



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

*NWOs working to insure safer communities*

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# HAPPENINGS AT NRMC

**October 2013**

## **NRMC Announces New Broker for NRMC Program of Insurance – HUB INTERNATIONAL, LTD.**

On October 22, 2013, NRMC announced that **effective November 1, 2013, HUB INTERNATIONAL, LTD. ("HUB"; [www.hubinternational.com](http://www.hubinternational.com))** will become the broker of record for the NRMC Program. HUB replaces Willis which had been the broker on the NRMC Program since November 2010.

"Our Program is growing and at a turning point. We examined our current broker services situation and evaluated our goals and needs going forward. Then we canvassed the market to see how the NRMC Program and its Members would be best served. After a careful survey of the market and an exhaustive RFP process, we and our consultants concluded that NRMC would be best served by HUB", reported Patrick Madden in announcing the transition. "We are confident that HUB will greatly benefit our Program and its Members, and we are very excited by this transition. NRMC will be well positioned in the market with HUB, and our loss mitigation programs will expand greatly and benefit our Program and its Members."



HUB is the tenth largest broker in North America, placing over \$8 billion in premiums each year. They have been managing real estate programs for over 25

years, and have worked closely with providers of affordable housing as well as non-profit organizations. HUB has committed their strongest team to work with NRMCM, including their National Practice Leaders in Real Estate Marketing as well as Risk Consulting.

NRMCM Members should have recently received an e-mail Notice from NRMCM, introducing the members of our service team at HUB and detailing the transition. If you did not receive that Notice or have questions,, please contact Deb Aschheim at [daschheim@neighborhoodrisk.org](mailto:daschheim@neighborhoodrisk.org). In addition, NRMCM Members are invited to:

## Informational Webinar: Meet our HUB Team

**Tuesday October 29, 2013 - 3:00 PM (Eastern)**

Deb is working very closely with our HUB and Willis Teams to ensure a smooth and easy transition for our Members so that our Program is fully prepared for Renewal 2014. Details of our renewal will follow shortly. For further information, please contact Deb Aschheim at [212.509.6762](tel:212.509.6762) or [daschheim@neighborhoodrisk.org](mailto:daschheim@neighborhoodrisk.org).

## **NRMC Workshops at NTI AM240 December 11, 2013 - Kansas City, MO**

NRMCM will be conducting a one-day workshop on risk management issues, AM240 [Risk Management for Multi-Family: Managing Your Total Cost of Risk] on **Wednesday, December 11** at the NeighborWorks Training Institute ("NTI") December 9 - 13 in Kansas City, Missouri. Our presenters will include members of our HUB team, as well as other risk management consultants.

**AM240:** This workshop will be a valuable opportunity to gain the knowledge to allow your organization to take control of its risk management destiny and to obtain tools that will lead you to reduce your cost of loss and risk.

NRMCM will also have a table at the NTI. Please stop by and say "Hi" to Deb and the new members of our HUB team. We look forward to seeing you in Kansas City at NTI.

# UPDATE

## NRMC STOVETOP FIRESTOP INITIATIVE: We are on our way to achieving our Goal of 100% Installation by Thanksgiving 2013

This summer, we launched our **StoveTop FireStop** initiative, with the goal of installing these safety devices in 100% of the properties insured by our program by Thanksgiving 2013. Our goal is to eliminate the impact of kitchen fires from our portfolio. This campaign is directly linked to the holiday season, when there is increased cooking and increased risk of kitchen fires. [For copies of the NRMC White Paper on StoveTop FireStops, click here.](#)

Members have asked for suggestions on STFS installation and replacement policies. [Click here for NRMC's STFS suggested Member Policy](#)

To date, 55% of our insured properties have installed these fire suppression safety devices. We are on the way to achieving our goal, but we still have a long way to go.



As of October 21, 2013, over 55% of the units insured in the NRMC Program have installed StoveTop FireStop suppression devices. Be counted with the safe members.

Goal: 100% Installation among all members  
by Thanksgiving 2013

BE SAFE and BE COUNTED. We want to name all of our members in the Gold Fire Extinguisher and to present you with a Certificate acknowledging your achievement by Thanksgiving 2013. We will include your organization in the Silver Fire Extinguisher to recognize your efforts in working towards our ultimate goal. Let us know your progress, and update your information with NRMC as soon as you can. For Renewal 2014, we want to show the insurance markets that our members take fire prevention seriously!

To update your information or to learn more about this initiative, please contact Deb Aschheim at [212.509.6762](tel:212.509.6762) or [daschheim@neighborhoodrisk.org](mailto:daschheim@neighborhoodrisk.org).

# WINTER SAFETY BULLETIN

## Loss Mitigation Tips

### SEVERE WINTER WEATHER PRECAUTIONS

#### PROPERTY AND THIRD PARTY LIABILITY RISK CONTROL

As the weather gets colder in many parts of the US, now is the perfect time to prepare and plan for winter weather. Freezing temperatures, ice, and snow bring added risks to properties. Loss prevention is crucial to minimizing claims and managing your organization's total cost of risk (COR).

Winter weather not only brings freezing temperatures with it, but all the frozen goodies that cause havoc for properties and businesses, such as wind, hail, ice, freezing rain and of course snow! Severe winter weather threatens most of the country at some point, and can result in property damage and business interruption.

What to do? Plan! Members can take steps NOW to ensure that severe winter weather does not result in an incident that damages property and leads to third party claims against property owners.

# RISK CONTROL BEST PRACTICES #1

## REMOVAL OF SNOW AND ICE FROM THE PROPERTY WALKWAYS



Immediately after a heavy snowfall, remove snow and ice from property access roads and walkways to maintain access to your site and facilities by emergency services, such as the fire department and ambulances.

A properly planned and executed snow removal program is critical for property protection because:

- Cleared drives and parking areas allow site access for emergency response vehicles, and clear walkways will allow easy access to the building by external emergency response personnel.
- Traffic areas cleared of snow and ice will minimize the possibility of slips, trips or falls by emergency responders, thereby reducing the chances for serious injury to the people responding to an incident.
- Clearing snow and ice from fire hydrants, hose connections and fire protection valves will keep them visible and easily accessible to firefighters and other emergency services.
- Clear snow and ice from walkways and paths for residents and staff to access their homes and offices. Make sure there is plenty of light to avoid black ice or hidden ice patches.
- Be alert for the beginning of pending-deflection cycles.

As snow compresses and absorbs rainwater, the increased weight on the roof will result in depressions that will not drain. Once this condition begins it only gets worse, and if appropriate action is not taken, the roof could eventually collapse.



**IMPORTANT:** Keep the roof well maintained and do roof repairs and covering replacements as soon as required.

## **RISK CONTROL BEST PRACTICES #2 PREVENTING FROZEN AND BURSTING WATER PIPES**

Indoor pipes can freeze, depending on such variables as outside temperature, inside temperature, insulation and placement in the building. Pipes in attics, above ceilings, in crawl spaces and basements, and near exterior walls are highly vulnerable to freezing, especially where there is poor insulation, wall cracks or other openings that allow entry of cold outside air.

Monitor important risk control equipment, such as water-based fire protection systems (automatic sprinkler systems, fire pumps, hoses and hydrants). Whether or not piping in these systems actually bursts, any freezing of water can block water flow, preventing proper operation in case of fire. These systems must remain heated and ice-free to minimize losses from fire and water damage. Depending on the hazard, a wet pipe sprinkler system could be converted to a dry system.

To prevent the formation of ice in pipes due to freezing temperatures and to prevent the pipes from bursting, we recommend that you:

- Always place piping in heated areas of a building.
- Properly insulate attics, exterior walls and other areas lacking adequate heating.
- Repair broken windows, ill-fitting doors and other conditions that allow heat loss.
- Keep exterior doors closed, even if not in the immediate vicinity of piping.
- Maintain heat in buildings at all times. No area with piping should be

allowed to fall below 40°F (4°C). (This requires regular maintenance, inspection and servicing of existing heating equipment, and safe emergency measures during a prolonged power failure.)

- Shut off the water lines and drain all pipes if the building is to be left unattended for an extended period. (The exceptions are sprinkler systems unless all combustible materials are removed and the building is noncombustible or fire-resistant.)
- Provide insulation around a pipe sufficient to reduce heat loss, or provide heat tracing, if the pipe might be exposed to freezing temperatures.
- Install low temperature alarms (with remote monitoring) in cold-prone areas.
- Adequately maintain and prepare dry-pipe sprinkler systems for cold weather (drain low points, etc).
- Properly service and winterize private yard hydrants.
- Clear snow and ice from private yard hydrants, outside hose connections and fire protection system valves to help prevent freezing of these systems.

#### **IMPORTANT**

- Identify the main water shut-off valve(s) for the building and ensure that key personnel know where they are in case of a pipe break.
- Never attempt to thaw a frozen pipe with an open flame.

## **RISK CONTROL BEST PRACTICES #3 SNOW REMOVAL CONTRACTORS AND LOGS**

One of the most significant causes of claims in real estate are slips & falls. Slips and falls occur because there is a lack of friction between the walking surface and footwear. Snow and ice make surfaces slippery, and are especially harmful when coupled with improper foot gear. (Yes, we have claims in our files where the injured party was wearing stilettos during an ice storm!)

Snow and ice removal procedures should be in writing, and be prioritized for your property based on heavy foot traffic, areas of exposure such as where drains are located, and parking areas. Plans should be activated as weather conditions

progress and they should be consistently monitored.

If your property has an agreement with a snow removal contractor, the contract should be carefully reviewed to include:

- Identification of the locations of where the contractor is expected to perform work. To prevent pooling from melting snow and ice, include an order for removal and maps for where to store removed snow and ice.
- Identification of the exact times when the work is to commence 24/7, including weekends and holidays, in relation to the onset of the weather condition or accumulation.
- Where will your property fall on the contractor's "priority list": will your property be first to receive attention, fifth or tenth when the storm hits? This will be important to determine what you can do before, during, and after the weather event in conjunction with when the contractor is expected to perform their duties.
- The contractor's insurance limits. A reasonable recommended range is \$2-5 million, but recognize that this is merely a suggestion, and you need to consider what is appropriate in your locale. Some contractors even name the property owner as an additional insured.
- Indemnification agreements/hold harmless clauses: the contractor is going to indemnify and hold you harmless from liabilities from the snow removal.

Whether you use a contractor to remove snow and ice or you use your property maintenance staff, inspect your entire property frequently to make sure ice has not formed from melting water pooling from other area, or due to water dripping from roofs or trees.

Always maintain a snow/ice maintenance log for each removal. Logs are a recognized best practice to help manage your property and potentially help NRMC in case of claims arising due to an alleged slip & fall. NRMC has successfully defended slip & fall claims based upon the evidence in logs. For examples of snow removal logs please click here: [Click here for Snow Removal Log Sample 1](#) and click here for [Snow Removal Log Sample 2](#). Some contractors even take photos before and after the removal to demonstrate the condition when they completed the work.

Snow/ice maintenance logs should be maintained for 10 years because sometimes liability claims are not reported for month and even years after the



removal and incident took place, and it can take even more months and years before the claim is resolved and closed.

If a slip & fall incident is reported, take photos of the area to show what the location looked like.

Last, always keep adequate supplies of salt/sand and shovels so that walkways and parking areas can be treated before heavy accumulation of snow and ice build-up.

**FOR FURTHER INFORMATION, PLEASE CONTACT GUY GIOINO OF OUR HUB RISK SERVICES TEAM at [guy.gioino@hubinternational.com](mailto:guy.gioino@hubinternational.com) or [973.790.6868](tel:973.790.6868).**

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As we prepare for Renewal 2014, we will update you on developments. We will be contacting NRMC members shortly to begin the underwriting for the NRMC 2014 Renewal. We look forward to working with the HUB Team on Renewal 2014.

In conclusion, NRMC members are reminded to install their StoveTop FireStops as soon as possible and to keep us posted on their success.

Cordially,

*Patrick*  
Patrick Madden  
President, NRMC Board

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