

# Chubb Risk Control Program

## AAA Property Risk Report



Prepared for  
Gemeente Amsterdam  
Carré  
Amstel 115 -131  
Amsterdam, 1018 EM  
Netherlands

Inspection Date: 24 November 2023

Risk Engineering Services

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## Risk Inspection Details

|                 |                                                      |
|-----------------|------------------------------------------------------|
| Location        | Gemeente Amsterdam / Carré                           |
|                 | Amstel 115 -131, Amsterdam 1018 EM                   |
| Inspection Date | 24 November 2023                                     |
| Completed by    | Wout Jan Weide,                                      |
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|                 | Wout Jan Weide (Senior Risk Engineer Chubb)          |

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

### 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      | None     |
| Earthquake             | Slight   | Windstorm    | Moderate |
| Flood                  | Moderate | Winter Storm | Slight   |
| Water / Liquids Damage | Moderate | Other Perils | Slight   |

Your Overall Risk Score **65.84** | **Average**

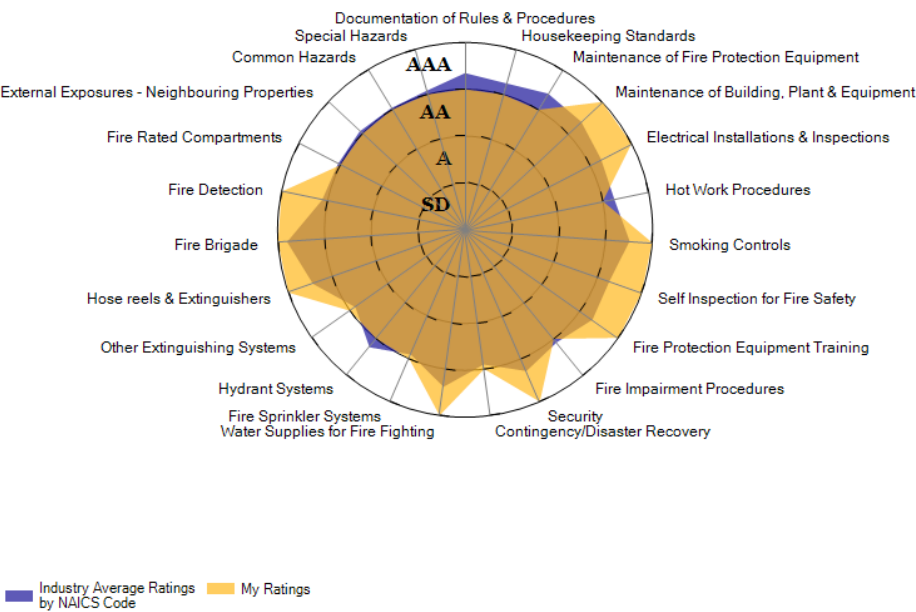
Your Potential Risk Score **89** | Your Score as % of Potential Risk Score **73.98 %**

*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<br>(Concrete / Protected Steel)                |
| AA                 | Fully meets Chubb or specifically indicated standards                                      | LFR                | Light Fire Resistive<br>(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 711110 and this has been grouped in the Industry Sector of Leisure, Arts & Entertainment. 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

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The building is constructed in different phases and has different construction materials. Various renovations and extensions took place in past, the latest in 2004. The theatre is large with 1750 seats. The theatre has one stage and some loges and suites for special events (including dinner facility and bars. The site has three professional kitchens including deep fat fryers.

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### Hazards & Exposures

The theatre was constructed in different phases also making use of wooden roofs and some wooden floors (many were replaced in the past by concrete floors). The construction is classified as MIX. The site is provided with a total coverage fire detection system. The stage is provided with automatic sprinkler system above the podium and below the stage (for protecting some storage). The stage is separated from the audience by a large steel door. In case of a fire the door will close automatically and will be cooled by the automatic sprinklers and therefore the door will withstand a fire for quite some time. Inside the building are some fire retardant partitions present but in perspective of the total floor area is the audience hall is quite large. The human elements are in general well taken care off. Housekeeping and maintenance is in general well controlled.

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## 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.

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 |                       |
|-----------------|---------------------------------|------------|-----------------------|
| <b>Critical</b> | Immediate Attention Recommended | Very High  | > € 100,000           |
| <b>High</b>     | Urgent Attention Recommended    | High       | € 50,000 to € 100,000 |
| <b>Medium</b>   | Review within 6 months          | Medium     | € 10,000 to € 50,000  |
| <b>Low</b>      | Long Term Risk Improvement      | Low        | No cost to € 10,000   |

### Medium | Blusapparaten nabij frituurinstallaties

PC 23-11-24-01      Cost: Low      Category: Fire Suppression

Binnen het theater zijn vele blusapparaten beschikbaar. Tijdens de rondgang is vastgesteld dat nabij frituurinstallaties in de drie verschillende keukens veelal het juiste blusapparaat ontbrak. Dringend wordt geadviseerd in elke keuken minimaal één blusapparaat nabij de frituurinstallatie beschikbaar te hebben die voldoet aan de volgende voorwaarden:

- Het bevat minimaal 6 kg blusmiddel
- Het blusmiddel is een schuimvormend middel
- Het blusapparaat heeft een F-type goedkeur (dat houdt in dat de sproeitraal fijn minder kracht heeft waardoor het blusmiddel op het vet gaat drijven (en daar de zuurstoftoevoer afsluit)

Zoals gebruikelijk dient het blusapparaat jaarlijks gekeurd te worden en het is raadzaam het keuken personeel te trainen in het gebruik van de F-type blusapparaten).

NB CO2 blussers worden afgeraden omdat daarmee tijdelijk de zuurstof wordt verdreven waardoor de brand tijdelijk stopt, echter na circa 20 seconden is blusser leeg en zal het vet weer ontbranden. Daardoor is CO2 minder geschikt voor het blussen van vetbranden.

### Medium | Huishouding in de serverruimte

PC 23-11-24-02      Cost: Low      Category: Human Element Programs

De algehele huishouding binnen de organisatie is goed te noemen. Echter de serverruimte dient nog enige aandacht te krijgen. Onnodige materialen zoals kabels, gereedschap, verpakkingsmaterialen en papier dient uit te ruimte verwijderd te worden. Geadviseerd wordt dat de huishouding in de ruimte minimaal maandelijks wordt gecontroleerd door bijvoorbeeld de beveiliging of hoofd BHV. Indien de situatie weer verslechterd dient dit bij de verantwoordelijke gerapporteerd te worden, zodat actie ondernomen kan worden. Bij een terugkerend patroon dient de directie geïnformeerd te worden.

## Carré

|                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Owner:                                           | The city of Amsterdam is the owner of the building. Carré is an independent organisation fully self supporting without any fundings. Income is generated by ticket sales but also by sales of dinners and drinks.                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Industry Sector:                                 | Leisure, Arts & Entertainment                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Occupancy:                                       | Theater Companies and Dinner Theaters                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Latitude / Longitude:                            | 52.3624 / 4.9043                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Multiple Buildings:                              | No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Construction:                                    | MIX                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Fire Construction Description:                   | The building is split over two sections. The front part was constructed in 1887 and has a MIX construction, the rear was constructed in 1992 and has a LFR construction.                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Combustible Internal Composite Insulated Panels: | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Combustible EIFS / External Panels:              | None                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Comments / Unusual Features:                     | <p>The building is split over two sections. The front part was constructed in 1887 but was several times refurbished and modified. The building has a 80 cm thick brick walls and originally wooden floors. Many wooden floors were replaced over time by concrete floors, but there are still some wooden floors present. The roof has a steel/wooden construction and is covered by a roof felt.</p> <p>The new construction at the rear of 1992 has a concrete construction with masonry walls and concrete floors. The roof has a steel construction and concrete panels insulated with an unknown material. This part is classified as LFR.</p> |

## Location Summary

### Construction

| Building | Storeys | Basements | Height | Building Footprint   | Total Area           | Year Built |
|----------|---------|-----------|--------|----------------------|----------------------|------------|
| Carré    | 6       | 1         | 25.0 m | 2,300 m <sup>2</sup> | 5,000 m <sup>2</sup> | 1887       |

### Occupancy

| Building | Description                                                                                                                                               | Storage | Vacant |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|---------|--------|
| Carré    | Theatre in the city centre one large theatre rooms with 1750 seats. In the attic is a restaurant for theatre visitors (package deals) and bars for drinks | 5 %     | 0 %    |

### Protection

| Building | Systems/Features                                              | Fire Rated Compartments                                                                                                                                                                          | Building Security                                                                                                                                                                                         |
|----------|---------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Carré    | Fire Detectors, Fire Sprinkler System, Portable Extinguishers | There are some 30 and 60 minutes fire retardant partitions present. The doors close automatically as soon as the fire brigade is triggered. Cable and pipe penetrations are properly sealed off. | All external access fitted with appropriate locks or access control system, Back to base intrusion alarm system installed and monitors all access areas, Recorded CCTV coverage of all access / key areas |

## Carré

### Construction

|                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                     |                             |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|-----------------------------|
| Year Built:         | 1887                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Building Height:    | 25.0 m                      |
| Building Footprint: | 2,300 m <sup>2</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Storeys:            | 6                           |
| Total Floor Area:   | 5,000 m <sup>2</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Basement Levels:    | 1                           |
| Structural Frame:   | Reinforced concrete, Timber, Unprotected steel                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Walls & Structure:  | Glass Curtain, Masonry      |
| Roof & Structure:   | Reinforced Concrete, Wood                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Floors & Structure: | Reinforced concrete, Timber |
| Unusual features:   | <p>The building is split over two sections. The front part was constructed in 1887 but was several times refurbished and modified. The building has a 80 cm thick brick walls and originally wooden floors. Many floors were replaced over time by concrete floors. This part was renovated in 2004</p> <p>The rear was constructed in 1992 with concrete construction, masonry walls, and a concrete roof with a steel frame. The building has a monumental status (or at least parts of the construction). This means that the building has to be exactly rebuilt after a loss as it is now. This might result into extra expenses and longer business interruption.</p> |                     |                             |

### Occupancy

Theatre with 1750 seats. Beside that a restaurant and bars.

There are also dressing rooms, utility rooms, three kitchens, and a server room. Under the stage is a storage facility for lights, and decor pieces.

|                |                   |               |                   |
|----------------|-------------------|---------------|-------------------|
| Storage areas: | 5 % of floor area | Vacant areas: | 0 % of floor area |
|----------------|-------------------|---------------|-------------------|

### Storage

|                                         |                                  |
|-----------------------------------------|----------------------------------|
| Storage arrangement:                    | Single Row Rack, Solid Pile      |
| Storage Area:                           | 200 m <sup>2</sup>               |
| Shelf Type:                             | Open                             |
| Encapsulation:                          | N.a.                             |
| Commodity Class:                        | NFPA: Class III<br>Various goods |
| Ceiling Height:                         | 3.0 m                            |
| Storage Height – Racks:                 | 2.0 m                            |
| Rack Aisle Width:                       | 1.0 m                            |
| Rack Flue Spaces Clear of Obstructions: | Yes                              |
| Storage Height – Pile:                  | 2.0 m                            |
| Maximum Allowable Storage Height:       | 2.0 m                            |

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Automatic Smoke Vents / HVLS Fans: No

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Storage Notes: A small storage facility under the stage with sprinkler protection.

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## Protection

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Protection:

- Fire Detectors
- Fire Sprinkler System
- Portable Extinguishers

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Fire Sprinkler Coverage: 10%

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Fire Sprinkler Design: VAS. The automatic sprinklers are installed above and under the stage. This is about 10 % of the floor area.

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Fire Detection: The site is provided with 100 % fire detection.

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Fire Rated Compartments: There are some 30 and 60 minutes fire retardant partitions present. The doors close automatically as soon as the fire brigade is triggered. Cable and pipe penetrations are properly sealed off.

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Building Security:

- All external access fitted with appropriate locks or access control system
- Back to base intrusion alarm system installed and monitors all access areas
- Recorded CCTV coverage of all access / key areas

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## Internal Exposures

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Tenants occupy 5% of building.

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Comments: Carré is the only user of the building.

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## Building Summary

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Major improvements required: No

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Comments: This is one of the most famous theatres in the Netherlands with quite a large capacity for visitors (1750). Due to its well-known name, capacity, monumental status, atmosphere etc. the theatre is loved by the artist and public. As the building is a monument it has to be reconstructed after a loss exactly identical to the present building including its construction materials and construction methods.

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## Management Controls

### Documentation of Rules & Procedures

AA

The technicians of Carré are always involved in all performances and service the technicians that are involved in a play. Therefore no unauthorised actions are expected such as fireworks or wrong installation work. If required a fire watch will be hired.

Observations:

- Compliance audits conducted as appropriate

### Housekeeping

AA

In general the housekeeping in utility rooms is at a good level. No excessive storage. However it has to be mentioned that the housekeeping in the server room could be improved (see rec.). Overall the housekeeping is good.

### Inspection & Testing of Fire Equipment

AA

The fire detection system is certified by a notified body and serviced and maintained by a specialised contractor. This applies also for the partial sprinkler above and under the stage.

Systems installed:

- Fire Detection

Observations:

- Documented records of inspection and maintenance sighted
- Fire protection systems and equipment is maintained to an acceptable standard
- No major defects

Annual Maintenance Completed: Yes

Significant Defects: No

### Maintenance of Buildings Plant & Equipment

AAA

The building is well maintained and totally renovated in 2004. The electrical installation is checked in accordance with NEN 3140. Scios Scope 10 including thermal imaging is done as well. The maintenance responsible does a very good job.

Observations:

- Buildings appear in good state of repair and maintenance
- Machinery / equipment preventative maintenance program in place
- No major maintenance backlogs or defects

### Electrical Installations & Inspections

AAA

The electrical installation is checked in accordance with NEN 3140. Scios Scope 10 including thermal imaging is done as well.

Observations:

- No major defects
- Thermographic scans of the electrical installation are completed on an annual basis

### Hot Work

AA

A hot work program is present and in use by the facility manager.

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**Smoking Controls****AAA**

Smoking is prohibited in the total building. There are no signs of unauthorised smoking. The risk is well controlled.

Observations:

- Formal policy and rules in place controlling smoking
- Smoking only allowed in designated smoking areas

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**Self-Inspection****AAA**

Self-inspections are being done by various persons. The overall housekeeping was already at a good level. The storage in the server room could be improved by removing combustible storage (see rec.).

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**Fire and Emergency Response Training****AAA**

The technical staff members are all trained as fire warden. They are trained in firefighting with manual equipment. They have the disposal of Porto phones and a megaphone.

Observations:

- Appropriate staff undergo initial training in use of fire protection equipment
- Yearly refresher training undertaken as required

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**Fire System Impairment Notification****AA**

There is no formal impairment but this is not required.

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**Security****AAA**

Alarm follow up is done by a security service. Fire alarms can also be checked by the security service but during idle hours the fire brigade is also alarmed directly.

Observations:

- Adequate cash handling procedures in place
- 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
- Recorded CCTV coverage of all access / key areas
- Safe alarmed and key access controlled

Estimated guard response time is 10.

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**Contingency / Disaster Recovery****AA**

This is a unique building. There are no alternative vacant theatres. If the building is lost the program has to stop until the site is rebuild.

## Protection & Hazards

### Fire Protection

#### Water Supplies for Fire Fighting

AAA

The pressure in the public water supply is 250 kPa. At the front and rear are city canals present that can be used for firefighting.

Maximum distance of at least 2 hydrants from buildings: Up to 75 m

Water Supply: Open Supply, Public

Public Water Supplies: Fire Hydrants

Public water main: The building is surrounded with public streets and underground hydrants. The hydrants are fed by the public water supply.

Fire pump: N.a.

#### Fire Brigade

AAA

The public fire brigade is a professional team and they are familiar with the site. The rear of the building is difficult to approach due to the presence of city canal. The two sides of the theatre are also difficult to approach as the building is surrounded by other buildings.

Fire Brigade Service: Yes Public

Primary service available: Public

Public Fire Department Response time: 10 minutes

Auto alarm notification: Yes

#### Fire Sprinkler Systems

AA

The automatic sprinkler is more installed as a life safety requirement by the local authorities. The stage and audience are separated by a steel self-closing door. The steel door is cooled by the sprinklers above the stage and therefore it is expected that the door will withstand a fire for some time.

Fire sprinkler installed: Yes

Unprotected areas: Only the stage and the area below the stage are sprinkler protected. The rest of the building has no sprinkler protection.

Percentage of site protected: 10%

#### Other Extinguishing Systems

AA

There is no other type of extinguishing system installed. This is not required. The deep fat fryer is limited in dimensions and only a few hours per day in use.

#### Hose Reels & Portable Extinguishers

AAA

An adequate number of hose reels and extinguishers are installed. Although many F-type extinguishers are present in the building they are often missing in the kitchens with deep fat fryers (see rec.). Fire blankets are present close to the deep fryers.

Hose reels: Yes Extent of cover: Full

Portable extinguishers: Yes Extent of cover: Full

**Hydrant Systems****AA**

Hydrants are installed in the public streets. The hydrants in combination with a city canals makes a good water supply for fire fighting.

Hydrant system: Yes Public

**Fire Detection / Alarm Systems****AAA**

A certified total coverage fire detection system is installed in the building.

Fire detection installed: Yes Ionisation and aspiration detection. Aspiration detection is present above the large stage, in special area's where traditional ionisation detectors are less applicable.

Fire alarm monitoring: Fire alarms are transmitted to a central station. During daytime there is a delay, but during idle hours the alarm is directly forwarded to the central station of the fire brigade.

Percentage of site protected: 100%

**Fire Rated Compartments****AA**

The building is split into several fire retardant partitions with a fire rating of 60 minutes. The stage and the audience are separated from each other by means of a large steel door that is released down in case of a fire to separate the stage area from the audience. The door can be cooled by automatic sprinklers at the stage side. The corridors around the large theatre are separated from the large hall.

Floor area of largest fire compartment: 2,000 m<sup>2</sup>

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: Yes

**Hazards****Neighbouring Properties****AA**

At two of the four sides are next door buildings attached to the Carré building. There is a vacant property at the rear where a hotel will be constructed. The front and rear are free standing, however the front is along a public street protected by steel poles (called Amsterdammertjes). The rear is at the city canal and can therefore not be approached.

Separation distance: 0.0 m

**Common Hazards****AA**

There are no PV-panels installed and there is no space on top of the roof to do so. Warm water is generated by two natural gas fired boilers. These are well maintained and situated in a fire retardant separated room. The controls are adequate.

Observations:

- Boilers
- Natural Gas reticulation

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**Special Hazards****AA**

Before the plays there is a possibility to have a dinner in the restaurant in the attic. The restaurant is equipped with a professional kitchen including deep fat fryers. The fryers are relatively small and a limited time of the day in use. There are two more kitchens with deep fat fryers. Fire blankets are installed and the exhaust ducts are cleaned on a regular basis. Although many F-type extinguishers are present in the building these are missing nearby deep fat fryers (see rec.).

The use of open fire is not allowed similar to fireworks. The curtains at the podia are fire retardant treated as well as the furniture. This is regularly tested and fire retardant treatments are repeated if necessary.

Terrorism: This is one of the most famous theatres of the Netherlands located in the city centre of capital city Amsterdam. Although the terrorist level is low in the Netherlands this location might be a target. There is no special entrance control during events and everybody with a ticket can enter the building. At present this risk might be considered acceptable controlled but cannot be excluded.

Vandalism and arson: The site is located in a city centre and might be target for vandalism. It has to be mentioned that there are no signs of vandalism. The building has a security during day time and a lot of staff during a play or event. During idle hours a burglary alarm system is activated and the alarm follow up is done by a security service. There is no yard storage. The risk for arson is adequate controlled.

## Natural & Other Perils

### Bushfire

**None**

There is no risk for bush fires in the middle of this city centre.

### Earthquake

**Slight**

According to Swiss Re a very slight risk for earthquake

### Flood

**Moderate**

The river Amstel is in front of the building, however this is a levelled body of water by means of sluices and dikes. The site is exposed by sea and river floods, however Amsterdam is one of the best protected area's in the Netherlands. Engineering judgement classifies the risk for flooding moderate and acceptable. Due to the present of (city) canals in front and at the rear of the site the risk of pluvial flooding is classified low.

### Tsunami

**None**

According to Swiss Re no risk.

### Windstorm

**Moderate**

According to Swiss Re a moderate risk for storm damage. The building complies with the local construction codes and is in an adequate state of maintenance.

### Winter Storm

**Slight**

A slight risk for winter storms.

### Other Perils

**Slight**

- Perils:
- Hail
  - Lightning

The risk of hail is according to Swiss Re moderate. There are no sky lights and no PV-panels.

The risk of lightning is also rated moderate, but a lightning arrestor system is installed on top of the building (checked every year).

## Water Damage

### Water / Liquids Damage

**Moderate**

No recommendations in this regard are made.

Liquid Damage Mitigation Plan: None

Condition of pipes, plumbing, and other water sources: Average

Adequate heating or controls to prevent pipes from freezing: Yes

No excessive system pressures and adequate controls: Yes

## Business Operations

Hours of Operation: The building is every day in use / people are present. During the high season work times are mostly cleaning from early in the morning and closing at 0:00 to 1:00.

The building is required for the operations. Moving to another temporary site is not or very limited possible.

There is a large variety of customers and suppliers.

Not applicable

- Acceptable level of spare parts
- Acceptable preventative maintenance
- High vulnerability to smoke / water

N.a.

## N.a.

|                |             |               |
|----------------|-------------|---------------|
| Process Water: | • Town main | Reliable: Yes |
|----------------|-------------|---------------|

|                       |                                      |               |
|-----------------------|--------------------------------------|---------------|
| Natural Gas:          | • Town main                          | Reliable: Yes |
| Power:                | • UPS systems for critical equipment | Reliable: Yes |
| Number of Supplies: 1 |                                      |               |

Private Utilities

|                            |    |
|----------------------------|----|
| Private Electrical Supply: | No |
| Process Steam/Heat:        | No |

Information Systems

- Observations:
- Acceptable Fire Protection
  - Acceptable physical security
  - Cloud based systems
  - Data Back Up

Comments

The rebuilding time of the building is estimated to be 36 months (especially with the present lack of construction materials, local problems with CO2 emissions and a lack of contractors). Moving to a temporary location is not possible. The operations have to be done in a theatre. Other similar theatres have their own program and are fully booked for most days of the year.

## Loss Estimates

### Insured Values

|                                    |                |
|------------------------------------|----------------|
| Property Values (PD):              | 56,199,078 EUR |
| Business Interruption Values (BI): | o EUR          |
| Indemnity Period:                  | o months       |

### Probable Maximum Loss

|    |      |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----|------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PD | 100% | 56,199,078 EUR | The building represents one single fire area. Due to the combustible roof and no reliable fire separations it is expected that the total building might be lost. One of the scenarios is a fire starting on top of the roof due to roof working. If the roof is ignited it will be very hard for the fire brigade to limit the fire especially when the fire ignites the interior.                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| BI | 100% | o EUR          | After a total loss the rebuilding time is expected to be at least 36 months. As the site is constructed in various phases it is well possible that the theatre will be redesigned This can cause additional time for design and getting all permits. The construction time also long due to a lack of construction materials and problems getting a construction permit. The site is situated in the city centre without any space for storing construction materials. This will delay the reconstruction period. The building is a monument and therefore the construction needs to be exactly identical with similar construction materials and methods as the original building. Overall it is expected that the site can be reconstructed in 36 months (or perhaps even longer). Moving operations to a temporary location is impossible. |

### Normal Loss Expectancy

|    |     |                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----|-----|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PD | 80% | 44,959,262 EUR | The building represents one single fire area, but some parts are fire or smoke retardant separated. Under fire conditions it is expected that a large part can be contaminated by smoke and soot. As the building has limited combustible materials (curtains, floors, furniture are all fire retardant treated) it is expected that a fire can be controlled by the professional fire brigade. It is expected that facades and parts of the structure will withstand a fire and can be saved.<br><br>Replacing the total interior including 1750 chairs, carpets wall and floor decorations, ceilings after smoke- soot, and water damage can result into a long business interruption of app. 18 months. |
| BI | 50% | o EUR          | Replacing the total interior including 1750 chairs, carpets wall and floor decorations, ceilings after smoke- soot, and water damage can result into a long business interruption of app. 18 months.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

## Definitions

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**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.

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## General Photos

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The front of the theatre



The front of the theatre



The rear of the building (new construction)



Loading area and reception for suppliers



The rear of the building. At the left the older part (roof) and right the newer part.



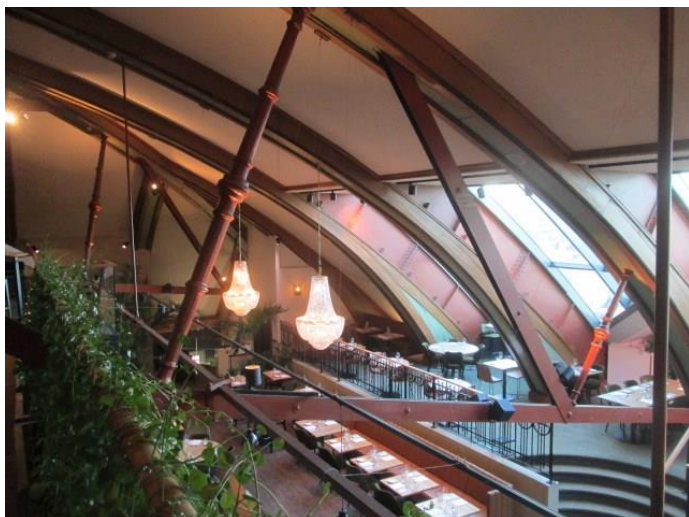
The theatre



In the middle the floor can be lifted to the stage height



Photo taken from the stage



The restaurant at the top of the old part



Restaurant at the attic



Hoists to lift curtains and decorations at the stage



The top construction above the stage



Smoke hatches above the stage



Aspiration detection above the stage

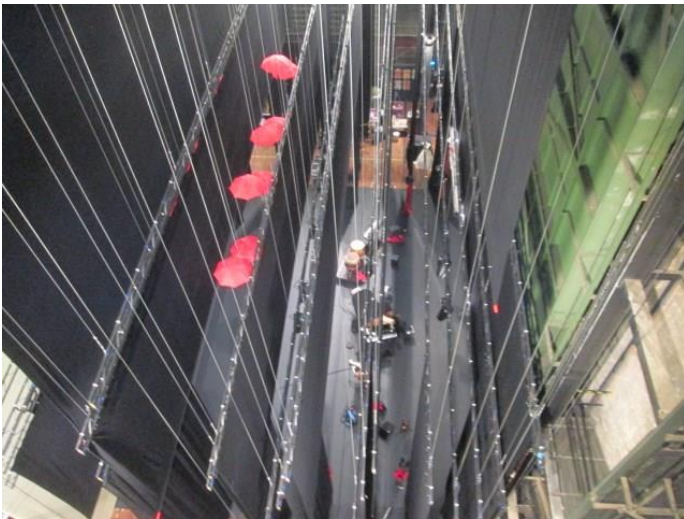


Photo taken from the top level down to the stage



A steel shutter between the stage and the audience as fire retardant barrier.



Dry risers in the stairs



The previous living room of the owner now in use as lobby



Corridors for the visitors



More corridors



Lobby.



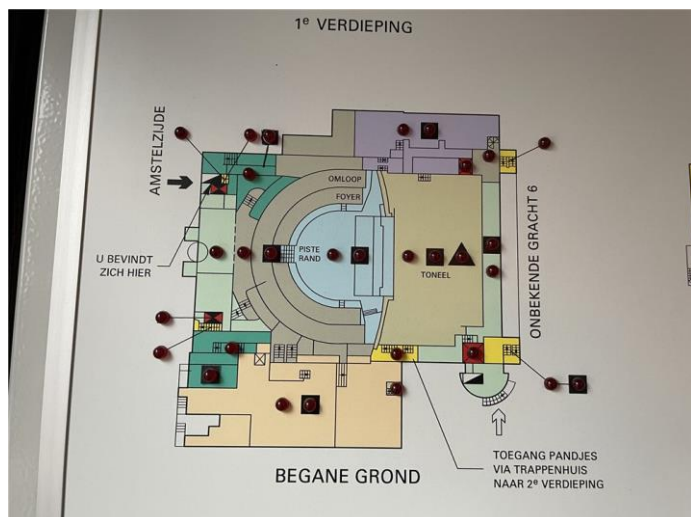
Storage facility under the stage is sprinkler protected.



One of the three kitchens with deep fat fryers



Fire alarm panel



Ground floor level