Chubb Risk Control Program
Property Underwriting Report

CHUBB®

Prepared for
Gemeente Amsterdam
Nicolaas Maesstraat 1
1071 XL Amsterdam
Netherlands

Inspection Date: 15 October 2025

Risk Engineering Services

Table of Contents

Risk Inspection Details

Location	MLA - Montessori Lyceum Amsterdam
	Nicolaas Maesstraat 1, 1071 XL Amsterdam
Inspection Date	15 October 2025
Completed by	Robert Jordan, Senior Risk Engineer
Conferred with	Lisan van der Sluis – conrector Broes Terwey, technische dienst

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.

Disclaimer

Chubb is the marketing name used to refer to the subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This document is advisory in nature. It is offered as a resource to be used together with your professional insurance advisors in maintaining a loss control program. Evaluations, reports, and recommendations are made solely to assist the insurer in underwriting and loss control. Evaluation for any hazard or condition does not imply that it is covered under any policy. No liabilities or warranties are assumed or provided by the information contained in this document.

Executive Summary

Montessori Lyceum Amsterdam (MLA) is situated in a building dating from 1907/1912 in the Oud Zuid district, adjacent to the centre of Amsterdam.
The building has a masonry load-bearing structure, mostly concrete floors and a wooden roof structure. Two wings that were added later have now been demolished to make way for replacement new-builds; completion is planned for 2028.

Fire protection consists of light internal fire compartmentalization, portable fire extinguishers, automatic fire detection with full coverage and a good evacuation procedure.
On Hobbemakade, the building adjoins a property with a similar construction, 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 archives. Risk improvement recommendations have been made for: • compliance with the hot work procedure; • potential fire hazards through the use of domestic type electric extension cords and power blocks; • establishing and implementing a policy for fire hazards associated with bicycle batteries; • use of non-combustible insulation materials for the new building extension.
Major Improvements Required:	No
Critical and High Priority Recommendations:	No

MLA - Montessori Lyceum Amsterdam

Owner:	Gemeente Amsterdam
NAICS:	611110
Industry Sector:	Educational
Occupancy:	Secondary school (lyceum)
Latitude / Longitude:	52.3555 / 4.8860

Construction:	Masonry
Fire Construction Description:	Masonry walls,
Combustible Internal Composite Insulated Panels:	None
Combustible EIFS / External Panels:	None
Comments / Unusual Features:	According to records, the building dates from 1903-1907, but according to the Land Registry (BAG Viewer) it dates from 1912. The building was first used by a monastery, while MLA has been housed here since 1977. The building is constructed with a traditional masonry load bearing walls, partial concrete and partial wooden floors, and a wooden attic and roof construction covered with slate and zinc. The building is undergoing a large-scale renovation, with wings A and C, dating from the 1950s, having been demolished to make way for replacement new buildings, with completion planned for 2028. The original wings B and D will be retained.

Location Summary

Construction

Building	Storeys	Basements	Height	Building Footprint	Total Area	Year Built
MLA - Montessori Lyceum Amsterdam	4	1	15.0 m	1,500 m²	7,000 m²	1912

Occupancy

Building	Description	Storage	Vacant
MLA - Montessori Lyceum Amsterdam	Secondary school	2 %	0 %

Protection

Building	Systems/Features	Fire Rated Compartments	Building Security
MLA - Montessori Lyceum Amsterdam	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

MLA - Montessori Lyceum Amsterdam

Construction

Year Built:	1907/1912	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 MLA, which is one of several schools belonging to Montessori Scholengemeenschap Amsterdam (MSA).

MLA has in total approx. 1360 students of whom 775 are in this building (the junior classes are at the other location Van Ostadestraat) and 138 employees plus 21 interns.
The school is open 5 days a week from 08:30 - 17:00 hours, and closes during regular school holidays.
Few evenings per week, some classrooms are in use for other types of education, e.g. education for adults, outside the scope of Montessori Scholengemeenschap Amsterdam (MSA).

At present, the school comprises of the traditional built wing B and D, in used as classrooms including few physics and chemical/biological classrooms. The auditorium is housed in the former chapel, and is also used as lunchroom. Sports classes are temporarily held at the nearby Apollohal.
The wooden attic is used as technical room for HVAC and as paper archive.

Storage areas:	2% of floor area	Vacant areas:	0% of floor area

Storage

Storage Arrangement:	Solid Pile
Storage Area:	200 m²
Shelf Type:	Solid
Pallet Type:	Timber
Commodity Class:	NFPA: Class III Excess furniture, various goods
Ceiling Height:	2.5 m
Storage Height - Pile:	2.0 m
Maximum Allowable Storage Height:	2.0 m
Storage Notes:	part of the basement is in use for the storage of a variety of goods, including spare parts, excess furniture etc. There are no direct ignition sources.

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, even during these times of large scale construction works.

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

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

The slate roof cover has been replaced in 2020, and leaks repaired.

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

At few places, extension cords and domestic type multiplier sockets are used for permanent power connections, which if overloaded, may overheat and cause fire. A risk improvement is made for corrective action.

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

The current procedure is judged to be effective.

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

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 on 3 sides.

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 canal at 20m opposite of Hobbemakade.

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

Dry riser system installed.

Site requires hydrant system:		No
Hydrant system:	Yes	Private

Fire Detection / Alarm Systems

Fire detection installed:	Yes	Wired, spot type smoke detection, 100% coverage.
Fire alarm monitoring:	Approved central station	
Percentage of site protected:	100%	

Fire Rated Compartments

Fire partitions are made of masonry, with doors containing traditional wire-glass. Some partitions have been upgraded to 60'.

Floor area of largest fire compartment:	500 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

The building borders directly on residential homes 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.

Observations:

- Boilers
- HV Electrical
- Natural Gas reticulation

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.

There is no safety policy concerning the presence or charging of batteries inside the school building. Batteries of electric bicycles are brought in into the school by students and personnel. An estimated 150 batteries are therefore inside the school building during weekdays.
A risk improvement is made to formulize and implement a safety procedure for these.

Electric extension cords and distribution blocks are used in the kitchen and theatre stage, introducing a fire hazard when these are overloaded. See risk improvement,

Natural & Other Perils

Windstorm	The slate roof covering has been replaced in 2020.	
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):	8,855,020	EUR
Business Interruption Values (BI):	0	EUR
Indemnity Period:	0	months

Probable Maximum Loss

PD	100%	8,855,020 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 upon arrival and is then not expected to salvage major parts of the building.
BI	0%	0 EUR	

Normal Loss Expectancy

PD	50%	4,427,510 EUR	With the automatic fire detection system functioning as intended, a fire starting at the highly combustible wooden attic will spread rapidly over the building complex, thereby destroying the entire roof section. It is to be expected that the well-equipped fire brigade of Amsterdam will be able to stop the fire at some point on the lower floor levels, 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

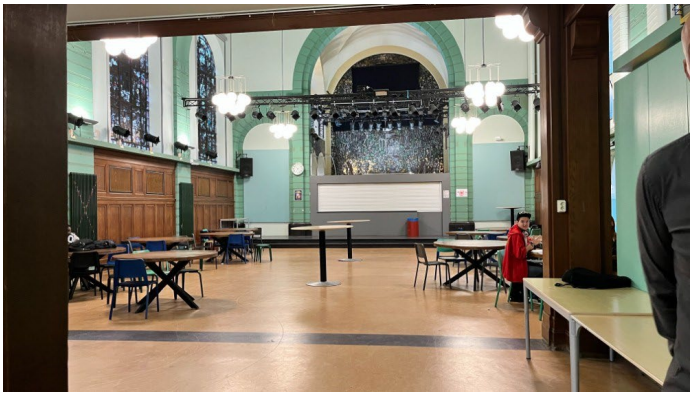
MLA, corner Hobbemakade(l) and Nicolaas Maesstraat

MLA, corner Nicolaas Maesstraat (l) and Pieter de Hoochstraat - new extension under construction on the right

Nicolaas Maesstraat, temporary bicycle parking outside

Pieter de Hoochstraat - new extension under construction

New extension (right) under construction



Former chapel, now in use as theatre and lunchroom

Kitchen of the lunchroom

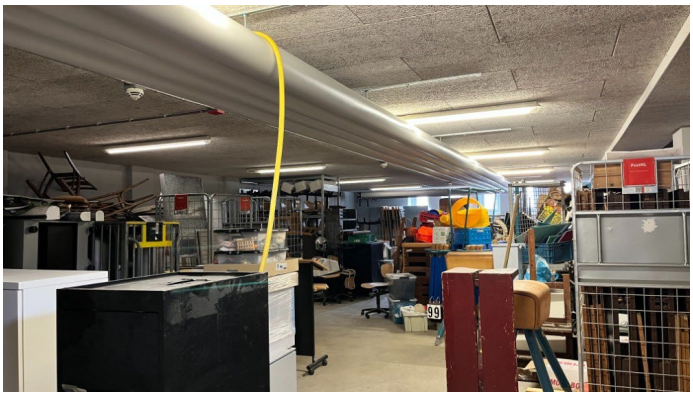
Kitchen of the lunchroom - substandard electrical connections; see risk improvement

Kitchen of the lunchroom - substandard electrical connections; see risk improvement

Kitchen of the lunchroom - substandard electrical connections; see risk improvement

One of the chemistry classrooms; note the emergency stop button (far right) cutting off supplies

Flammable liquids stored in an approved 30' safety cabinet (yellow) with mechanical extract ventilation



Storage of excess furniture and other materials in the basement

Attic - technical systems and some storage

Attic - paper archives