Chubb Risk Control Program
Property Underwriting Report

CHUBB®

Prepared for
Gemeente Amsterdam
Barlaeus Gymnasium

Weteringschans 29-31
1017 RV Amsterdam
Netherlands

Inspection Date: 15 October 2025

Risk Engineering Services

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Risk Inspection Details

Location	Barlaeus Gymnasium
	Weteringschans 29-31 1017 RV Amsterdam
Inspection Date	15 October 2025
Completed by	Robert Jordan, Senior Risk Engineer
Conferred with	Ivo Wolf – facility manager Bas Dijkstra - Hoofd ICT, hoofd BHV

Purpose of Report

The purpose of this report is to:

- Provide underwriting information for underwriters.
- Identify risks and potential exposures.

The report is prepared for use by Chubb and its associated re-insurers and co-insurers who are participating on the account and location referred to in this report.

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Executive Summary

Barlaeus Gymnasium Amsterdam is situated in two attached, listed historical buildings, originating from 1881 and 1885 in the centre of Amsterdam.

The buildings has a masonry load-bearing structure, partially concrete floors and partially wooden floors and traditional wooden roof structures.

Fire protection consists of light internal fire compartmentalization, portable fire extinguishers, automatic fire detection with limited coverage (life safety and further on a risk based approach) and a good evacuation procedure.

On both sides, the building adjoins residential and office properties presumably with similar constructions and separated by a brick partition wall.

Hazards & Exposures:	The attic of the building has a very combustible wooden structure, which is difficult for the fire brigade to reach. The attic floor is partly used for technical installations and some storage. Risk improvement recommendations have been made for: • extending the automatic fire detection systems to building sections with higher combustibility, such as those with wooden floors and roofs (where not yet installed). • compliance with the hot work procedure.
Major Improvements Required:	No
Critical and High Priority Recommendations:	No

Barlaeus Gymnasium Amsterdam

Owner:	Gemeente Amsterdam
NAICS:	611110
Industry Sector:	Educational
Occupancy:	Secondary school (gymnasium)
Latitude / Longitude:	52.3624 / 4.8844

Multiple Buildings:	Yes
Number of Buildings:	2
Building Separation Distance:	Buildings Weteringschans Nos. 29 and 31 are attached, with openings cut-off by two 30' rated fire doors (combined 60'cut-off).
Construction:	Masonry
Fire Construction Description:	Masonry walls, partial concrete and partial wooden floors, wooden roof with zinc covering.
Combustible Internal Composite Insulated Panels:	None
Combustible EIFS / External Panels:	None
Comments / Unusual Features:	As far as can be traced back, building Weteringschans 31 originates from 1881, building No. 29 originates from 1885. Both buildings are constructed with a traditional masonry load bearing walls, partial concrete and partial wooden floors, and a wooden attic and roof construction covered with zinc, partially with bitumen roof felt. Part of building Weteringschans 31 has a steel deck roof reportedly with mineral insulation and roof felt on top. Building Weteringschans 29 particularly is a registered national monumental building, including part of its interior. The facade and entrance section of building Weteringschans 31 have a registered monumental status.

Location Summary

Construction

Building	Storeys	Basements	Height	Building Footprint	Total Area	Year Built
Barlaeus Gymnasium	4	1	15.0 m	1,500 m²	7,000 m²	1912

Occupancy

Building	Description	Storage	Vacant
Barlaeus Gymnasium	Secondary school	0 %	0 %

Protection

Building	Systems/Features	Fire Rated Compartments	Building Security
Barlaeus Gymnasium	Fire Detectors, Portable Extinguishers	Internal partitions are mostly wired glass in wooden doors. Some main partitions are 60' fireproof.	All external access fitted with appropriate locks or access control system, Back to base intrusion alarm system installed and monitors all access areas

Barlaeus Gymnasium

Construction

Year Built:	1912	Building Height:	15.0 m
Building Footprint:	1,500 m²	Storeys:	4
Total Floor Area:	7,000 m²	Basement Levels:	1
Structural Frame:	Masonry, Wooden roof	Walls & Structure:	Masonry
Roof & Structure:	Wood	Floors & Structure:	Reinforced concrete, Timber
Insulation:	Non-combustible		

Occupancy

The building is fully in use by Barlaeus Gymnasium, who has 800 students and approx. 100 personnel.

The school is open 5 days a week from 08:30 - 17:00 hours, and closes during regular school holidays.

The school contains regular traditional classrooms, few physics and chemical/biological classrooms, theatre/auditorium, sports gym on the top floor.

The wooden attic is used as technical room for HVAC and partially as storage area.

Bicycles are parked indoors in the basement area, and students can use metal lockers here.

Storage areas:	0% of floor area	Vacant areas:	0% of floor area

Protection

Protection:	• Fire Detectors • Portable Extinguishers
Fire Detection:	100% coverage by spot type smoke detection.
Fire Rated Compartments:	Internal partitions are mostly wired glass in wooden doors. Some main partitions are 60' fireproof.
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

Internal Exposures

Tenants occupy 0% of building.

Comments: some class rooms are in use during the evening for other educations, such as courses to adults.

Natural Perils

Flood Risk:	None
Earthquake Risk:	None
Windstorm Risk:	Moderate

Building Summary

Major improvements required: No

Comments: MLA is situated in the Amsterdam city center of good standing. The building is originally built in 1903/1907 (wings B and D) and extended in the 1950's (wings A and C) that have now been demolished.

Existing wings B and D are now being extended with two new wings (A and C) for classrooms, auditorium/theatre, and sports facilities on the 3rd floor, and an underground bicycle parking below the inner school yard. The new extension will also involve the new central entrance to the school. The terrain involving the new extension is currently a construction site.

Building construction will be partial to the existing building, although also involving prefab composite panels in quite some areas. See risk improvement relating to the use of non-combustible insulation for the new extension.

Management Controls

Documentation of Rules & Procedures

Observations:

- Compliance audits conducted as appropriate
- Formal safety program / policy covering Fire Protection promulgated and in use
- Incident and near miss reporting system in place

Housekeeping

The level of housekeeping is satisfactory, although some storage on the attic is noticed; still reasonable, hence no risk improvement is made.

Observations:

- Aisles and passageways kept clear of obstructions
- Combustible materials cleared regularly from hazardous areas
- Fire protection equipment accessible
- Idle pallet storage acceptable

Inspection & Testing of Fire Equipment

Building and systems maintenance is outsourced and centrally managed by the real estate department.

Systems installed:

- Fire Detection
- Manual Fire Alarms
- Passive Fire Protection

Observations:

- Fire protection systems and equipment is maintained to an acceptable standard
- No major defects

Annual Maintenance Completed Yes

Maintenance of Buildings Plant & Equipment

Building is in good state of repair.

Observations:

- All necessary lifting equipment, boiler and pressure vessel inspections in-date
- Buildings appear in good state of repair and maintenance
- No major maintenance backlogs or defects

Electrical Installations & Inspections

Observations:

- Inspection of the electrical installation completed by specialist electrical personnel on an annual basis
- NEN 3140 inspection regime
- No major defects

Hot Work

Gemeente Amsterdam has a hot work form available for download, which is standard practice for repair and construction work ordered by the centralized real estate department. School management is not aware of this procedure.
Although hot work is normally not conducted by the school itself, a risk improvement is issued for ensuring adherence to the hot work procedure.

Observations:

- Hot Work Permit system equivalent to Chubb requirements

Smoking Controls

Observations:

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

Self Inspection

School management is actively involved in safety procedures and self-inspections with follow-up.

Observations:

- Documented fire safety self-inspection program is established and completed on a regular basis
- Issues / problems discovered are assigned for action and monitored until completion

Fire and Emergency Response Training

Active emergency response organization.

Observations:

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

Fire System Impairment Notification

Chubb will be notified of impairments via VGA.

Observations:

- All major impairments communicated to fire department
- Formal fire protection impairment procedures equivalent to Chubb requirements
- Reinstatement of systems notified to broker / insurer

Security

The building borders on public streets Weteringschans and Zieseniskade at the rear. The main entrance of the school is within a fenced section.

Observations:

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

Estimated guard response time is 15 minutes.

Contingency / Disaster Recovery

The school would have to find alternative accommodation in the event of a major loss of this building, until repairs are completed.

Protection & Hazards

Fire Protection

Water Supplies for Fire Fighting

Open water: Unlimited water supply for firefighting purposes is readily available from the nearby canals at both side of the building.

Maximum flow available for fire brigade use:	4,000 L/min
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:	No details available. Large city mains are assumed in this part of the city.
Fire pump:	Municipal water supply

Fire Brigade

Amsterdam fire brigade will typically respond to a fire alarm from two different fire stations.

Fire Brigade Service:	Yes	Public
Primary service available:		Public
Public Fire Department		
Response time:		6 minutes
Auto alarm notification:		Yes

Fire Sprinkler Systems

The building is originally built with fire compartments and without sprinkler protection. The building complies with the Dutch Building Code for existing buildings.
Especially the wooden attics would certainly benefit from sprinkler protection, however this will not be considered.

Fire sprinkler installed:	No

Other Extinguishing Systems

No special hazards requiring local fire suppression systems.

Hose Reels & Portable Extinguishers

Hose reels:	Yes	Extent of cover:	Full
Portable extinguishers:	Yes	Extent of cover:	Partial > 50%

Hydrant Systems

Public hydrants supplied by the city mains.
The building has a dry riser.

Site requires hydrant system:		No
Hydrant system:	Yes	Private and Public

Fire Detection / Alarm Systems

A risk improvement is issued to extend automatic fire detection system to full coverage.

Fire detection installed:	Yes	Limited coverage by wWired, spot type smoke detection, oin risk based approach.
Fire alarm monitoring:	Approved central station	
Percentage of site protected:	10%	

Fire Rated Compartments

Fire partitions are made of masonry, with doors containing traditional wire-glass. The main partitions have been upgraded to 60', such as the division between building Nos. 29 and 31.

Floor area of largest fire compartment:	1,000 m²
Fire rated compartments / cutoffs installed:	Yes
Minimum fire rating of fire walls and floors:	1 hours
Penetrations adequately fire stopped:	Yes
Fire walls parapeted through roof:	No

Hazards

Neighbouring Properties

On both sides, the building borders directly on buildings of similar age and construction, separated by solid masonry walls.

Separation distance: 0.0 m

Common Hazards

Regular building utility systems for heating, ventilation, electric power. All systems are under external maintenance and service contracts.
A small number of solar panels is installed on top of the zinc covered roof of building No 29. The system has been inspected per Scope-12.

Observations:

- Boilers
- HV Electrical
- Natural Gas reticulation
- PV Solar Panels

Special Hazards

Labs where flammable liquids and natural gas are used are fitted with emergency stops with interlock to the supply. Flammable liquids are used only in very low quantities and are stored in approved safety cabinets.

E-mobility / E-bike batteries: Barlaeus Gymnasium has a policy in place, where it is not allowed to bring in e-bike batteries inside the school building.

Observations:

- E-mobility - bicycles batteries
- Flammable liquids handling and storage

Natural & Other Perils

Windstorm	The zinc roof covering has been replaced in in recent years and appears not susceptible to damages.	
Winter Storm	There are no systems that are exposed to frost damage.	
Other Perils	• Hail • Lightning	Hail: low exposure Lightning: low exposure

Loss Estimates

Insured Values

Property Values (PD):	30,728,320	EUR
Business Interruption Values (BI):	0	EUR
Indemnity Period:	0	months

Probable Maximum Loss

PD	100%	30,728,320 EUR	With automatic fire detection system impaired or failing, a starting fire occurring during idle hours will be notified to the fire brigade with considerable delay. Upon arrival at the scene, the fire brigade will be confronted with a well-developed fire in one of the building Nos 29 or 31. Fire spread between both buildings is possible via the 1-hour rated fire separations as well as via the roof. Whilst some parts are expected remaining after the fire is put out, overall damages are comparable to a near total loss.
BI	0%	0 EUR	

Normal Loss Expectancy

PD	50%	15,364,160 EUR	With the automatic fire detection system with very limited coverage functioning as intended, a fire starting at the highly combustible wooden attic (automatic fire detection is installed at this level) will spread rapidly over the roof section. It is to be expected that the well-equipped fire brigade of Amsterdam will focus on spreading to the other parts of the building and roofs, and to be able to stop the fire at some point, however with severe smoke and water damage to the parts remaining.
BI	0%	0 EUR	

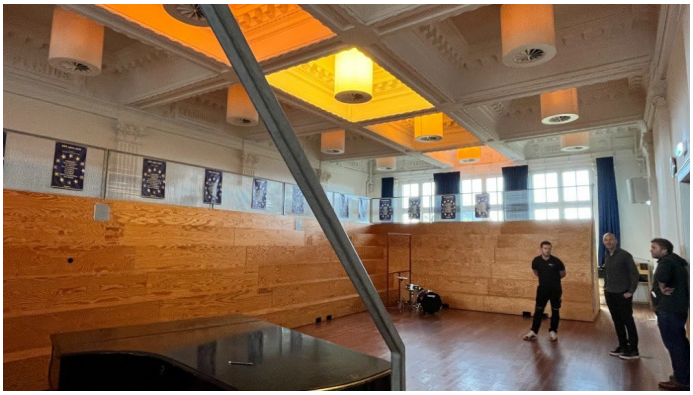
Definitions

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

Property Damage Normal Loss Expectancy (NLE) – The portion of the property damage that we anticipate will be lost in a fire or other event when all automatic plant protection and detection systems, public and private fire brigade services, respond and function as expected. Factors that affect the NLE are construction, occupancy, fire walls within a building, separation between buildings, degree of combustible loading, quality of responding brigades, value distribution and the adequacy of automatic protections.

General Photos

Barlaeus Gymnasium



Theatre

Sports gym, also used for examinations

HVAC room

Building No 29, roof

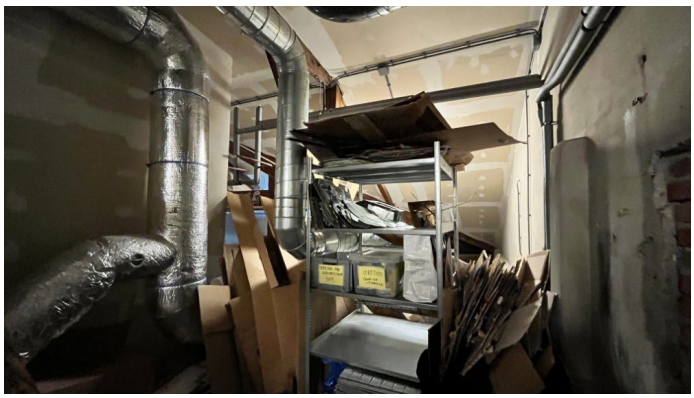
Technical plant room on top of roof, building No 31

Building No 29, roof

FGire separation 92x 30'fire rated doors) between building Nos 29 and 31

Attic, used for some storage. Note the fire extinguisher, hose reel and fire alarm button.

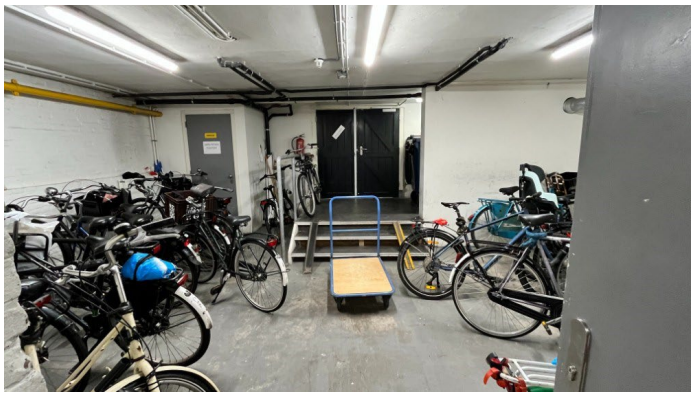
HVAC room; smoke detection fitted here



Attic used for some storage

Library and media library, computer classrooms at the rear

Chemistry classroom



Bicycle parking in the basement

Lockers in the basement

ICT room