

Property Coverage Best Practice Summary



Best Practice	Grant Support	Rewards Credit	Formal Guidelines	Training	Notes
Building Self-Inspections	No	Yes	Checklists	No	See website for building specific checklists. The benefit of frequent building self-inspections and tracking of issues on safety and elimination of claims cannot be underestimated.
Building Specific Loss Control and Response Plan	No	Yes	Yes	No	Plan is designed to outline a building specific strategy covering pre-loss actions and post-loss response. Plan documents who will respond, key tasks, and historic issues related to the building.
Capital Improvement Plan	No	Yes	No	No	MIIA recommends and provides Rewards credit for the development, funding, and implementation of a comprehensive Capital Improvement Plan that pro-actively address overall facility maintenance needs.
Facilities Maintenance Software Utilization	Yes	Yes	No	No	Highly recommended in order to schedule work orders, monitor and track associated costs of maintenance obligations. Grant support will be considered for the initial purchase of this software.
Facilities Maintenance Training	Yes	Yes	No	Yes	Unique or specific electrical, plumbing, HVAC or other specialized training
Fire Sprinkler Maintenance, Inspection, and Testing	No	No		No	On-going compliance with NFPA 25 standards.
Fish Tanks and Aquariums	No	No		No	An often-overlooked exposure especially during summer months when schools are closed and often very warm which causes evaporation of water creating a risk of fire. MIIA has experienced several large-scale fire losses claims as a result of fish tanks that were not disassembled at the end of the school year.
Heat Monitoring Protocols	Yes	No	No	No	Many newer buildings or upgraded heating systems have temperature monitoring software that will alert you if there is a mechanical failure or allow you to adjust your temperature if needed. If installed in your high-risk areas and properly monitored, this can be an effective tool to remotely monitor your HVAC system.

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Property Coverage Best Practice Summary, *continued*

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Ice Dam Inspection	Yes*	No	No	No	Many ice dams can be prevented with roof snow removal that allows the snow to melt and drain away properly. However, in shaded areas, areas prone to ice dams or areas where snow removal is difficult, heated gutter covers may be necessary. Key part of Winterization Action Plan. Heated gutter covers may be considered under the MIIA grant. (*Discuss with your Risk Manager)
MFAA Membership	No	Yes*	No	No	MIIA works extensively with the MFAA to educate, train, and remain current with facility management best practices and emerging issues. (*Discuss initial membership with your Risk Manager)
Oil & Solvent Soaked Rag Disposal	No	No		No	Oil and solvent soaked rags create a spontaneous combustion risk. It is critical that these rags are properly disposed of in a closed metal waste container designed for that purpose. Failure to properly follow proper disposal protocols is an OSHA violation.
Roof Damage Protection – Snow Load	No	No		No	Highly recommended – excessive snow loads have historically driven high cost property claims and pose safety hazards. Determine the snow load for all buildings and prioritize a snow monitoring and removal plan. Timely and proper snow removal techniques are critical as to not further damage the roof.
Roof Inspection Program – (Including Gutters)	Yes*	Yes	Yes	No	MIIA recommends bi-annual visual roof inspections (fall/spring) in order to address obvious ponding/ tears/clogged drains/etc. by trained maintenance staff. In some cases, a professional inspection may be required depending on the age/type/condition of the roof. Grant support and Rewards Credit are considered for roof inspections as well as support for the purchase of thermography cameras. (*Discuss with your Risk Manager)
School Facilities Protection Before and During a Winter Closure	Yes*	Yes		Yes	When temperatures or wind chill drops to freezing or below, it is critical to physically check your buildings to ensure no windows were left open, the heat is maintained and working effectively and that univent dampers are closed. In addition, pay extra attention to areas known to have insufficient insulation or that have a history of pipe freeze ups. In some situations, space heaters may be necessary to supplement the heat in high risk areas. Grant support for thermography cameras will be considered to assist with this inspection process. (*Discuss with your Risk Manager)

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Space Heater Guidelines	No	No		No	Although space heaters are necessary to bring additional heat to areas during periods of extreme cold, they must be used with caution and monitored carefully.
Sprinkler Cages in Gyms	Yes	No	No	No	Sprinkler cages provide critical protection against damage from balls and other objects that might strike sprinkler heads during gym activities. Accidental discharge of sprinklers in a gym can very quickly cause expensive damage to gym surfaces requiring costly repairs.
Thermography Self – Inspection Program	Yes*	Yes	Yes	Yes	Recommended – allows facility managers to inspect for heat loss areas that might impact vulnerable plumbing, electrical panel hot spots and roof degradation. Grant support for thermography cameras will be considered to assist with this inspection process. (*Discuss with your Risk Manager)
Unit Ventilator Maintenance Program	Yes*	Yes	Checklist	No	Critical seasonal inspection and maintenance protocol during Fall and Winter. Each year univent failure is a leading failure mode leading to costly water damage claims. Grant support for thermography cameras will be considered to assist with this inspection process. (*Discuss with your Risk Manager)
Vandalism & Malicious Mischief Prevention Protocols	No	Yes	No	No	Develop and implement an “After school – After Business hours” policy limiting access to only those areas where designated activities are allowed preventing visitors from being able to wander throughout the whole building. Examples include locking classrooms/offices, securing access barriers where applicable, signage, and security walk-throughs.
Water Damage by Mechanical Failure Prevention Program	Yes*	Yes	Yes	Speak with your Risk	MIIA recommends and offers rewards for bi-annual inspections of water related mechanical systems including pipes, supply lines, sump pumps, drains, and appliances. Water sensing technology such as water sensing and flow alarms will be considered under the grant program. Grant support has been considered to be used for inspection and replacement of old and deteriorating connections. (*Discuss with your Risk Manager)