

Risk Engineering Report



Prepared for:

N.V. VERZEKERINGSBEDRIJF GROOT AMSTERDAM (VGA)

Site Name: Stadsarchief

Date of Survey: July 7, 2022

Report Date: July 11, 2022

Survey Type: Property All Risk - Initial

TIV (EUR): 80,441,181

Site Address: Vijzelstraat 32, AMSTERDAM, 1017 HL, Netherlands

Latitude: 52.364560

Longitude: 4.892390

RFS ID: RFS-116344

SIC Code: 8231-01-Libraries

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Support Services

Client Resources:

We maintain a library of over 300 documents, forms and other resources created specifically for client use:

- Hot work permits
- Impairment tags
- “Insights”, a collection of risk related topics
- Tip Sheets, lists to use in preparing for extreme weather events

Ask your local risk engineer for access or email requests to
globalproperty.impairment@aig.com.

Impairment Hotline:

To report sprinkler system, fire pump, water supply or other fire protection outages at insured facilities:
Call us at +1 877-705-7287 or +1 817-490-3255 or
Email us at globalproperty.impairment@aig.com

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.

Site Overview

The building has a vide (atria) that runs from the first floor to the 3rd floor. Here is an intermediate floor and the two atriums continue above the intermediate glass floor which run up to the roof. The atria are closed with a steel roof construction with glass. There are overpressure grilles in the curb. All around the atria between the concrete floors are technical areas with ventilation ducts and cable ducts. These technical service areas are accessible through the hatches on the upper floor. The depot spaces will be provided with climate corridors at the location of the facades, to be realized by means of retaining walls with a specified (Dutch: WBDBO) of at least Fr 60 min. There are unsecured buildings within a distance of 10 m from the building to be protected. These buildings are located without space on either side of the building. The facade of the building has a WBDBO of at least 60 min at the location of the separation, so that in the context of the partial sprinkler certification, this is deemed sufficient.

Site Loss History

No information obtained related to previous fire or fire loss history. We can see on the public domain that in the period 2014-2022 there have been several alarms where the fire brigade had to respond to a warning signal of the automatic fire detection system. It was not clear if these we real alarms or false alarms.

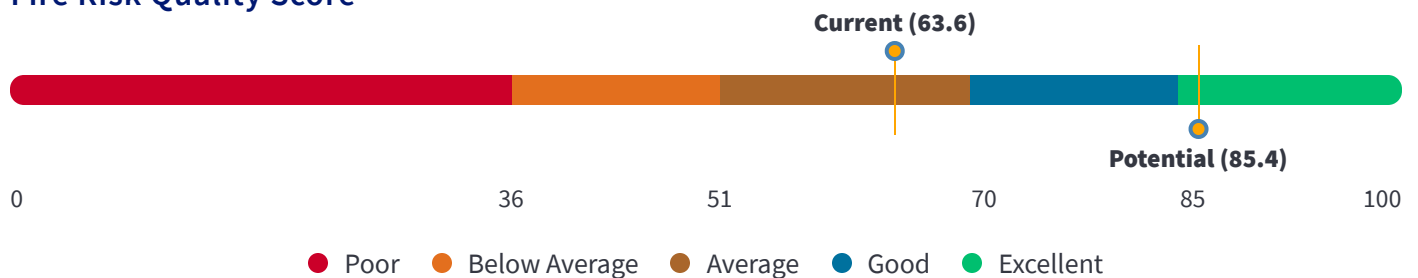
New Projects, Significant Changes and Observations

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	0	Open RI by Age	0	Open RI by Type	0
Critical	0	New	0		
Important	0	Outstanding	0		
Advisory	0	Completed RI	0		

Fire Risk Quality Score



Ratings

	Current rating	Potential rating
Hazards	Slight	No Deficiencies
Water Supply	Adequate	Adequate
Protection	Nearly Adequate	Excellent
Management Programs	Nearly Adequate	Good
Supervision	Adequate	Adequate
Exposures	Slight	Slight

Occupancy & Process Overview

Could not find the correct SIC code however SIC 8231 Libraries correlates with NAICS Code 519120 - Libraries and Archives. This seems to be the best match for now. This industry comprises establishments primarily engaged in providing library or archive services. These establishments are engaged in maintaining collections of documents (e.g., books, journals, newspapers, and music) and facilitating the use of such documents (recorded information regardless of its physical form and characteristics) as are required to meet the informational, research, educational, or recreational needs of their user. These establishments may also acquire, research, store, preserve, and generally make accessible to the public historical documents, photographs, maps, audio material, audiovisual material, and other archival material of historical interest. All or portions of these collections may be accessible electronically. NAICS Code 519120 - Libraries and Archives is a final level code of the "Information" Sector.

Occupancy Details

Building	SIC Code	Description	Operating Days/yr	Operating Hrs/Day	Other Tenants
Stadsarchief (De Bazel gebouw)	823101	Libraries	365	15	Yes

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.)				
Stadsarchief (De Bazel gebouw)	1924	12	35	24,497				

Area (1,000 sq. m.)								
Building	ISO1/D	ISO2/C	ISO3/C	ISO3/B	ISO4/C	ISO4/B	ISO5/A	ISO6/AA
Stadsarchief (De Bazel gebouw)	--	2.5 (10.19%)	--	--	--	--	22.0 (89.81%)	--
Total	0.0 (0.00%)	2.5 (10.19%)	0.0 (0.00%)	0.0 (0.00%)	0.0 (0.00%)	0.0 (0.00%)	22.0 (89.81%)	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 building was the most important work of the Dutch architect Karel de Bazel and was built from 1919 to 1926 as the head office of the Nederlandsche Handel-Maatschappij (NHM). The architect died in 1923, three years before completion. Construction was continued by his chef de bureau C. van de Linde, together with designer Adolf Leonard van Gendt. Sculptures on the outside of the building are by Joseph Mendes da Costa, Lambertus Zijl and Hendrik A. van den Eijnde. The stained glass windows were made by Joep Nicolas after designs by Antoon Derkinderen. The building was titled De Spekkoek, after the Dutch-Indonesian delicacy spekkoek, but is now named after the architect. The building commemorates the history of the NHM and specifically the heroic deeds of the three colonial generals J. P. Coen, Daendels, and J. B. van Heutsz. De Bazel served as main office of the NHM, then the Algemene Bank Nederland and the Dutch bank ABN AMRO. In 1999 the city of Amsterdam bought the building. After renovation, the building re-opened on 7 August 2007 to house the Amsterdam City Archives (Stadsarchief Amsterdam). It is open to the public. The building also houses the Bureau Monumenten & Archeologie (bMA). It was officially opened on 12 September 2007 by Queen Beatrix.

12 stories of which level -3 is the reinwaterreservoir for the sprinkler. Top level is the 3 technical machine rooms for lift (elevator). Total of 7 elevators are in the building.

The -3 level = 280 m², the -2 level is 3200 m² depot and sprinkler pomproom and technical installations. The Souterrain level is 3200 including Exposition area, depot (archive) and Koude depot (cooled archive). Beletage level is at 0 level and is 2660 m² and houses the reception and ground level entrance. 1e floor level is Exposition and used by 3rd parties = 1375 m², 2e level is offices = 1375 m², 3e level is offices = 1375 m², 4th level is dry and standard depot (archive) and restoration doka's = 1375 m². 5th - 7th floor are all 1375 m² each and are depot (archive). Roof top elevator technical rooms are 115 m² in total (12th layer).

The spaces that are used as depots will be fitted with fixed shelving and flow racks, in which archives related to cultural heritage are stored up to a height of 2.2 m. According to the statement, this mainly concerns category II goods according to the VAS. Layout of fixed shelving units: depth 0.8 m, no compartments (a conscious choice because the Archives Act prescribes a strict climate system in which spaces between racks are established and compartmentalization does violence to the climate). The largest rack length is 8.5 m. Aisle widths are 0.7 m, 0.8 and 1.3 m. Flow rack layout: each flow rack has a maximum depth of 0.8 m. Depth and length of racks rolled against each other vary, but in the worst case scenarios, blocks of 18 m² and in a single place a block of 34 m². Aisle widths are 0.7 m, 0.8 and 1.3 m. Due to the climate requirement from the Archives Act, a distance of 50 mm always remains between the racks, even when racks are rolled against each other. This distance is guaranteed by stoppers.

The above arrangement of the depot spaces is permitted on the basis of a concession granted by LPCB by e-mail dated March 14, 2005.

The building has a concrete framing (RMS 3 Reinforced Concrete load bearing frame designed by A.D.N. van Gendt) covered by interchanged layers of brick and granite, which gave rise to its nickname De Spekkoek ("Layer Cake"). In the base, sevenite was used. To visually temper these horizontal elements, vertical elements were added to the building's facade. The building is centered on two light-courts, and its inner details bear some resemblance to works of American architects Frank Lloyd Wright and Louis Sullivan. Almost all interior parts of the building, such as floor mosaics, frames of the airducts, telephone booths, room decorations, as well as its furniture, were also designed by de Bazel. In the cellars there is a concrete beam grid with center to center. distances of 3.6 m by 3.2 m and beam heights from 200 to 400 mm.

The materials, massing, scale, interior details and exterior sculptures all mark this building as a good, although late, example of the Dutch variety of Brick Expressionism. Though many changes were made to the building much of the interior has remained in its original state, among which the large meeting room on the third floor. The building was declared a monument in 1991.

Building has been entered in RSW as being predominantly ISO 5/A Construction class (22,000 m² of 24597 m² BVO) and allowing 2,597 m² of unknown insulation material on the roof alongside other building materials including wood alongside atria (light courts) and light weight construction materials for technical rooms on top of the roof area. This has no effect on the construction rating (10.19%) of ISO 2/C yet accounts for the wood and uncertainty of insulation materials used on the roof, in the floors and in the roofing of the different building floors around the atria.

Water Supply & Fire Pumps

Water Supplies

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

Name	Type	Pump Associated	Adequacy
Fire Pump #1	Tank or reservoir	Single Electric Pump with Generator or Diesel	Adequate

Fire Pumps

Name	Suction source	Driver	Shaft	Start Method
KFP80-250	Tank or reservoir	Electrical Motor	End Suction	Auto

Driver approval	Approval listing	Controller approval	Pressure Churn (bar)	Pressure Rated (bar)	Flow Rated (Lpm)	Flow Max (Lpm)	Pressure @ max flow (bar)	Rated speed (rpm)	Pressure tank
UNKNOWN	UNKNOWN	UNKNOWN	10.15	9.50	1,650.00	1,650.00	9.70	2,970.00	No

Comments

F014A Onderhoudsrapportage Deel A (BOELE FIRE PROTECTION) elektropomp set 1 d.d. 14-04-2021 (Work order WB 210298) installation SP-1565-1 (Vijzelstraat 32).

Report Nr WB 210298-Sp-1565-1 (8 pages).

Protection

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

Sprinklers

Building	AS (%)	ASA (%)	ASN (%)	Fire Detection (%)
Stadsarchief (De Bazel gebouw)	30.00	30.00	30.00	95.00
Total	30.00	30.00	30.00	95.00

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

Area protected	System	Existing Design	Required Design	Adjusted BOR (bar)	Existing Flow (Lpm)	Hose (Lpm)	Adequacy
-2 cellar level (2900 m2)	Wet	N(I) VAS type system 5 mm/min- 72 m2	N(I) VAS type system 5 mm/min- 72 m2	8.50	360.00	0.00	Adequate
souterrain (630 m2)	Wet	N(III) VAS type system 5 mm/min - 216 m2	N(III) VAS type system 5 mm/min - 216 m2	8.50	1,080.00	0.00	Adequate
4th floor (1167 m2)	Wet	N(III) VAS type system 5 mm/min - 216 m2	N(III) VAS type system 5 mm/min - 216 m2	8.50	1,080.00	0.00	Adequate

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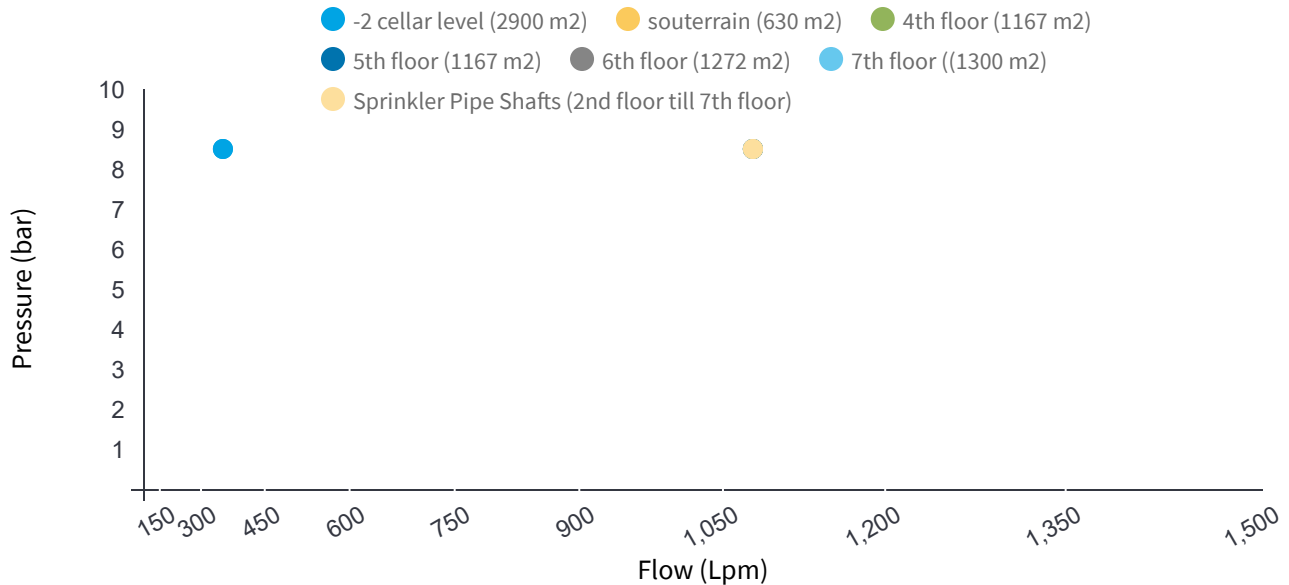


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Area protected	System	Existing Design	Required Design	Adjusted BOR (bar)	Existing Flow (Lpm)	Hose (Lpm)	Adequacy
5th floor (1167 m2)	Pre-action	N(III) VAS type system 5 mm/min- 216 m2	N(III) VAS type system 5 mm/min- 216 m2	8.50	1,080.00	0.00	Adequate
6th floor (1272 m2)	Pre-action	N(III) VAS type system 5 mm/min- 216 m2	N(III) VAS type system 5 mm/min- 216 m2	8.50	1,080.00	0.00	Adequate
7th floor ((1300 m2)	Pre-action	N(III) VAS type system 5 mm/min- 216 m2	N(III) VAS type system 5 mm/min- 216 m2	8.50	1,080.00		Adequate
Sprinkler Pipe Shafts (2nd floor till 7th floor)	Wet	N(III) VAS type system 5 mm/min- 216 m2	N(III) VAS type system 5 mm/min- 216 m2	8.50	1,080.00	0.00	Adequate

Definitions: Adequate = 100% of required sprinkler design hose. Nearly Adequate = 90% of required sprinkler design and no hose. Inadequate = less than 90% of required sprinkler design and no hose. Duration requirements must be met or rating is inadequate. For ESFR nearly adequate is defined as full sprinkler design with NO HOSE.

Combined Water Supply and Sprinkler Demand Graph



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

Advisory

Public Fire Department

Fire Department Type

- Full Time

Fire Department Features

- Fully trained and funded (adequate for the risk if special hazards exist)
- Equipment regularly tested and maintained
- Full time emergency communications center to dispatch FD
- Fully equipped with required modern pumping appliances, ladders, aerial equipment, BA equipment
- 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

Station #2

1.20

2.30

Comments

Nearest fire station is Honthorststraat 27, 1071 DC Amsterdam (Fire Station Dirk). This is 1.2 km driving by car and estimated time for arrival is 5 minutes. Alternatively the Fire station Hendrik (Fire Station Hendrik, Marnixstraat 170, 1016 TG Amsterdam) could be there in 10 minutes with an 2.3 km distance to drive via Keizergracht (via S100 its 11 minutes and 3 km driving distance).

Supervision

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

Automatic Fire Detection

Signaling Systems Central Station/ARC	Recognized Yes	Monitored Line Yes	Fire Protection Alarm - Water flow - Pump Running - Smoke Detection - Pull Boxes - Pump Power
Valve Locked Partially	Fire Detection Coverage (Including Sprinklers) 100%	Smoke Detection Monitored Yes	Other Alarms Yes
Maintenance, Testing and Inspection per NFPA 25 Satisfactory			

Security

Security & Watch Service (24/7) Other	Round Frequency Other	Security Rounds Unrecorded	Coverage Other
Security Alarms CCTV	Intrusion Alarm Monitoring None	Site Fencing and Barriers None	Burglar and Theft Exposure Yes
Vandalism / Malicious Mischief Exposure Yes	Sabotage and Terrorism Exposure Yes		

Management Programs

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

Self-Inspection Program

Self-Inspection Program

- Yes

Documentation

- Informal or undocumented checklists

Frequencies

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

Root cause & training

- Program exists but requires some minor additions

Risk Improvements

- Advisory

Fire System Impairment Procedures

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Written and documented procedure

- No

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

Records

- None

Risk Improvements

- Advisory

Hot Work Permit

Hot Work Program in Place

- Yes – Does not conform to AIG

Communication

- Not actively communicated to personnel or less than above

Logging

- Paper logging system

Is there Hot Work Occurring

- Yes – but none of the above conditions

Smoking

Policy

- No smoking allowed within the perimeter of the site

Appropriate Receptacles

- Yes

Inspections

- Weekly

Material Disposal

- Adequate

Risk Improvements

- Advisory

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 critical equipment only

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

Management Interest

Management Interest

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

Field Safety and Risk Management

- Important

Site Level Business Continuity Planning

Business Continuity Plan (BCP)

- BCP addressing common events

Plan Details

- Recovery strategies identified and included in BCP to limit consequences
- Crisis team is addressed in the plan
- Business Impact Analysis completed & documented by the BC team
- Plan is updated and tested annually

Responsibilities

- Plan supported by and responsibility taken by local management only

Risk Improvements

- None

Exposures

Category	Current Rating	Potential Rating	RI's
Exposure	Slight	Slight	0

Internal Exposure

There are many different tenants inside the building, including Café De Bazel.

External Exposure

The building ends on two sides next to other buildings with 3rd party users, there is probably some exposure on the back of the building as well. This was not clear during the survey. There is an inner garden area with some residential housing behind the building (alongside the vijzelstraat and Keizersgracht). There could be external fire exposure from the streets (motor vehicles, motor bikes) or yard storage from the inner gardens on the backside of the building. Reportedly there are 2 transformer stations at less than 10 meters from the wall of this building, both positioned somewhere in the inner garden area. This has not been confirmed visually during the survey.

Yard Storage

There are mopeds and vehicles standing near the walls of the building, possibly also external fire exposure possible on the back end of the building.

Water Intrusion Exposure

- Liquid damage prevention plan exists
- Appropriate employees have authority to shut valves and know the importance of not turning off fire protection water until fire condition is assessed
- Plan is reviewed annually
- Control valves are identified and mapped including areas they control
- Remediation company is on retainer
- Water intrusion sensor detection system, plans or schematics for piping systems should be readily

Aircraft Exposure

Yes

Structural Collapse Exposure

Yes

available in addition to control
valve

BI Exposures

General BI

Unknown

Production Lines, Key Plant Equipment, Bottlenecks and Critical Spares

Unknown

Raw Material Exposure

Unknown

CBI : Key Supplier (Including Single/Sole Source)

High Exposure

The archive houses documents that cannot be replaced due to age and heritage value of the documents.

CBI : Key Customers Exposure

High Exposure

The visitors can predominantly visit the documents here unless they have been made digitally available (not yet true for all documents, small percentage has been made digitally available). If people request materials they are made available also after use via digitalisation process, however how does someone know that document exists.

CBI : Attraction Properties Exposure

There are unique documents in this building that do not exist anywhere else on the planet.

Distribution Centers Exposure

Unknown

Warehousing of Fin. Products Exposure

Unknown

Key Interdependencies

There are key interdependencies with anyone who wants to have access to the information in this archive. If the archive is lost or part of its materials, there is no back-up unless the content is made digitally available.

Makeup Capabilities

It is hard to tell for which part there are make up capabilities as only a small percentage of the content has been made digitally available.

Electricity Interruption Exposure

Without electricity the camera and security requirements are running on back-up power, this is an exposure as for normal utilization of the building full power via the grid is required.

NATCAT Exposure Summary

	Flood	Wind	Earthquake	Hail	Collapse	Other
Zone/Exposure	<=100-year Flood Zone	38 m/s	MR Zone 0: <MMV	MRe Zone 2	No	Yes

Flood

Site Property Flood Zone <=100-year Flood Zone	Flood Emergency Response Plan Client has BCP program but no documented FERP	Mitigation Flood Defenses Unknown	Redundant Power/Utilities Client has limited power and utility redundancy
Site Access Vulnerability None	Below Grade Construction 2 or more story levels below grade construction with moderate to high contents/M&E exposure	Location of Critical Utilities Primary and/or redundant power distribution equipment located below grade or in basement level	

Building	Flood Zone	Flood Source	FFE (m)	100 Yr Flood Elv. (m)	500 Yr Flood Elv. (m)
Stadsarchief (De Bazel gebouw)	<=100-year Flood Zone	Coastal/Surge	--	--	--

Comments

Reportedly there are underground walk ways and tunnels underneath the Amsterdam canals (Keizersgracht or Herengracht) with access to the -2 level safe area where previously management of the ABN Amro bank had access to the offices. These tunnels have been closed (brick walls). However it is unclear if flood damage is increased in case of exposure to flooding via 1:100 or 1:500 year flood. On a National Level however the Dutch have build flood defense systems to mitigate flood exposures.

100 Yr Flood Loss Estimates

Total LE (EUR): 2,815,441

PD Loss Estimate

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Building	Bldg (EUR)	M&E (EUR)	Content (EUR)	Stock (EUR)	Other (EUR)	Total (EUR)
Stadsarchief (De Bazel gebouw)	2,815,441 (5.00%)	-- (--%)	-- (--%)	-- (--%)	-- (--%)	2,815,441 (3.50%)
Total	2,815,441 (5.00%)	-- (--%)	-- (--%)	-- (--%)	-- (--%)	

Total Property Damage Loss Estimate (EUR): **2,815,441 (3.50%)**

TE Loss Estimate

Building	BI (EUR)	Payroll (EUR)	Rent (EUR)	Downtime (Months)	Total(EUR)
Stadsarchief (De Bazel gebouw)	-- (--%)	-- (--%)	-- (--%)	--	--%
Total	0 (--%)	0 (--%)	0 (--%)	--	

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

500 Yr Flood Loss Estimates

Total LE (EUR): 8,044,118

PD Loss Estimate

Building	Bldg (EUR)	M&E (EUR)	Content (EUR)	Stock (EUR)	Other (EUR)	Total (EUR)
Stadsarchief (De Bazel gebouw)	5,630,883 (10.00%)	-- (--%)	2,413,235 (10.00%)	-- (--%)	-- (--%)	8,044,118 (10.00%)
Total	5,630,883 (10.00%)	-- (--%)	2,413,235 (10.00%)	-- (--%)	-- (--%)	

Total Property Damage Loss Estimate (EUR): **8,044,118 (10.00%)**

TE Loss Estimate

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Building	BI (EUR)	Payroll (EUR)	Rent (EUR)	Downtime (Months)	Total(EUR)
Stadsarchief (De Bazel gebouw)	-- (--%)	-- (--%)	-- (--%)	--	--%
Total	0 (--%)	0 (--%)	0 (--%)	--	

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

Wind

Wind Speed (m/s)

38

Redundant Power/Utilities

Client has limited power and utility redundancy

Wind Emergency Response Plan

Client has documented BCP program in place with no documented exercise

Asset Strengthening

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

Building	Distance to Coast
Stadsarchief (De Bazel gebouw)	10 and greater miles

Earthquake

EQ Zone

MR Zone 0:<MMV

Peak Ground Acceleration (%g)

2.00

EQ Emergency Response Plan

Client has documented BCP in place with exercises conducted annually

Redundant Power/Utilities

Client has limited power and utility redundancy

Seismic Bracing of Equipment

No seismic bracing or restraint is provided

Asset Strengthening

Client has no documented asset strengthening - building > 17 years of age

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	63.55	79.0		0.0		63.55
MFL	44.64	55.5		0.0		44.64
NLE	5.79	7.2		0.0		5.79

Reported Values

Property Damage

Building (EUR)	Contents (EUR)	M&E (EUR)	Stock/Inventory (EUR)	Other PD (EUR)
56,308,827	24,132,354	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	80,441,181
Total BI Value	0
Total Insured Value	80,441,181

Normal Loss Expectancy (NLE)

Total LE (EUR): 5,791,765

PD Loss Estimate

Building	Bldg (EUR)	M&E (EUR)	Content (EUR)	Stock (EUR)	Other (EUR)	Total (EUR)
Stadsarchief (De Bazel gebouw)	3,378,530 (6.00%)	-- (--%)	2,413,235 (10.00%)	-- (--%)	-- (--%)	5,791,765 (7.20%)
Total	3,378,530 (6.00%)	-- (--%)	2,413,235 (10.00%)	-- (--%)	-- (--%)	

Total Property Damage Loss Estimate (EUR): **5,791,765 (7.20%)**

TE Loss Estimate

Building	BI (EUR)	Payroll (EUR)	Rent (EUR)	Downtime (Months)	Total(EUR)
Stadsarchief (De Bazel gebouw)	-- (--%)	-- (--%)	-- (--%)	--	--%
Total	-- (--%)	-- (--%)	-- (--%)	--	

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

Loss Estimate Comments

Sprinklered area NLE is:

216 m2 sprinkler design, fire area is 50% = 108 m2 fire area. Water damage is prevented with drains at both stairwells to protect water going down to floors below. However water can go via technical room (6th floor) via sprinklered shaft to level -2 sprinkler pump area. Estimated water damage is 500 m2 technical rooms/cellar floor area. Smoke damage is limited to 216 m2 of depot contents. Total NLE area = 824 m2 of building, with no insured depot (archive collection). Technical room has building specific technical equipment and machinery related content (M&E). € 80441181/24497 m2 = € 3284/m2 with 824 m2 fire, water and smoke damage = 2,7 million PD building damage with an unknown BI damage and unknown PD property (archive collection damage).

Non Sprinklered NLE:

With all area either being covered with automatic fire sprinkler or automatic smoke detection, we assume under NLE conditions that the fire is detected and the fire brigade is notified. The NLE conditions are such that a small fire is detected rapidly (full coverage automatic fire detection system). With a quick response by the fire brigade, the initial fire area is limited to 5% damage to the building and 5% of the machine and building related equipment is damaged due to smoke, water or fire. Since the fire brigade has no means to use the former dry rise infrastructure and there is no replacement (alternative) the fire brigade has to bring its own fire water up the stairs using the staircases. Assuming there is a roof fire, given the current uncertainty of roof insulation, a fire in the unsprinklered elevator (lift) machine room, could result in a roof fire. Alternatively a fire could start in the cellar (-1) level and destroy 1375 m2 of area in the souterrain (3200 m2) near the exposition depot and cold depot. Also we have considered a fire in the bike parking area due to short circuit of battery and corresponding fire. In these scenario's it's estimated that fire losses due to water, fire and smoke can reach between 5 to 6% of building PD with an additional 10% of damage to building infrastructure (machine and equipment). Considering no effect on the not under this policy insured content of the building (incl. depot collection and archive materials) the estimated damage to the building would be in range of 5,791,765 (7.20%) TIV. This is slidely increased due to the inability to utilise the dry rise equipment.

Maximum Foreseeable Loss (MFL)

Total LE (EUR): 44,644,855

PD Loss Estimate

Building	Bldg (EUR)	M&E (EUR)	Content (EUR)	Stock (EUR)	Other (EUR)	Total (EUR)
Stadsarchief (De Bazel gebouw)	25,338,972 (45.00%)	0 (80.00%)	19,305,883 (80.00%)	0 (80.00%)	0 (0.00%)	44,644,855 (55.50%)
Total	25,338,972 (45.00%)	-- (--%)	19,305,883 (80.00%)	-- (--%)	-- (--%)	

Total Property Damage Loss Estimate (EUR): **44,644,855 (55.50%)**

TE Loss Estimate

Building	BI (EUR)	Payroll (EUR)	Rent (EUR)	Downtime (Months)	Total(EUR)
Stadsarchief (De Bazel gebouw)	-- (--%)	-- (--%)	-- (--%)	--	--%

Risk Engineering Report



N.V. VERZEKERINGSBEDRIJF GROOT AMSTERDAM (VGA)

Building	BI (EUR)	Payroll (EUR)	Rent (EUR)	Downtime (Months)	Total(EUR)
Total	-- (--%)	-- (--%)	-- (--%)	--	

Total TE Loss Estimate (EUR): 0 (--%)

Loss Estimate Comments

This MFL considers the protection class nearly adequate sprinklered, due to missing certification. However automatic fire sprinkler system is assumed to be impaired under MFL conditions.

Maximum Amount Subject (MAS)

Total LE (EUR): 63,548,533

PD Loss Estimate

Building	Bldg (EUR)	M&E (EUR)	Content (EUR)	Stock (EUR)	Other (EUR)	Total (EUR)
Stadsarchief (De Bazel gebouw)	39,416,179 (70.00%)	0 (80.00%)	24,132,354 (100.00%)	0 (80.00%)	0 (0.00%)	63,548,533 (79.00%)
Total	39,416,179 (70.00%)	-- (--%)	24,132,354 (100.00%)	-- (--%)	-- (--%)	

Total Property Damage Loss Estimate (EUR): 63,548,533 (79.00%)

TE Loss Estimate

Building	BI (EUR)	Payroll (EUR)	Rent (EUR)	Downtime (Months)	Total(EUR)
Stadsarchief (De Bazel gebouw)	-- (--%)	-- (--%)	-- (--%)	--	--%
Total	-- (--%)	-- (--%)	-- (--%)	--	

Total TE Loss Estimate (EUR): 0 (--%)

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.