

Chubb Risk Control Program

AAA Property Risk Report



Prepared for
UNIVERSITEIT UTRECHT
Kruytgebouw
Padualaan 8
Utrecht,
Netherlands

Inspection Date: 11 April 2024

Risk Engineering Services

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Risk Inspection Details

Location	UNIVERSITEIT UTRECHT
	Padualaan 8, Utrecht
Inspection Date	11 April 2024
Completed by	Wout Jan Weide,
Conferred with	Mr Marco Thien (Facility Manager UU)
	Mr Ruud van Zanten (Fire protection engineer UU)
	Mrs A. Starring (Facility management UU)
	Mrs Astrid Drenth (Aon Risk Consulting)

Purpose of Report

The purpose of this report is to:

- Identify risks and potential exposures to your business, and
- Assist you in minimising or mitigating these issues so that losses can be prevented and your business can be provided with greater certainty of continuing operations.

The report is prepared for use by Chubb and UNIVERSITEIT UTRECHT. Recommendations are listed where it is felt that specific improvements can be made to reduce the risk of a loss and meet either local, international, and other appropriate standards, or industry best practice as assessed through Chubb's involvement with thousands of clients around the world. The recommendations are prioritised according to level of urgency and cost to implement. These priorities can be used for planning or budgetary purposes and may assist in allocating resources to where the greatest benefit may be gained.

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Ratings & Benchmark Summary

Management Controls	Your Rating	Industry Average	Fire Protection	Your Rating	Industry Average
Documentation of Rules & Procedures	A	AA	Water Supplies for Fire Fighting	AA	A
Housekeeping Standards	A	AA	Fire Brigade	AAA	AA
Maintenance of Fire Protection Systems	AA	AA	Fire Sprinkler Systems	A	A
Maintenance of Building, Plant, & Equipment	A	AA	Other Extinguishing Systems	AA	A
Electrical Installations & Inspections	AA	AA	Hydrant Systems	AAA	AA
Hot Work Procedures	AAA	AA	Hose Reels & Extinguishers	AAA	AA
Smoking Controls	AAA	AA	Fire Detection	AA	A
Self-inspection for Fire Safety	A	AA	Fire Rated Compartments	AA	A
Fire Protection Equipment Training	AA	AA	External Exposures	AA	AA
Fire Impairment Procedures	AA	A	Common Hazards	AA	A
Security	AAA	AA	Special Hazards	AA	AA
Contingency / Disaster Recovery	AA	A	Construction Grade	FR	

Natural & Allied Perils

Please note that your perils rating is not compared to other sites but is a unique rating for each individual location.

Bushfire / Wildfire	None	Tsunami	Slight
Earthquake	Slight	Windstorm	Slight
Flood	Slight	Winter Storm	None
Water / Liquids Damage	Moderate	Other Perils	None

Your Overall Risk Score62.49 | Average

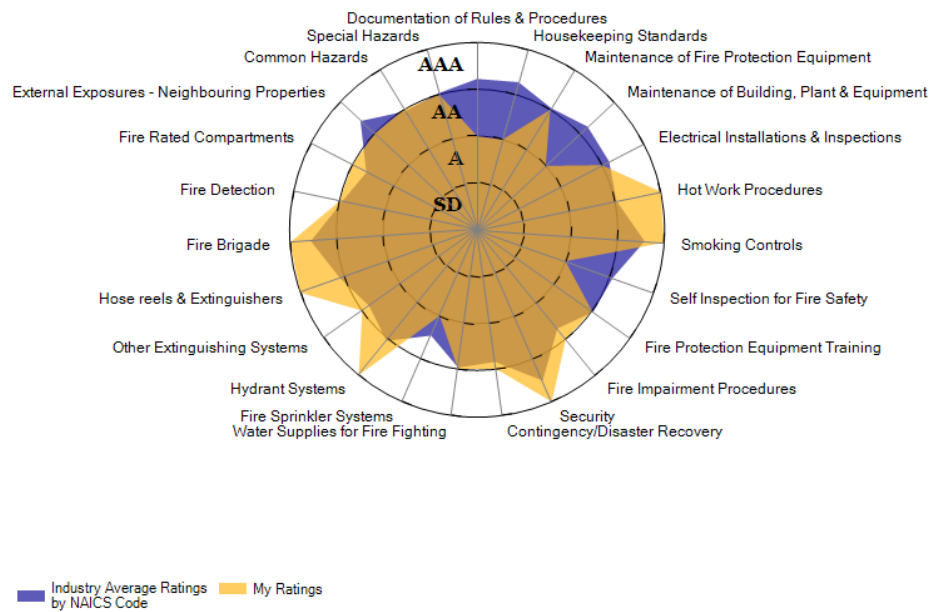
Your Potential Risk Score93.6 | Your Score as % of Potential Risk Score66.76 %

Your Overall Risk Score indicates a numeric rating as assessed by Chubb Risk Engineering that is based upon the hazards and exposures at this location and the factors that are considered to be practical, feasible and within your control to minimize or mitigate these. Your Potential Risk Score shows the maximum score that could be gained at this location if all such controls achieved their maximum ratings.

Rating Definitions		Construction Grade	
AAA	Exceeds Chubb or specifically indicated standards and is considered above average	FR	Fire Resistive (Concrete / Protected Steel)
AA	Fully meets Chubb or specifically indicated standards	LFR	Light Fire Resistive (Light Non-Combustible / Steel Frame)
A	Does not fully meet Chubb or specifically indicated standards and major deficiencies exist	MIX	Mixed (Combustible Elements)
SD	Serious Deficiencies exist that fall well below Chubb or specifically indicated standards	INF	Inferior (Combustible)

Industry Benchmark

Your North American Industry Classification System (NAICS) Code, which is used for statistical reporting and data collection, has been assigned as NAICS 611310 and this has been grouped in the Industry Sector of Educational. Thus, depending on the Industry Benchmark graph or graphs provided, you may have been compared against the average results obtained for other sites that have the same NAICS or, against a number of different NAICS coded locations that Chubb has inspected around the world that are all contained within the one ‘Industry Sector’.



The above Radar Graph shows your ranking (yellow) as compared to your industry average (blue) for your North American Industry Classification System Code (NAICS)

Executive Summary

Originally it was planned that this laboratory building for Beta studies should be left in 2008. Later this date moved to 2010, 2015, 2017, 2021 and now finally it is scheduled for 2026. Staff members think this 2026 is realistic as alternative laboratories are being prepared at the moment. However it is obvious that the building is at the end of its lifetime. For example: Since about 6 months or longer the utility rooms at the ninth floor are totally closed due to the asbestos presence. The testing method changed and now appeared to be unsafe to stay in these rooms. Therefore nobody is allowed to enter the rooms, but ventilators of fume hoods are still running there. Although the building is about 55 years old and need intense maintenance these ventilators are not inspected, tested or serviced in the last half year (or longer). This is an unacceptable situation!!!

During the survey it is indicated that the utility rooms at the ninth floor will be cleaned and special contractors will be hired to prevent asbestos dust accumulation and therefore it is supposed to be save to enter the room in the future for maintenance engineers. We want to be informed when the technical installation at these floors will be serviced again.

Recently the building became the monumental status and therefore it is not allowed to demolish the building and after a loss it needs to be reconstructed identical to the present building, however with (new) acceptable construction materials (no asbestos anymore). The fire prevention is based on selective fire detection (corridors and high hazard rooms, but not in the office rooms) and some light and 60 minutes partitions. The building self has a solid concrete load bearing construction, floors and roof. The exterior walls are made of asbestos insulated with cork. There is no automatic fire suppression system available. This will not be installed for the remaining two years.

Hazards & Exposures

There are a large number of laboratoria. In general most of the testing is on small scale. However some of the test are endurance testing that continue during idle hours. The laboratories are provided with fire detection as well as the corridors and utility rooms. The offices lack detection. Fire retardant partitions are rather light but the wings are 60 minutes fire retardant separated. As the building is old and at the end of its lifetime the risk for water damage is increased.

Risk Recommendations

The following recommendations are submitted in the interest of risk reduction to property assets and business operations. Upgrades to fire protection systems should comply with the requirements of relevant local authorities and Chubb Risk Engineering Services. Plans and specifications for improvements should be submitted to Chubb Risk Engineering Services for review prior to the start of any work.

Chubb Risk Engineering Services do not confirm compliance, or otherwise, of cladding systems or insulation materials with any local Building Codes and / or Standards. Our evaluations are limited to the level of risk in regard to our insurance underwriting requirements. We strongly recommend that you work with your designers and suppliers to ensure cladding systems compliance with the applicable Building Codes and/or Standards.

Recommendations are assigned a priority and cost criteria to assist with resource allocation. Costs are estimates only and should be verified by site management.

Priority		Cost Range	
Critical	Immediate Attention Recommended	Very High	> € 100,000
High	Urgent Attention Recommended	High	€ 50,000 to € 100,000
Medium	Review within 6 months	Medium	€ 10,000 to € 50,000
Low	Long Term Risk Improvement	Low	No cost to € 10,000

High | Toegang tot 9e verdieping

EB 24-04-11-01	Cost: Medium	Category: Machinery Management Programs
Op de negende verdieping van het Kruidgebouw zijn de ruimten met technische installaties afgesloten vanwege de asbest verontreinigingen. Dat de afdelingen zijn gesloten snappen we, echter het is onaanvaardbaar dat op die afdelingen technische apparatuur actief is (zoals ventilatoren voor afzuiging van zuurkasten) zonder dat daar regelmatig een monteur komt om te controleren of de ventilatoren (en andere aanwezige apparatuur) naar behoren functioneert. De installaties krijgen geen onderhoud waardoor het risico op falen of zelfs brand toeneemt. Wij achten het noodzakelijk dat alles in het werk wordt gesteld om de ruimten zo snel mogelijk weer toegankelijk te maken om de nodige onderhoudswerkzaamheden uit te kunnen voeren. Wij verwachten dat dit binnen zes weken na de inspectie is opgelost, dus uiterlijk 24 mei 2024. Zodra het mogelijk is dienen de periodieke inspecties en het onderhoud van alle installaties weer worden te opgepakt.		

Medium | Zelfinspectie

PC 24-04-11-02

Cost: Low

Category: Human Element Programs

Door de veiligheidsrondes uit te voeren aan de hand van checklists, worden bepaalde gevaren bij elke ronde geëvalueerd.

Vastlegging van de geconstateerde gebreken en formele terugkoppeling van het verhelpen van het gevaar vindt niet plaats, waardoor een controlemechanisme ontbreekt en de kans bestaat dat een bepaald gevaar niet wordt verholpen. Te denken valt onder andere aan: het verwijderen van ongecontroleerde elektrische apparaten van medewerkers en studenten, het doorverbinden van verlengsnoeren en verdeeldozen, de algehele huishouding, het gebruik van gevaarlijke stoffen en dergelijke.

Wij adviseren om veiligheidsrondes meer structuur te geven door deze regelmatig in te plannen en checklists te gebruiken, waarop per type gevaar, afdeling of proces/machine de mogelijke gevaren worden beoordeeld. Eventuele tekortkomingen kunnen dan eenvoudig hierop worden aangegeven, inclusief de te nemen actie, verantwoordelijke persoon, met een aparte indicatie van de status van uitvoering. Blijvende tekortkomingen dienen aan de directie te worden gerapporteerd.

Hugo R. Kruytgebouw

Owner:	The university is the owner of the building.
Industry Sector:	Educational
Occupancy:	Laboratory building with also offices.
Latitude / Longitude:	52.0827 / 5.1783
Multiple Buildings:	No
Construction:	FR
Fire Construction Description:	The building has a heavy concrete construction with concrete floors and concrete roof. The facades consists of asbestos panels insulated with cork. The building contains a lot of asbestos (also for ventilation ducts).
Combustible Internal Composite Insulated Panels:	None
Combustible EIFS / External Panels:	Combustible > 2.54cm Thick
Panel Type:	Asbestos with cork insulation
Percent of surface area:	100 %
Vertical continuity:	8 storeys
Comments / Unusual Features:	The RPF clarification (exterior walls are made of asbestos panels insulated with cork. This is comparable to EIFS (better fire rating, but higher contamination risk and therefore classified as EIFS). The all other RPF is given for the fact that the top floors are locked because of the present asbestos. At these floors ventilators are running constantly for the ventilation of fume hoods. As the area's are classified as restricted area's the systems are not being serviced anymore. Only in case of a fire alarm the fire brigade will enter the area's, but mechanics are not allowed now. This problem is escalated directly and indicated as unacceptable. It is expected that within a few weeks cleaning operations by a specialized contractor will start, asbestos will be cleaned and encapsulated and then servicing is possible again. Initially there were plans to close the building in 2008, then in 2010, 2017, 2021 and now the final plan is to close it in 2026. Alternative locations to house the laboratories are now being prepared. So 2026 seems to be realistic. On the other hand these figures indicate a lot about the state of maintenance the outdated building. Meanwhile the building became a monument. It is expected that a total refurbishment will start in 2027 (or later).

Location Summary

Construction

Building	Storeys	Basements	Height	Building Footprint	Total Area	Year Built
Hugo R. Kruytgebouw	10	0	m	5,500 m²	50,000 m²	1968

Occupancy

Building	Description	Storage	Vacant
Hugo R. Kruytgebouw	Laboratory building for science of the university	2 %	25 %

Protection

Building	Systems/Features	Fire Rated Compartments	Building Security
Hugo R. Kruytgebouw	Fire Detectors	30 and 60 min	All external access fitted with appropriate locks or access control system

Hugo R. Kruytgebouw

Construction

Building Footprint:	5,500 m ²	Storeys:	10
Total Floor Area:	50,000 m ²	Basement Levels:	0
Structural Frame:	Reinforced concrete	Walls & Structure:	Asbestos panels insulated with cork
Roof & Structure:	Reinforced Concrete	Floors & Structure:	Reinforced concrete
Insulation:	Non-combustible		
Unusual features:	The building contains a lot of asbestos (in exterior walls but also in ventilation ducts and other parts of the building. The West wing is vacant. The total wing is closed (locked) and all water and gas systems are drained and are closed. Once per month this area is checked by the maintenance department.		

Occupancy

The building houses a part of the Beta faculty of the university of Utrecht and large parts are being rented to third parties that have a certain relation to the university. The building is partly in use as research laboratories. Throughout the building there is a mixture of occupancies such as laboratories (about 60 %), offices and lecture rooms. It is planned to leave the building in 2026 to move to various new and existing buildings. This building will not be demolished as it became a monument but asbestos has to be removed during renovation. About 25% of the building is vacant (West wing).

Storage areas:	2 % of floor area	Vacant areas:	25 % of floor area
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Storage

Storage arrangement:	Single Row Rack, Solid Pile
Storage Area:	300 m ²
Shelf Type:	Open
Pallet Type:	Timber
Encapsulation:	No
Commodity Class:	NFPA: Class IV Plastics, wood, and various goods.
Ceiling Height:	4.0 m
Storage Height – Racks:	3.0 m
Rack Aisle Width:	3.0 m
Rack Flue Spaces Clear of Obstructions:	No
Storage Height – Pile:	2.0 m
Maximum Allowable Storage Height:	3.0 m
Automatic Smoke Vents / HVLS Fans:	No

Storage Notes: A very limited part of the building is in use for warehousing. It is more the expedition area.

Protection

Protection: • Fire Detectors

Fire Detection: 20% (corridors and high hazard rooms, such as utility rooms).

Fire Rated Compartments: 30 and 60 min

Building Security: • All external access fitted with appropriate locks or access control system

Internal Exposures

Tenants occupy 20% of building.

Tenant activities present exposure to insured: No

Comments: New companies, mostly strongly related to university research rent all together about 20 % of the floor space including laboratories. The tenants represent equal risks as the university self. The prevention is at the same level. Therefore is the risk adequate controlled.

Building Summary

Major improvements required: Yes

Comments: Originally it was planned that the building should be left in 2008. Later this date moved to 2010, 2015, 2017, 2021 and now finally it is scheduled for 2026. Staff members think this 2026 is realistic as alternative laboratories are being prepared at the moment. However it is obvious that the building is at the end of its lifetime. For example: Since about 6 months or longer the utility rooms at the ninth floor are totally closed due to the asbestos presence. The testing method changed and now appeared to be unsafe to stay in these rooms. Therefore nobody is allowed to enter the rooms, but ventilators of fume hoods are still running there. Although the building is about 55 years old and need intense maintenance these ventilators are not inspected, tested or serviced in the last half year (or longer). This is an unacceptable situation!

During the survey it is indicated that the utility rooms at the ninth floor will be cleaned and special contractors will be hired to prevent asbestos dust accumulation and therefore it is supposed to be save to enter the room in the future for maintenance engineers. We want to be informed when the technical installation at these floors will be serviced again.

In 2013 there was a storm damage. A part was blown from the roof and landed lower on another part of the building. Details are not known. The building is going to be left at the end of 2026 to move to a new building. Here after the construction will be demolished. Although the maintenance might be reduced in the coming years, the total roof was provided with a new roof felt in 2014 that is visually still in perfect condition.

The building is a monument and can therefore not be demolished after its life time. The building will be renovated after it is left in 2026.

Management Controls

Documentation of Rules & Procedures

A

The management is set on a single A, because there are rooms in use with technical equipment and the equipment can not be serviced or maintained. This is for very old machinery unacceptable. It is indicated that this issue will be solved in the nearby future (therefore it is classified as a single A instead of SD).

Another topic for the single A rating is the delay of leaving this building. Initially the building would be left in 2008, then 2010, 2015, 2017, 2021 and now the last plan is 2026.

Observations:

- Formal contractor policy & controls / induction
- Formal safety program / policy covering Fire Protection promulgated and in use

Housekeeping

A

The housekeeping in the expedition area needs extra attention. The fire load in this part is too high and waste (like wood etc.) should be removed more often.

Observations:

- All work and storage areas well controlled and in good state
- Combustible materials cleared from hazardous areas
- Idle pallet storage minimised and meets appropriate separation distances

Inspection & Testing of Fire Equipment

AA

The fire detection is operational in all areas, however servicing in some parts was not possible (9th stock)

Systems installed:

- Detection
- Extinguishers

Maintenance of Buildings Plant & Equipment

A

25 % of the building is vacant, but all water and gas systems are drained and closed. The power supply is shut down as well. This indicates the state of maintenance. The ninth floor is closed and cannot be serviced. On the other hand the roof is in good condition and processes are satisfactory controlled.

Electrical Installations & Inspections

AA

NEN 3140 and thermographic scans are done at regular intervals. The electrical equipment is checked as well. There is no official SCIOS Scope 10 check being done but the present maintenance level comes close to this standard. The risk is adequately controlled.

Observations:

- All penetrations adequately sealed
- Backup generators full load tested yearly
- Combustible materials kept clear of electrical installation areas
- Fire detection systems installed
- Thermographic scanning of electrical installation and transformers at least yearly

Hot Work**AAA**

A hot work procedure is University Utrecht wide in use.

Observations:

- Formal hot work permit system in use
- Hot Work Permit system equivalent to ACE Permit system as minimum

Smoking Controls**AAA**

No signs that the smoking ban is violated. The controls are good.

Self-Inspection**A**

The self-inspection can be intensified, for example the expedition area. On the other hand self-inspections are being done in the vacant West wing.

Fire and Emergency Response Training**AA**

An adequate number of people within the university are trained.

Observations:

- Appropriate staff undergo initial training in use of fire protection equipment
- Site Emergency Response Team assigned and trained
- Yearly refresher training undertaken as required

Fire System Impairment Notification**AA**

This is a fire detection system only. An impairment procedure is not required.

Security**AAA**

During normal opening hours the reception is manned by a security guard. During idle hours the site is closed and the burglary alarm system is switched on. Alarm follow up is done by a UU security service who can arrive in 2 minutes.

Observations:

- All external access fitted with appropriate locks or access system
- Back to base intrusion alarm system installed and monitors all access areas
- Guard response on alarm activation

Contingency / Disaster Recovery**AA**

There is no formal DRP and or BCP. With the scheduled leave of the building in 2026 plans are made where laboratories and people will be housed in the future.

Protection & Hazards

Fire Protection

Water Supplies for Fire Fighting		AA
There is a water supply of underground hydrants fed by the public grit. There are also some ditches nearby that could also be used for firefighting.		
Water Supply:	Public	
Public Water Supplies:	Fire Hydrants	
Public water main:	2.5 bar	
Fire pump:	N.a.	
Fire Brigade		AAA
Utrecht has a professional fire brigade with several stations. The closest fire station is within 10 minutes' drive. Back-up from other stations could arrive within 10 to 15 minutes.		
Fire Brigade Service:	Yes Public	
Primary service available:	Public	
Public Fire Department Response time:	10 minutes	
Auto alarm notification:	Yes	
Fire Sprinkler Systems		A
Fire sprinkler installed:	No	
Other Extinguishing Systems		AA
There are no other extinguishing system installed, but not required.		
Hose Reels & Portable Extinguishers		AAA
The building is fully equipped with hose reels and extinguishers. These are properly tested and maintained.		
Hose reels:	Yes Extent of cover: Full	
Portable extinguishers:	Yes Extent of cover: Full	
Hydrant Systems		AAA
The public grit of the public water supply also feeds the underground hydrants. In the stairs are dry raisers installed. The system is rated adequate.		
Hydrant system:	Yes Public	
Fire Detection / Alarm Systems		AA
The site is equipped with a selective detection limited to the laboratories and corridors in accordance with NEN 2535. The system is quite old but certified by a notified. body. The fire detection controls the magnetic door holders and releases the doors in case of an alarm.		
Fire detection installed:	Yes Ionization detection and some heat detection if ionization detection is not possible.	

Fire alarm monitoring:	NEN 2535
Percentage of site protected:	60%

Fire Rated Compartments	AA
The fire retardant partitions have been upgraded since the previous survey up to 60 minutes. The doors are installed to separate the wing from the main central shaft (stairs and elevators).	
Floor area of largest fire compartment:	1,000 m²
Fire rated compartments / cutoffs installed:	Yes
Minimum fire rating of fire walls and floors:	1 hours
Penetrations adequately fire stopped:	Yes
Fire walls parapeted through roof:	No

Hazards

Neighbouring Properties	AA
Kruytgebouw is connected to the Groen building via an single layer non-combustible, 18 meter long, overhead corridor that is 60 minutes fire retardant separated at the side of the Groen building. Groen is separated to the Bloemenbergerbuilding via another 60 minutes partition.	
Separation distance:	18.0 m

Common Hazards	AA
There are many laboratories with small scale testing including unmanned endurance testing. There is also the use of flammables, however most of these are stored in fire retardant cabinets. Bulk storage of flammables is in a next door special vault building (at sufficient distance from the Kruy building). There are no PV panels.	

Special Hazards	AA
In a modern building with this type of activity you expect automatic sprinklers. But this is an old building and therefore the investment for such a system will not be made. There are no bicycles parked (and charged) in this building. There is also no car parking close to the building.	

Natural & Other Perils

Bushfire	None
There are no bushes nearby.	
Earthquake	Slight
According to Munich Re zone 0 (of 4). No hazard	
Flood	Slight
According to Munich Re: - River flood zone 0 (of 2). - Flash flood: zone 2 (of 6). - Storm surge zone 2 (of 2), Normally flood is not covered in the Netherlands.	
Tsunami	Slight
According to Munich Re zone 1 (of 2). The site is at a fairly remote distance of the coast and a tsunami is not expected.	
Windstorm	Slight
According to Munich Re: - Tropical cyclone: no hazard - Extratropical storm: zone 3 (of 4). - Tornado: zone 3 (of 4), however tornadoes are seldom in the Netherlands. The building has a solid concrete construction, however parts are quite old and therefore somewhat more vulnerable for storm damage.	
Winter Storm	None
The building has a strong construction and it is expected that it will withstand winter storms. According to Munich Re the hail risk is zone 2 (of 6).	
Other Perils	None

Water Damage

Water / Liquids Damage	Moderate
The building is old and needs to be renovated. There are many laboratories present in the building that are more vulnerable for water damage.	
Liquid Damage Mitigation Plan: Informal	
Mitigation plan adequacy: Not evaluated	
Condition of pipes, plumbing, and other water sources:	Fair
Adequate heating or controls to prevent pipes from freezing:	Yes
No excessive system pressures and adequate controls:	Yes
Liquid Detection System:	Yes - Boiler Room - Near Sump Pits

Business Interruption

Business Operations

Production Dependencies

Comments

Loss Estimates

Insured Values

Property Values (PD):	260,601,000 EUR
Business Interruption Values (BI):	476,190 EUR
Indemnity Period:	36 months

Probable Maximum Loss

PD	100%	260,601,000 EUR	With the automatic fire detection impaired a wire will start at one of the laboratories during idle hours and will not be discovered for some time. The gas supply will be involved resulting into a fast fire spread. Due to the light fire retardant partitions it might be expected that the fire spread is quite fast and several wings over several floors will be involved in the fire. Eventually the total building will be lost.
BI	20%	95,238 EUR	Under realistic circumstances there is the need for laboratories, but these are not available. A lot of research programs will be changed into virtual assessments (comparable to COVID-19 pandemic times). Some extra expenses have to be made.

Normal Loss Expectancy

PD	100%	260,601,000 EUR	A fire starting in one of the office parts will not be discovered by the fire detection system until it will spread to the corridors. Before the fire brigade arrives the fire can spread to one of the laboratories, involving a natural gas supply and flammables into the fire. As the building is quite tall a fire attack last somewhat longer because the fire brigade will start with the evacuation. As a total wing is lost the other wings might suffer smoke and soot loss including asbestos pollution. Therefore the fire brigade might decide to close the total building. As a requirement of the local authorities it might be decided to demolish the rest of the building.
BI	20%	95,238 EUR	Under realistic circumstances there is the need for laboratories, but these are not available. A lot of research programs will be changed into virtual assessments (comparable to COVID-19 pandemic times). Some extra expenses have to be made. The NLE scenario is identical to the PML scenario.

Definitions

Property Damage Probable Maximum Loss (PML) – The portion of the property damage that we anticipate will be lost in a fire or other event when automatic plant protection and detection systems, including sprinklers are out of service. Adequate public and/or private fire brigade services including water supply and pressure are available. Factors that affect PML are construction, occupancy, fire walls within a building, separation between buildings, degree of combustible loading, quality of responding brigade and value distribution.

Property Damage Normal Loss Expectancy (NLE) – The portion of the property damage that we anticipate will be lost in a fire or other event when all automatic plant protection and detection systems, public

and private fire brigade services, respond and function as expected. Factors that affect the NLE are construction, occupancy, fire walls within a building, separation between buildings, degree of combustible loading, quality of responding brigades, value distribution and the adequacy of automatic protections.

Business Interruption PML & NLE – The portion of business interruption that we anticipate will be true lost production, revenue, income, and profit as a result of a given fire or other event. While consideration can be given to recovery features, considerable caution should be exercised when applying these to a given scenario. The existence of an applicable contingency plan will give an enhanced level of confidence here. The Business Interruption loss estimates are calculated using the same Property Damage PML and NLE loss scenarios.

General Photos



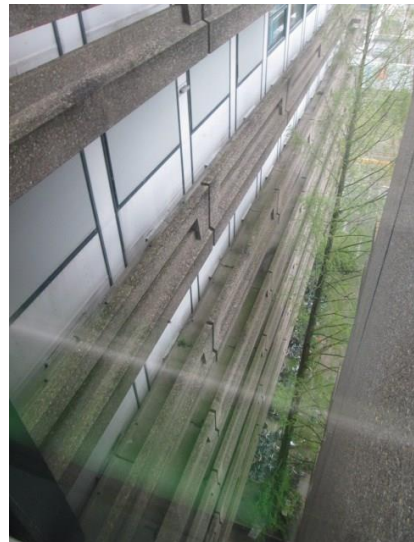
The exterior of the building



Corridor to Bloembergen and Groen building



The roof of the building (in good condition)



The facade wall containing asbestos panels



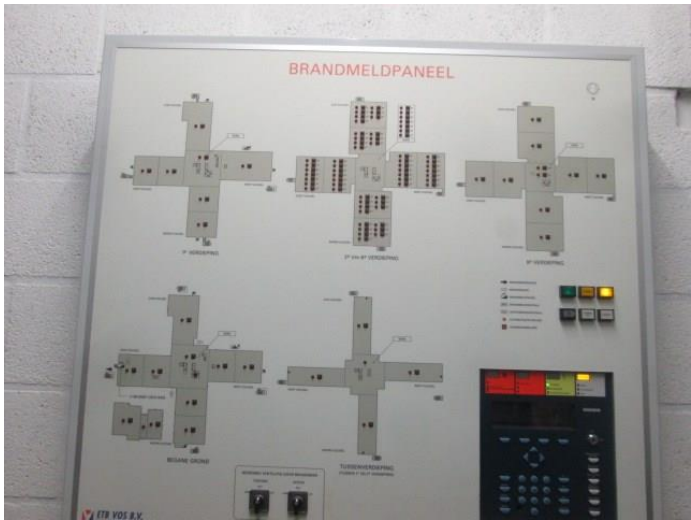
Utility room at ground floor level



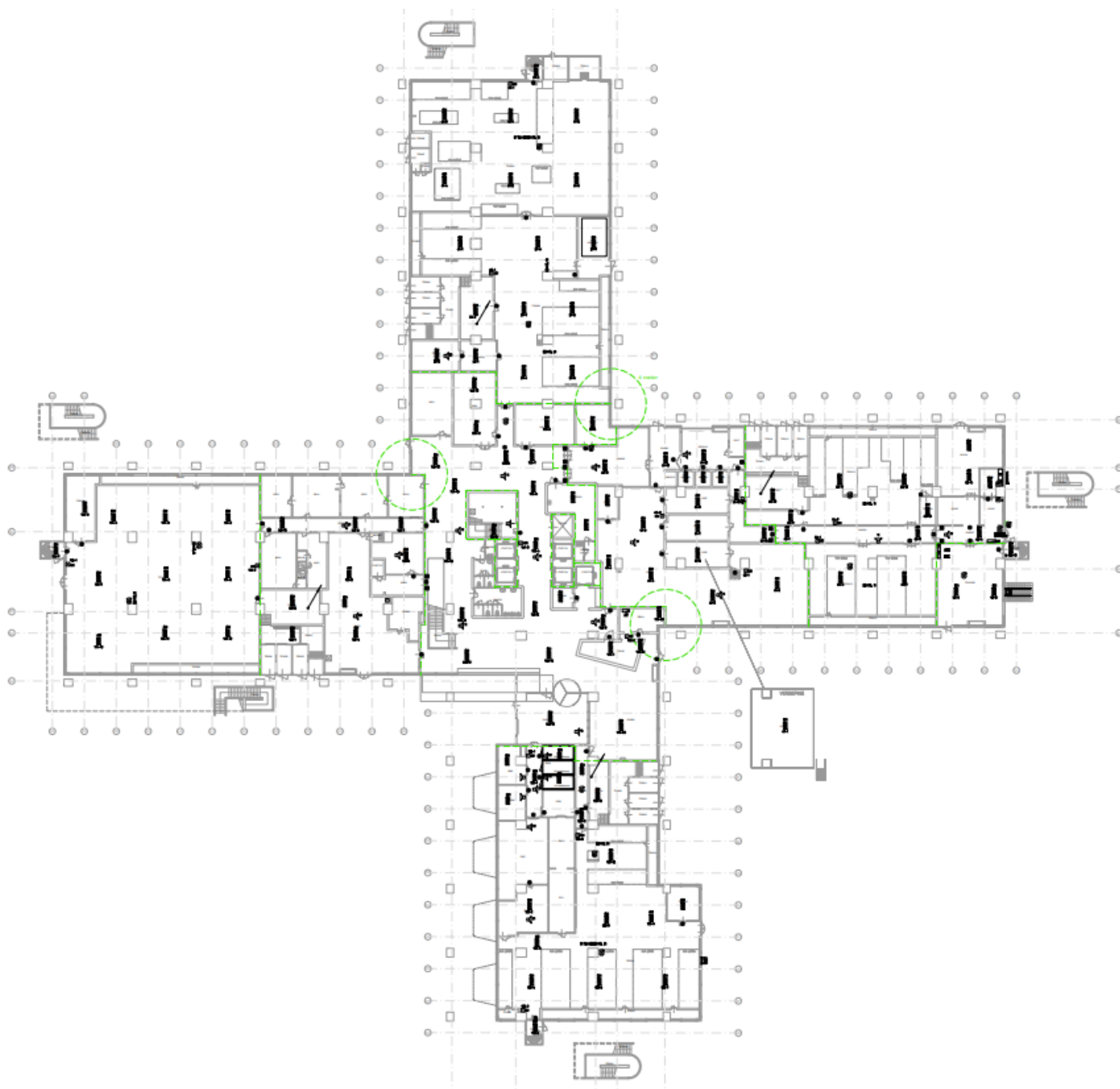
Utility room at ground floor level



Expedition area at grade floor level (see rec.)



Fire detection panel



Plan of one of the floors of the building