

Risk Engineering Report



Prepared for:

Stichting BVE Zuid-Limburg

Site Name: Schandelermolenvweg 21

Date of Survey: June 8, 2023

Report Date: June 21, 2023

Survey Type: Property All Risk - Initial

TIV (EUR): 28,010,000

Site Address: Schandelermolenvweg 21, HEERLEN, 6415 GG, Netherlands

Latitude: 50.894741

Longitude: 5.986035

RFS ID: RFS-154266

SIC Code: 8221-02-Colleges and Universities, NEC, Private

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We maintain an extensive library of documents, forms, and other resources created specifically for client use including:

- A Hot Work Program that includes insights into Hot Work Risks and Permitting, an educational video, and downloadable or 3-part pre-printed permits. Available in multiple languages.
- A Fire Protection Impairment Program that includes insights into Managing Fire Protection System Impairments, a notification form, and downloadable or pre-printed tags. Available in multiple languages.
- A series of Property Risk Engineering Insights that include current and emerging risk topics.
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Fire Protection Impairment Hotline for reporting fire protection system outages:

- 1-877-705-7287 (US & Canada) or 1-817-490-3255 (Global)
- Email: globalproperty.impairment@aig.com or reach out to your dedicated account risk engineer

Purpose of Visit

This facility was visited to undertake a risk assessment of the fire and associated perils for insurance purposes. The purpose of the assessment was to assist in the identification and mitigation of hazards and exposures that could lead to the loss or damage to assets or business interruption.

The complex is at the end of its technical lifespan, and within a few years a decision must be made to either extensively refurbish the existing complex or move to a complex yet to be developed. The existing complex is therefore maintained until then where legal requirements are met and aspects such as safety are kept at an acceptable level. No major investment will be made, therefore AIG has not made any proposals that will have much impact financially (like extending automatic fire detection). Only whether the complex and processes are at a sufficiently safe level has been assessed. The underlying report is a limited description of this site.

Site Overview

VISTA college is a regional training center for intermediate vocational education in the South Limburg region. VISTA was born on August 19, 2019 from a merger between ROC Leeuwenborgh and Arcus College. This report is about the Schadelermolenweg 21 in Heerlen. This is the second location in Heerlen, with a focus on practical technical education. The site was developed in the 1960s with expansions in the 1970s and 1990s. The highest risk are courses being studies like wood and metal working and automotive. There is a small canteen, only with electric heated ovens, no deep fat frying or other gas fired equipment. VISTA is working on this location together with a VMBO school. About 200 people work here (teaching and non-teaching) and about 1,000 students at this location. The building is open on weekdays from 7 a.m. to about 7 p.m.

The plot is in an urban area southwest of Heerlen. The external main exposures at all sides are houses at 11 meter up to 50 meter distance. The construction type is a concrete load bearing structure, with brickwork walls. In the walls, where present mineral wool was used as insulation. The floors and roof are made of concrete. The garage has a steel corrugated roof. The insulation used on the roof is believed to be EPS, with bitumen roof finish and a gravel layer (with exception of the garage part). The complex has a basement and four upper floors.

The site is not sprinkler protected. Automatic fire detection is limited, only for safe evacuation. The professional fire department is within a 10 minutes driving distance. For extinguishing they can only use hydrants surrounding the site.

The organizational measures, procedures and so on are up to standard but improvement to a good/ excellent level is possible.

Since it is realistic that the plot will be sold within a few years, only risk improvements have been discussed that minimize the risk. It is essential that in case of new construction or complete renovation (only concrete load bearing construction is then retained) to involve the insurer and broker in the development of the plan. For now discussed risk improvements are:

- Remove all doorstops.
- Inform employees about the risk of doorstops and their responsibility.

- Extend self-inspection round.
- Implement hot work permit.
- Involvement of insurer/ broker in new plans.

Site Loss History

No large losses reported during the site visit.

New Projects, Significant Changes and Observations

The complex is at the end of its technical lifespan. There are two options:

1. strip the complex and adapt it to the new way of teaching and building insights
2. build a new complex at another location.

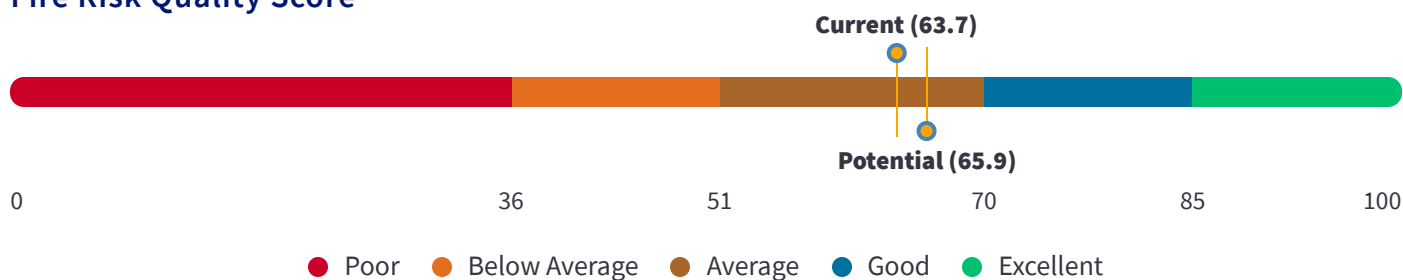
The expectation of the contacts is that a new complex will be realized sometime after 2026. As discussed, it is very important to involve AIG and Aon in the plan phase before

It is important to involve your insurer in new projects, such as refitting, refurbishment, extension work, new builds or relocating to a new site. Failure to do so could result in using non-approved construction materials (even though they meet local Building Codes and Fire Regulations) or inadequately protected facilities which could lead to expensive retrospective additions or rework. The Loss Prevention Engineering team at AIG can assist you with this by providing you with engineering support both before and during your project. Please contact us before you commence your project to ensure that we can arrange a consultation with one of our engineers.

Risk Summary

Open RI by Classification	5	Open RI by Age	5	Open RI by Type	5
Critical	0	New	5	Management Programs	4
Important	5	Outstanding	0	Physical Protection	1
Advisory	0	Completed RI	0		

Fire Risk Quality Score



Ratings

	Current rating	Potential rating
Hazards	Slight	Slight
Water Supply	Adequate	Adequate
Protection	Nearly Adequate	Nearly Adequate
Management Programs	Adequate	Adequate
Supervision	Inadequate	Inadequate
Exposures	Slight	Negligible

Risk Improvements

Risk Improvements - Open

Number	Name	Classification	LE Before (EUR)	LE After (EUR)
23-06-01	Relocate plastic containers	Important	--	--
23-06-02	Self Inspection Plan- Improve	Important	--	--
23-06-03	Explain the importance of compartments	Important	--	--
23-06-04	Hot Work Program- Improve	Important	--	--
23-06-05	Plan Review- Submit plans for new site	Important	--	--

Note: Risk Improvements associated with management programs will not have an associated Loss Estimate before or after implementation

Open Risk Improvements : Important

Number/Type	Name	LE Before (EUR)	LE After (EUR)
23-06-01 Physical Protection	Relocate plastic containers		

Summary

Place the plastic containers under the former bicycle canopy. At the end of the day, make sure the containers are anchored so they cannot be moved. An alternative is steel containers fully enclosed after working hours.

Details

Waste streams can burn due to thermal growth (in the case of various chemicals). Also, through undesirable behavior or a deliberate action, a plastic container and its contents can burn. If containers are set up near to the building facade, this gives damage to the exterior facade and there is a chance that the fire could spread to the complex. Keeping a clear distance limits the radiation and, with the efforts of the fire department, can prevent overflow and greater damage.

Client Exit Conference Comments

Will move.

Number/Type	Name	LE Before (EUR)	LE After (EUR)
23-06-02 Management Programs	Self Inspection Plan- Improve		

Summary

Improve the existing self inspection plan to include the presence of door stops.

Details

Fire safety inspections can identify potential hazardous situations and ensure they are corrected on a continuous basis.

Client Exit Conference Comments

Representatives explain that for this site it is a point of concern.

Number/Type	Name	LE Before (EUR)	LE After (EUR)
23-06-03 Management Programs	Explain the importance of compartments		

Summary

Provide training or provide a newsletter describing the importance of smoke and fire compartments.

Details

The purpose of smoke and fire compartmentation is to limit the unobstructed spread of a fire and the spread of smoke to a portion of the building. This allows those present to safely escape the building in the event of a fire. By blocking partitions, it limits the possibility of escape and may increase the extent of the fire and associated damage. It also increases the risk of personal injury as people must evacuate through layers of smoke. Or that fewer escape routes are available that are unsuitable for the number of people. With oppression or delayed evacuation with bodily injury a potential risk. See form additional information that can be used the site of www.brandweer.nl/brandveilig-ondernemen/ontruimen.

Client Exit Conference Comments

Attendants explain they are aware of the risk, however the location is not yet sufficiently aware.

Number/Type	Name	LE Before (EUR)	LE After (EUR)
23-06-04 Management Programs	Hot Work Program- Improve		

Summary

Improve the existing hot work procedures by implementing the hot work permit.

Details

Improper cutting and welding is a leading cause of fire. Loss history shows that some hot work fires can start some distance away from where the work is taking place, sometimes well after the work has been completed. A hot work permit system ensures that proper precautions are in place prior, during and after this work is completed. All hot work operations taking place outside designated workshop areas should be performed under this program, including work by contractors.

Number/Type	Name	LE Before (EUR)	LE After (EUR)
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Risk Engineering Report

Stichting BVE Zuid-Limburg



Number/Type	Name	LE Before (EUR)	LE After (EUR)
23-06-05 Management Programs	Plan Review- Submit plans for new site		

Summary

Submit plans for the realization of a new site/ or complete make over (> 2026) for AIG review and acceptance.

Details

AIG will review the plans to ensure they are acceptable for AIG insurance purposes and will provide recommendations as needed. Having AIG involved earlier on and throughout the project will help ensure that the appropriate loss prevention features are provided and prevent project delays. Please contact your Account Engineer prior to or during the design phase of the project.

Client Exit Conference Comments

Will involve insurer/ broker.

Occupancy & Process Overview

VISTA college is a regional training center for intermediate vocational education in the South Limburg and Venlo region of the Dutch province of Limburg. VISTA was born on August 19, 2019 from a merger between ROC Leeuwenborgh and Arcus College

This is the second location in Heerlen, with a focus on practical technical education. The site was developed in the 1960s with expansions in the 1970s and 1990s. The highest risk are courses being studies like wood and metal working and automotive. There is a small canteen, only with electric heated ovens, no deep fat frying or other gas fired equipment. VISTA is working on this location together with a VMBO school. About 200 people work here (teaching and non-teaching) and about 1,000 students at this location, with an average occupancy rated of about 60%. The building is open on weekdays from 7 a.m. to about 7 p.m., on Saturdays it is open sporadically and on Sundays it is closed.

Occupancy Details

Building	SIC Code	Description	Operating Days/yr	Operating Hrs/Day	Other Tenants
Schandelmolenweg 21	822102	Colleges and Universities, NEC, Private	260	13	No

Hazards

Hazard Category	Type	Current Rating	Potential Rating	RI's
Heating, Ventilation, Air Cond & Refrigeration	Common	Slight	Slight	0
Electrical	Common	Slight	Slight	0
Storage	Common	Slight	Slight	0
Flammable Liquids - Storage, Transfer, Use	Common	Slight	Slight	0
Flammable Gases - Storage, Transfer, Use	Process	Slight	Slight	0

Non-Process HVAC Equipment

Natural gas is used for building heating. It is supplied from the public grid, via an outside pressure reducing station. Gas lines are subject to periodic inspections. Building heating is mostly done by gas fired boilers in separate boiler rooms, in the technical rooms. Boiler rooms are fire proofed and well ventilated. Annual maintenance is done by a specialized party. In addition, periodic safety checks are performed by an accredited SCIOS company, as required per Dutch law. HVAC in separated compartment, equipment maintained by specialized contractor.

Images



Gas fired boilers



Gas fired boilers

Electrical

Electrical installation is fed by transformers located in the building in separate 60' fire compartments. Capacity of the transformers is unknown. They are oil filled and owned by utility company. Maintenance of transformers is the

responsibility of the utility company.

The electrical installation is subjected to inspection according to the Dutch standard, like SCOPE 8, which comprises visual inspection of all installation parts and checks by measurements.

Incidental Storage

Small storage rooms, rooms are below 100m². The overall fire load in the building is limited.

Incidental Flammable / Combustible Liquids & Gases

Storage of flammable liquids in steel enclosed fireproof cabinets with fume extraction. During the tour, a jerry can containing flammable liquid was observed outside a cabinet. This was acted upon immediately and therefore no risk improvement is included in this report.

Outside, a dedicated storage cabinet cylinders with different gasses are stored. Cylinders are secured to the wall.

Images



Cylinder storage



Cylinder storage

Practical classrooms

Different technical class room are present, like: woodworking, metalworking, plumbing, electrical engineering, automotive engineering and so on. The classrooms contain standard machines such as milling machines, lathes, sawing machines (wood and steel), car lift and so on. Specialized contractors maintain equipment. Some courses are outside, like bricklaying.

Images



Garage



Plumbing



Mechanical



Hallway



Garage

Construction

Category	Current Rating	Potential Rating	RI's
Construction	ISO 5 / Class A - Modified Fire Resistive	ISO 5 / Class A - Modified Fire Resistive	0

Building	Year Built	# Stories	Height (m.)	Total Area (sq. m.)
Schandelermolenvweg 21	1960	5	18	11,354

Area (1,000 sq. m.)

Building	ISO1/D	ISO2/C	ISO3/C	ISO3/B	ISO4/C	ISO4/B	ISO5/A	ISO6/AA
Schandelermolenvweg 21	(9.09%)	--	--	--	--	--	10.3 (90.91%)	--
Total	1.0 (9.09%)	0.0 (0.00%)	0.0 (0.00%)	0.0 (0.00%)	0.0 (0.00%)	0.0 (0.00%)	10.3 (90.91%)	0.0 (0.00%)

Definitions: ISO1=wood frame walls roof, ISO2=masonry walls wood roof, ISO3=light non-combustible walls roof, ISO3 (CMD)=ISO3 with combustible metal deck, ISO4=non-combustible metal deck and masonry walls, ISO4 (CMD)=ISO4 with combustible metal deck, ISO5=modified fire resistive walls roof, ISO6=fire resistive walls roof.

Comments

The complex was built in the 1960s with extensions in the 1970s and 1990s. The construction type of the three building sections is similar. A concrete load bearing structure, with brickwork walls. In the walls, where present mineral wool was used as insulation. The floors and roof are made of concrete. The garage (latest extension, about 1,032 m²) has a steel corrugated roof. The insulation used on the roof is believed to be EPS, with bitumen roof finish and a gravel layer (with exception of the garage part). The complex has a basement and four upper floors.

Remarks: building surface based upon information from <https://bagviewer.kadaster.nl/>

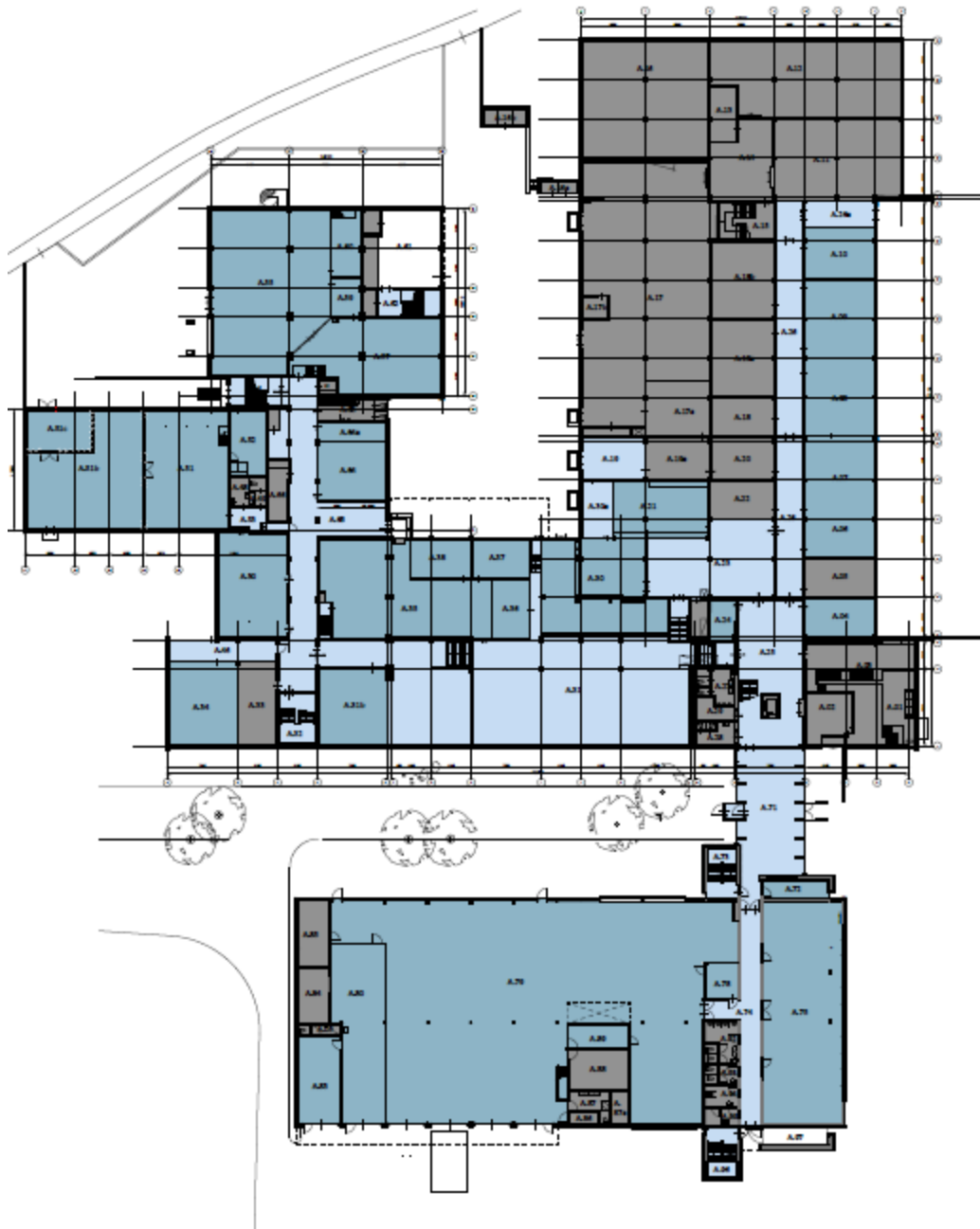


Fig: ground floor (garage at underside of drawing).

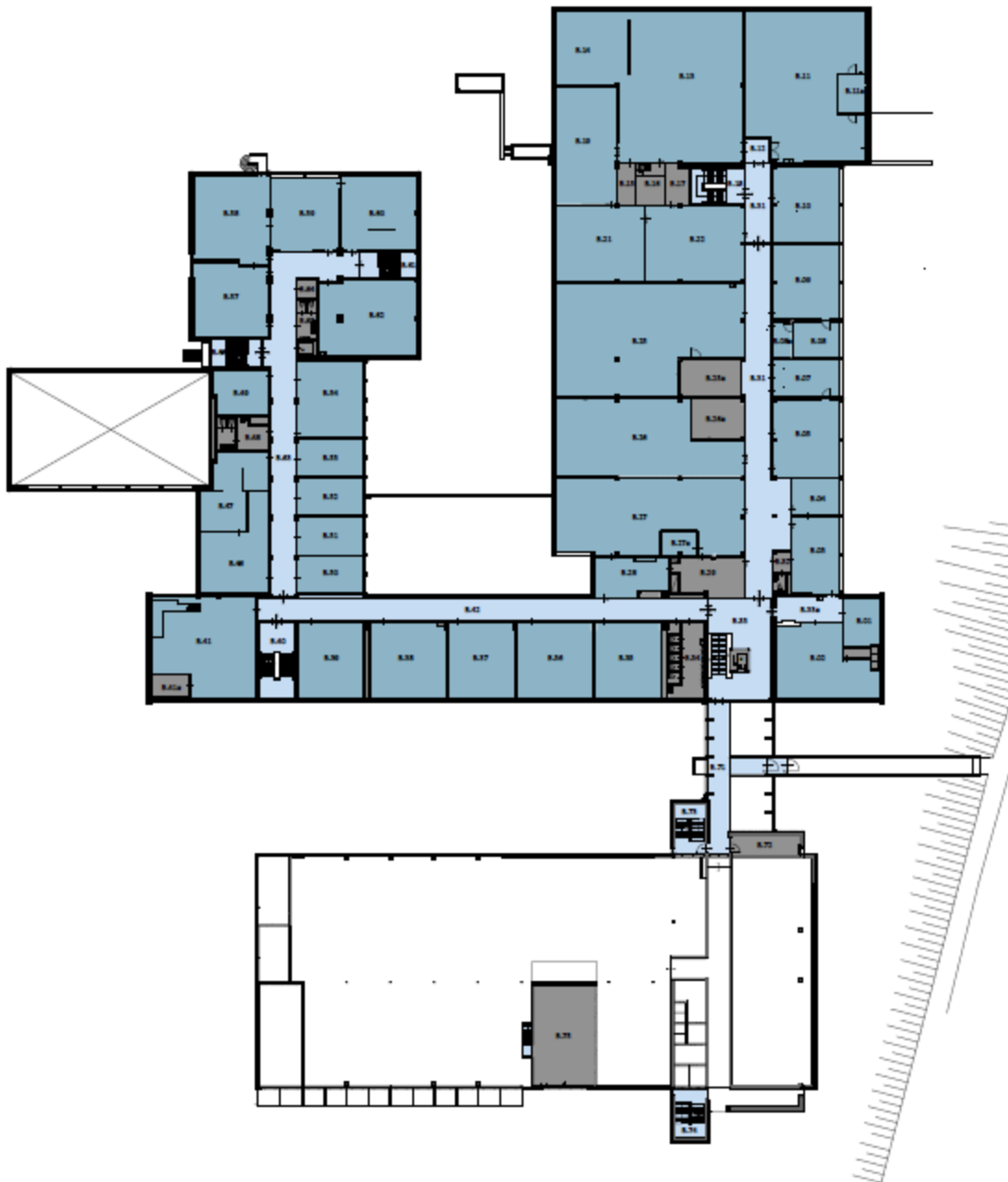


Fig: first floor.

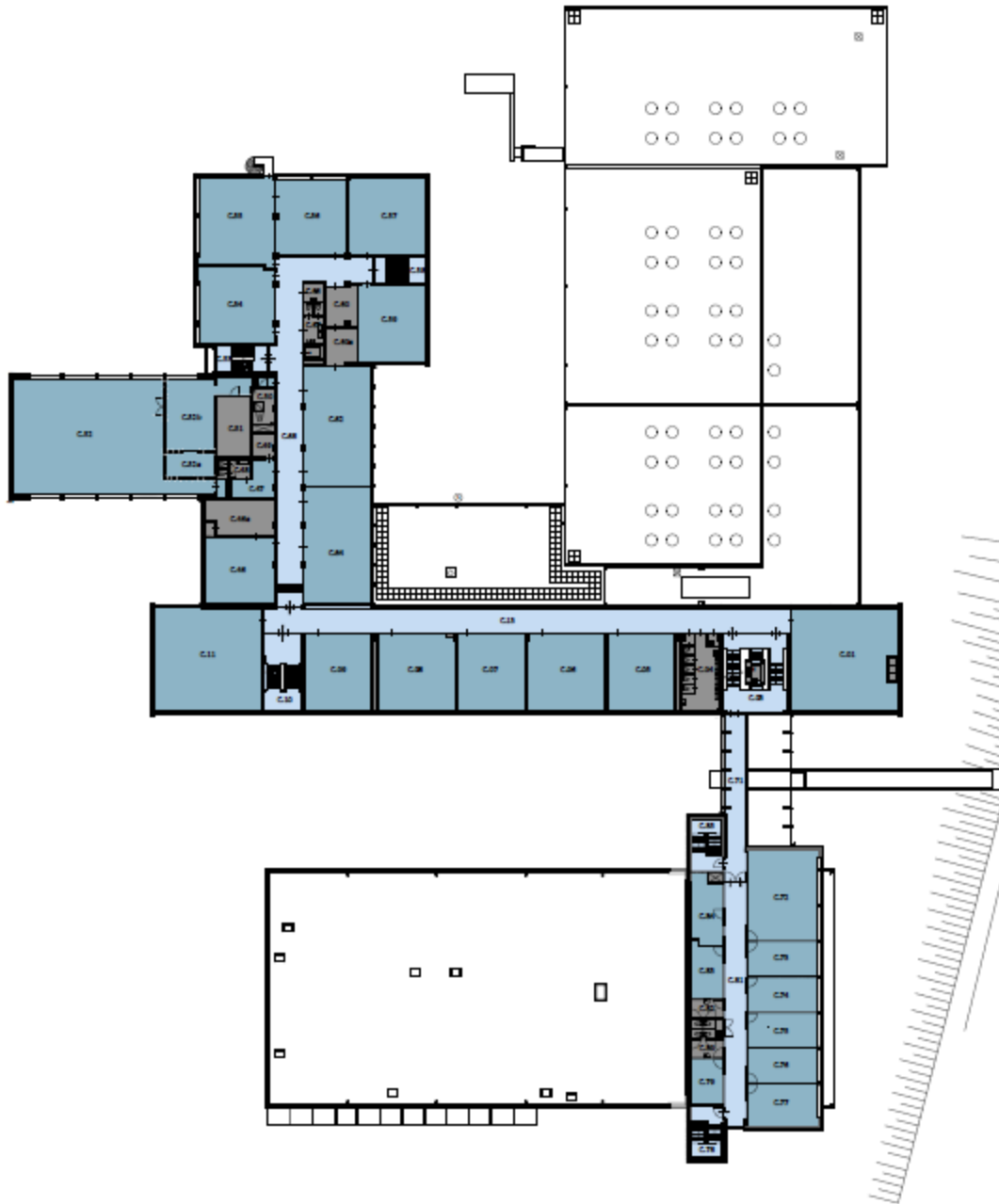


Fig: second floor.



fig.: third floor

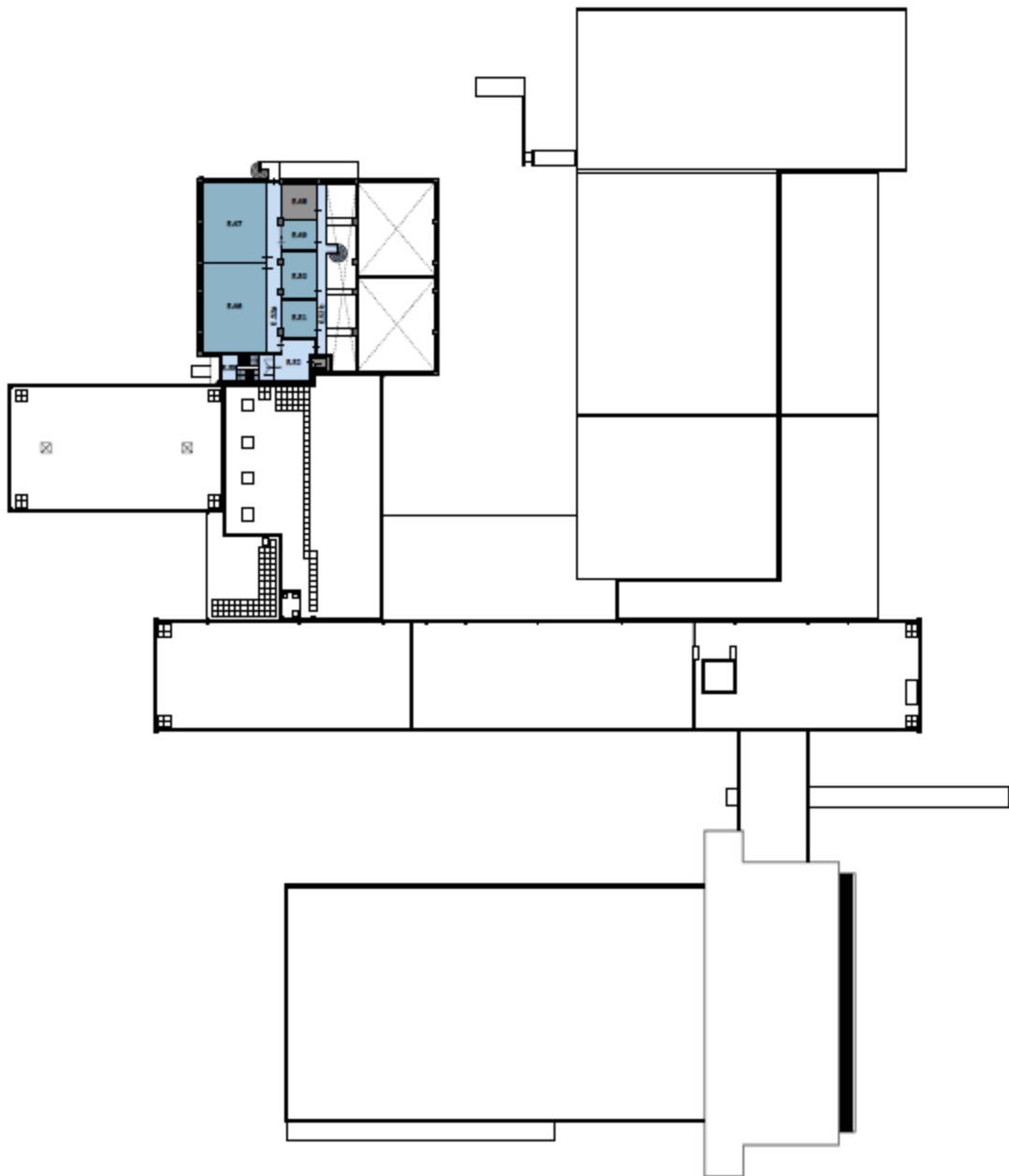


fig.: fourth floor

Images



Building



Roof covering



Building

Water Supply & Fire Pumps

Water Supplies

Category	Current Rating	Potential Rating	RI's
Water Supply	Adequate	Adequate	0

Name	Type	Pump Associated	Adequacy
FD-hydrant	Gridded Municipal	None	Adequate

Comments

Hydrants in the public road.

Protection

Category	Current Rating	Potential Rating	RI's
Sprinklers	Nearly Adequate	Nearly Adequate	0
Fire Extinguishing Equipment	Good	Good	0
Public Fire Department	Good	Good	0

Sprinklers

Building	AS (%)	ASA (%)	ASN (%)	Fire Detection (%)
Schandermolenweg 21	0.00	0.00	100.00	20.00
Total	0.00	0.00	100.00	20.00

Definitions: AS (%) =sprinklers provided, ASA (%) =adequate sprinklers provided, ASN (%) =sprinklers improvements needed, Detection=Smoke or other Fire Detection excluding sprinkler waterflow

Comments

No sprinkler protection. Automatic fire detection limited, only for safe evacuation. Sprinkler is not expected in current situation therefore rated 'Nearly Adequate'.

Fire Extinguishing Equipment

Water Supply & Inspection

Frequency

- Meets NFPA requirements

FEA/Hose Reel Details

- Equipment is properly maintained
- Inspections are properly documented with records maintained and readily available
- Plant personnel properly trained

Recommendations

None

Comments

Adequate number and appropriate types of portable fire extinguishers and fire hose reels available on each floor. Their number, visibility and accessibility are rated as being adequate throughout. Inspection and maintenance are subcontracted and conducted annually.

Public Fire Department

Fire Department Type

- Full Time

Fire Department Features

- Fully trained and funded (adequate for the risk if special hazards exist)
- Fully equipped with required modern pumping appliances, ladders, aerial equipment, BA equipment
- Equipment regularly tested and maintained
- Full time emergency communications center to dispatch FD
- Closest FD participates w/ other local full-time FD's w/in a "mutual aide" concept
- Response time is less than 20 minutes

Fire Department Distances (kilometers)

Station #1

2.30

Supervision

Category	Current Rating	Potential Rating	RI's
Automatic Fire Detection	Inadequate	Inadequate	0
Security	Good	Good	0

Automatic Fire Detection

Signaling Systems Central Station/ARC	Recognized Yes	Monitored Line Yes	Fire Protection Alarm • Smoke Detection
Valve Locked NA	Fire Detection Coverage (Including Sprinklers) Other	Smoke Detection Monitored Yes	Other Alarms No

Maintenance, Testing and Inspection per NFPA 25
Satisfactory

Comments

The fire alarm system in place has the objective of safe evacuation of the complex. The scope of the fire alarm system is partial monitoring. Forwarding of the fire alarm to the private alarm center.

Security

Security & Watch Service (24/7) Other	Round Frequency Other	Security Rounds Recorded	Coverage 100%
Security Alarms • CCTV • Door Contacts • Internal Movement Detection	Intrusion Alarm Monitoring Recognized central station	Site Fencing and Barriers • Single fence	Burglar and Theft Exposure Yes
Vandalism / Malicious Mischief Exposure Yes	Sabotage and Terrorism Exposure No		

Comments

Risk Engineering Report

Stichting BVE Zuid-Limburg



The plot is fully fenced, entrances are locked after opening hours. The buildings are equipped with a burglar alarm system consisting of movement detection and door contacts, providing good coverage. Alarm follow up is done by security. Cameras are installed at strategic locations and recorded for two weeks.

Management Programs

Category	Current Rating	Potential Rating	RI's
Emergency Organization & Planning	Good	Good	0
Self-Inspection Program	Adequate	Good	2
Fire System Impairment Procedures	Good	Good	0
Contractor Management	Good	Good	0
Hot Work Permit	Nearly Adequate	Good	1
Smoking	Excellent	Excellent	0
Housekeeping	Good	Good	0
Planned Preventative Maintenance	Good	Good	0
Management Interest	Adequate	Adequate	1
Site Level Business Continuity Planning	Adequate	Adequate	0

Management Programs

Emergency Organization & Planning

Written Emergency Action Plan

Commensurate with exposure, but not as precise or focused on life safety

Drills/practices conducted

periodically

Yes

Fully Updated

Yes

Comments

A trained emergency response team in first aid and the use of extinguishers is in place.

Self-Inspection Program

Self-Inspection Program

- Yes

Documentation

- Formal, documented checklist

Frequencies

- Less often than weekly or not commensurate w occupancy/NFPA standards

Root cause & training

- Program exists but requires some minor additions

Risk Improvements

- None

Comments

Self inspection rounds are implemented. However, several door stops were noted during the tour. Site personnel is not sufficiently aware of the risk of door stops. It is turned a blind eye. In the event of a fire, this may increase the damage because the barriers have been removed. Besides physically damaging the object and its contents, it also increases the risk of personal injury. The usefulness and necessity of fire and smoke partitions should again be brought to the attention of the organization. As well as this point should be specifically included in the self-inspection rounds.

Risk Improvements

Name	Classification
Self Inspection Plan- Improve 23-06-02	Important
Explain the importance of compartments 23-06-03	Important

Fire System Impairment Procedures

Written and documented procedure

- Yes

Communication

- Communicated to relevant personnel with mgmt. responsibilities assigned and ensures restoration of protection as soon as practical.

Impairment logging

- Paper logging system is utilized and fully up to date

Conforms to AIGs guidelines

- Yes

Risk Improvements

- None

Contractor Management

Contractor Training Program

- Yes

Management Program Features

- Covers ALL aspects of plant safety & operations
- Required for all contractors and sub-contractors
- Strongly supported by management with zero

Records

- Maintained on paper logs

Risk Improvements

- None

- tolerance for misconduct
- Contractors follow all plant policies including but not limited to hot work, impairment, housekeeping, and smoking

Hot Work Permit

Hot Work Program in Place

- Yes – Conforms to AIG

Communication

- Communicated to personnel with mgmt. responsibilities assigned

Logging

- No logging and no tags maintained

Is there Hot Work Occurring

- No Hot Work Occurring

Comments

See also report about other Heerlen site.

Risk Improvements

Name	Classification
Hot Work Program- Improve 23-06-04	Important

Smoking

Policy

- No smoking allowed within the perimeter of the site

Appropriate Receptacles

- N/A

Inspections

- Weekly

Material Disposal

- N/A

Risk Improvements

- None

Housekeeping

Quality

- Commensurate with exposure

Inspections

- Regular inspections w/ management support; well-documented

Risk Improvements

- None

Planned Preventative Maintenance

PM Program in place

- Yes – includes all equipment including work performed by outside contractors

PM System

- Documented, non-computerized

Overdue Assignments

- Yes, but none past 60 days

PM of Critical

Components/Equipment

- Conforms to manufacturer's minimum requirements

Risk Improvements

- None

Comments

All installations are maintained according legislation, standards, and/or manufacturer's requirements. Maintenance contracts with specialized companies. The technical department is limited and only in place for troubleshooting and small-scale maintenance.

Management Interest

Management Interest

- Supportive
- Involved in Communications
- Respond Positively to Comments/Recommendations

Field Safety and Risk Management

- Important

Risk Improvements

Name	Classification
Plan Review- Submit plans for new site 23-06-05	Important

Site Level Business Continuity Planning

Business Continuity Plan (BCP)

- No BCP or DCP in place

Comments

Not insured, therefore rated adequate. If BI will be insured this needs to be checked.

Exposures

Category	Current Rating	Potential Rating	RI's
Exposure	Slight	Negligible	1

Internal Exposure

None

External Exposure

The plot is in an urban area southwest of Heerlen. The external exposures are:

- North: houses at 11 meter.
- East: houses at 28 meter.
- South: parking lot of Vista and houses at >30 meter.
- West: apartment at about 50 meter

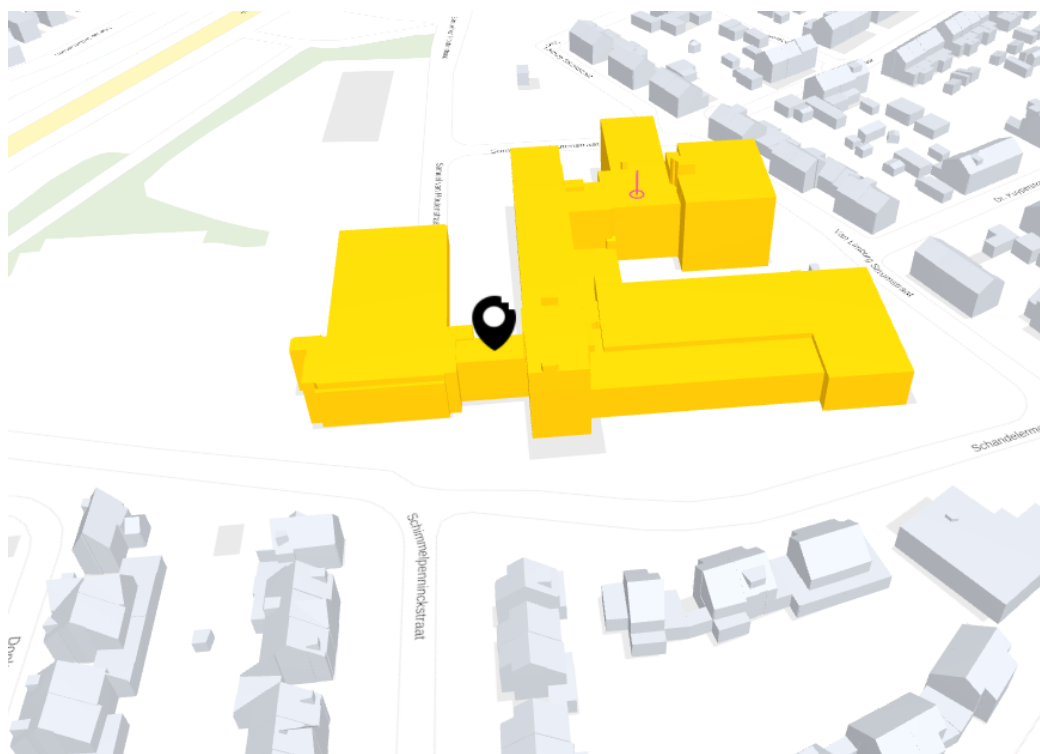


fig: site with exposures (source: www.bagviewer.nl).

Yard Storage

Limited number of plastic containers stored in the courtyard against the building facade. Discussed that plastic containers need to be moved to former free standing bicycle canopy.

Risk Engineering Report

Stichting BVE Zuid-Limburg



Water Intrusion Exposure

No

Aircraft Exposure

No

Structural Collapse Exposure

No

Risk Improvements

Name	LE Before (EUR)	LE After (EUR)
Relocate plastic containers 23-06-01	0	0

BI Exposures

General BI

Not insured.

NATCAT Exposure Summary

	Flood	Wind	Earthquake	Hail	Collapse	Other
Zone/Exposure	No Flood Exposure	34 m/s	MR Zone 3:MMVIII	MRe Zone 4	No	No

Flood

Site Property Flood Zone

No Flood Exposure

Redundant Power/Utilities

Client has no power nor utility redundancy

Building	Flood Zone	Flood Source	FFE (m)	100 Yr Flood Elv. (m)	500 Yr Flood Elv. (m)
Schandelermolenveg 21	No Flood Exposure	River	--	--	--

Wind

Wind Speed (m/s)

34

Redundant Power/Utilities

Client has no power nor utility redundancy

Building	Distance to Coast
Schandelermolenveg 21	10 and greater miles

Earthquake

EQ Zone

MR Zone 3:MMVIII

Peak Ground Acceleration (%g)

48.00

EQ Emergency Response Plan

Client has no BCP in place

Redundant Power/Utilities

Client has no power nor utility redundancy

Seismic Bracing of Equipment

No seismic bracing or restraint is provided

Asset Strengthening

Client has documented asset strengthening - building > 17 years of age

Risk Engineering Report

Stichting BVE Zuid-Limburg



Seismic Gas Shutoff Valves (SGSV)

No SGSV's provided for flammable
gas and liquid equipment

Fire Loss Estimates

All loss estimates developed as a result of our property surveys are for the sole use of AIG underwriters. Engineering loss estimates are based on the professional judgement of our engineer / consultants. There is detailed guidance and methodologies that are reference and used in the calculate of our Loss Estimates. Using our Loss Estimates without an understanding of the underlying guidance and methodologies is not recommended. AIG assumes no responsibility for use or reliance upon the loss estimates presented below.

	PD (M EUR)	PD%	BI (M EUR)	BI%	IBI (M EUR)	TOTAL (M EUR)
MAS	28.01	100.0		0.0		28.01
MFL	15.27	54.5		0.0		15.27
NLE	15.27	54.5		0.0		15.27

Reported Values

Property Damage

Building (EUR)	Contents (EUR)	M&E (EUR)	Stock/Inventory (EUR)	Other PD (EUR)
20,000,000	8,010,000	0	0	0

Business Interruption

Indemnity Period	BI/Gross Revenues (EUR)	Rental Income (EUR)	Payroll (EUR)
12 Months	0	0	0

Totals	EUR
Total Property Damage Value	28,010,000
Total BI Value	0
Total Insured Value	28,010,000

Maximum Amount Subject (MAS)

Total LE (EUR): 28,010,000

PD Loss Estimate

Building	Bldg (EUR)	M&E (EUR)	Content (EUR)	Stock (EUR)	Other (EUR)	Total (EUR)
Schandelermolenv 21	20,000,000 (100.00%)	0 (100.00%)	8,010,000 (100.00%)	0 (100.00%)	0 (100.00%)	28,010,000 (100.00%)
Total	20,000,000 (100.00%)	-- (--%)	8,010,000 (100.00%)	-- (--%)	-- (--%)	

Total Property Damage Loss Estimate (EUR): **28,010,000 (100.00%)**

TE Loss Estimate

Building	BI (EUR)	Payroll (EUR)	Rent (EUR)	Downtime (Months)	Total(EUR)
Schandelermolenv 21	-- (100.00%)	-- (--%)	-- (--%)	24	--%
Total	-- (--%)	-- (--%)	-- (--%)	--	

Total TE Loss Estimate (EUR): -- (0.00%)

Loss Estimate Comments

MAS-PD:

In MAS scenario this building complex (with predominant construction CMD ISO 3 class C) in use for education will suffer a 100% property loss.

MAS-BI:

BI is not insured, but for future BI purposes the rebuilding time is set at 24 months with 100% BI loss.

Maximum Foreseeable Loss (MFL)

Total LE (EUR): 15,265,450

PD Loss Estimate

Building	Bldg (EUR)	M&E (EUR)	Content (EUR)	Stock (EUR)	Other (EUR)	Total (EUR)
Schandelmolenweg 21	10,900,000 (54.50%)	0 (54.50%)	4,365,450 (54.50%)	0 (54.50%)	0 (54.50%)	15,265,450 (54.50%)
Total	10,900,000 (54.50%)	-- (--%)	4,365,450 (54.50%)	-- (--%)	-- (--%)	

Total Property Damage Loss Estimate (EUR): **15,265,450 (54.50%)**

TE Loss Estimate

Building	BI (EUR)	Payroll (EUR)	Rent (EUR)	Downtime (Months)	Total(EUR)
Schandelmolenweg 21	-- (100.00%)	-- (--%)	-- (--%)	18	--%
Total	-- (--%)	-- (--%)	-- (--%)	--	

Total TE Loss Estimate (EUR): **-- (0.00%)**

Loss Estimate Comments

MFL-PD:

Under MFL conditions a fire will start somewhere in the building, VISTA College is a Hazard Occupancy 3, the building is classified as an ISO5 construction. The site of several connected building. The loss percentage, according AIG Guideline table 5 MFL, for the construction and content is 50% for ISO5 and 100% for ISO1

$$1,032 * 100\% = 1,032 \text{ m}^2$$

$$10322 * 50\% = 5,161 \text{ m}^2$$

$$1,032 + 5,161 \text{ m}^2 = 6,193 \text{ m}^2 \text{ out of } 11,354 \text{ m}^2 = 54,5\%.$$

The loss in the MFL scenario is 54,5 % for all perils.

MFL-BI: Not insured. Reconstruction is set at 18 months.

Remark: equal spread of insured values.

Normal Loss Expectancy (NLE)

Total LE (EUR): 15,265,450

PD Loss Estimate

Building	Bldg (EUR)	M&E (EUR)	Content (EUR)	Stock (EUR)	Other (EUR)	Total (EUR)
Schandelmolenweg 21	10,900,000 (54.50%)	0 (54.50%)	4,365,450 (54.50%)	0 (54.50%)	0 (54.50%)	15,265,450 (54.50%)
Total	10,900,000 (54.50%)	-- (--%)	4,365,450 (54.50%)	-- (--%)	-- (--%)	

Total Property Damage Loss Estimate (EUR): **15,265,450 (54.50%)**

TE Loss Estimate

Building	BI (EUR)	Payroll (EUR)	Rent (EUR)	Downtime (Months)	Total(EUR)
Schandelmolenweg 21	-- (100.00%)	-- (--%)	-- (--%)	18	--%
Total	-- (--%)	-- (--%)	-- (--%)	--	

Total TE Loss Estimate (EUR): **-- (0.00%)**

Loss Estimate Comments

NLE-PD:

A fire will start somewhere in the building due to a technical defect. The fire department is alerted if a local resident or passerby has detected a fire with sufficient smoke development outside or visible signs of flame from the public road. Or if an automatic detector in an escape route generates an alarm and the alarmed security service arrives on site and after verification alerts the fire department. The fire department arrives delayed and arrives at a developed fire. Because the complex is located in a residential area, the fire department's focus is on protecting the residences. . As there is no fire protection measures like sprinkler or full coverage fire detection system in place the NLE is considered to be equal to the MFL scenario. VISTA College is a Hazard Occupancy 3, the building is classified as an ISO5 construction. The site of several connected building. The loss percentage, according AIG Guideline table 5 MFL, for the construction and content is 50% for ISO5 and 100% for ISO1

$$,032 * 100\% = 1,032 \text{ m}^2$$

$$10322 * 50\% = 5,161 \text{ m}^2$$

$$1,032 + 5,161 \text{ m}^2 = 6,193 \text{ m}^2 \text{ out of } 11,354 \text{ m}^2 = 54,5\%.$$

The loss in the MFL scenario is 54,5 % for all perils.

Risk Engineering Report

Stichting BVE Zuid-Limburg



NLE-BI: Not insured. Reconstruction is set at 18 months.

Remark: equal spread of insured values.

Risk Improvement Classification

Critical

Critical recommendations represent conditions or work practices that create an imminent or severe loss-producing situation. This means that there must be a readily available ignition source or the potential for a severe loss event.

Important

Important recommendations represent conditions or work practices that could result in a loss-producing situation, but for which immediate action is not necessary. These are recommendations to correct uncontrolled exposures or to achieve and maintain a reasonable level of property protection. These recommendations require commitment on the part of the insured to change or modify conditions or work practices in order to reduce the potential for serious loss, resulting from either frequency or severity events.

Advisory

Advisory recommendations represent conditions or work practices that do not directly pose a risk for severe loss or injury, but could contribute to a loss situation. These are recommendations that are considered best practices to enhance the level of property protection. Compliance with these recommendations improves the risk and reduces the likelihood of a loss occurring from the recognized hazard or situation.

Risk Improvement Types

Physical Protection:

A Physical Protection Risk Improvement is associated with provision of physical plant and equipment; typically there could be a capital expenditure associated with these improvements.

Management Programs

A Management Programs Risk Improvement typically relates to procedures and management programs and will not normally involve, or will have limited, capital expenditure.

NATCAT:

NATCAT Risk Improvement is either a physical improvement or the addition/enhancement of management procedures to reduce the risk associated with natural catastrophe events.

B&M Management Programs

A B&M Management Programs Risk Improvement relates to procedures and management programs, such as inspection, testing and maintenance, which will not normally involve, or have limited capital expenditure. Such a risk improvement is directed at reducing the probability of the identified risk exposure.

Loss Estimate Definitions

Maximum Amount Subject (MAS)

The **Maximum Amount Subject (MAS)** is defined as the area of the largest insured value (PD and BI) that is subject to a single fire or explosion. The amount Subject area will only be limited by clear space separation that is sufficient to restrict the spread of fire, as defined in the Space Separation Table which is found in the AIG Commercial Property Field Engineering Manual, MFL section. MAS considers complete failure of all active protection including automatic sprinkler systems, all water supplies, automatic extinguishing systems, alarm supervision, public and private water supplies, no firefighting effort and offers no credit for MFL or fire walls, fire proofing or other passive barriers. In circumstances where the location consists of only one building, the Amount Subject will normally be equal to the full TSI for that building. Calculate of MAS will include PD, BI, BI interdependencies, contingent BI and any other time element values such as Extra Expense, Extended Period of indemnity, Rents, etc.

Maximum Foreseeable Loss (MFL)

MFL is defined as the largest amount of loss that can be anticipated (including PD, BI, BI interdependencies, contingent BI and any other time element values such as extra expense, extended period of indemnity, rents, etc. due to a fire and/or explosion event with all fire protection systems and equipment out of service and with no fire-fighting effort, either public or private. The loss would be that which occurs if the fire were allowed to “burn freely” until it burns itself out. The MFL area is the maximum plant area that could be affected by a single fire or explosion, occurring in the more vulnerable area of the facility (i.e. that with the largest total PD and BI potential). The only acceptable ways to reduce the MFL estimate are:

- Adequate clear space separation between buildings
- Lack of continuity of combustibles
- Effective horizontal cut-offs with MFL walls
- Effective vertical cut-offs
- Expectable salvage values
- Reliable make-up capacity

Airports, High Rise Buildings, Hospitals and Universities are treated as unique and may have a MFL calculation that differs from the above providing certain favorable factors exist.

Normal Loss Estimate (NLE)

The Normal Loss Estimate (NLE) is defined as the largest loss anticipated for a location under existing conditions. The NLE for a protected (sprinklered) facility assumes that the existing automatic and manual protection functions as designed and for intended and in its existing condition, whether it is adequate for the occupancy or not. This can include both public and private protection, including fixed automatic protection (such as sprinkler systems with reliable water supplies), other fixed automatic protection (such as special extinguishing systems or fire alarms with off-site signaling), and proximity of the public fire department and availability of public and private water supplies for firefighting purposes. In addition, construction characteristics are considered that include firewalls, draft curtains, roof

parapets, fire doors, etc., as these factors relate to the hazard and combustibility of the occupancy. Fire department response is anticipated.

Factors that could influence the NLE include:

- Construction classification and characteristics including fire walls, fire doors, etc.
- Occupancy and contents susceptibility to damage (smoke or water damage)
- Continuity of combustibles and combustible loading (light, moderate, heavy)
- Sprinkler protection/water supply adequacy
- Special hazard conditions, protection and controls
- Public Fire Department
- Fire alarms and Central Station monitoring

Deficiencies, minor in nature that are not expected to contribute significantly to a loss but do represent or could contribute to unsafe conditions or unsafe acts. These are recommendations that are considered best practices to enhance the level of property protection. Although compliance with these recommendations improves the risk and reduces the likelihood of a loss occurring from the recognized hazard or situation, they are considered desirable and not mandatory in nature.