to call us.

Cordially,

Patrick
Patrick Madden
President, NRMCM Board

Deb
Deborah S. Aschheim
Executive Director

Troy Rehabilitation Improvement Program (TRIP)
415 River Street
Troy, NY 12180
Patrick@trionline.org
T: 518.272.8289 x206

Neighborhood Risk Management Corp.
110 Wall Street, 11th Floor
New York, NY 10005-3817
daschheim@neighborhoodrisk.org
T: 212.509.6762 (NRMCM)
M: 917.882.9949