

Loss potential hunters: Higher education version

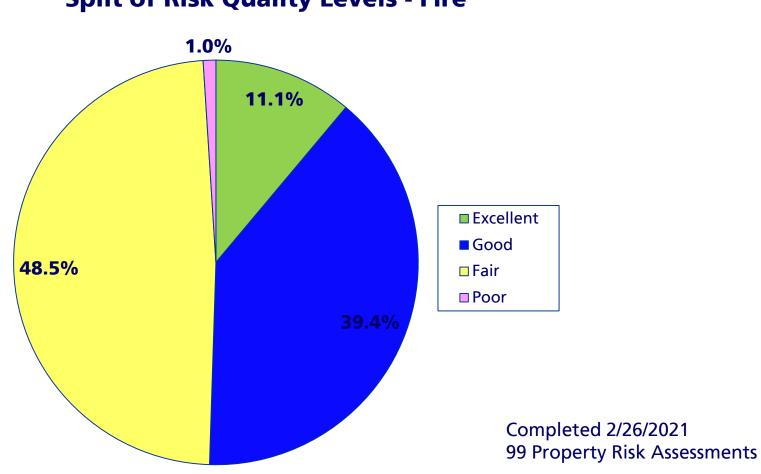
March 4, 2021 Michael Fairfield, CSP Property Account Engineer The Zurich Services Corporation

Risk Engineering National Accounts





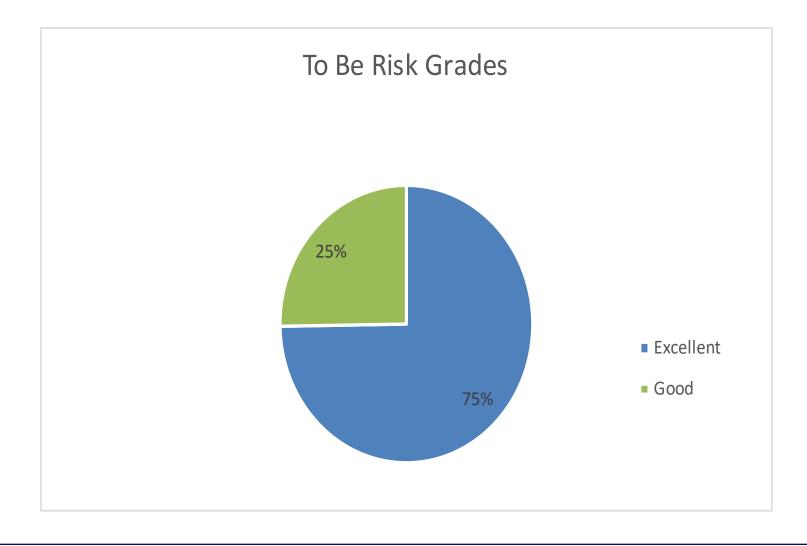
Current property risk quality



Split of Risk Quality Levels - Fire



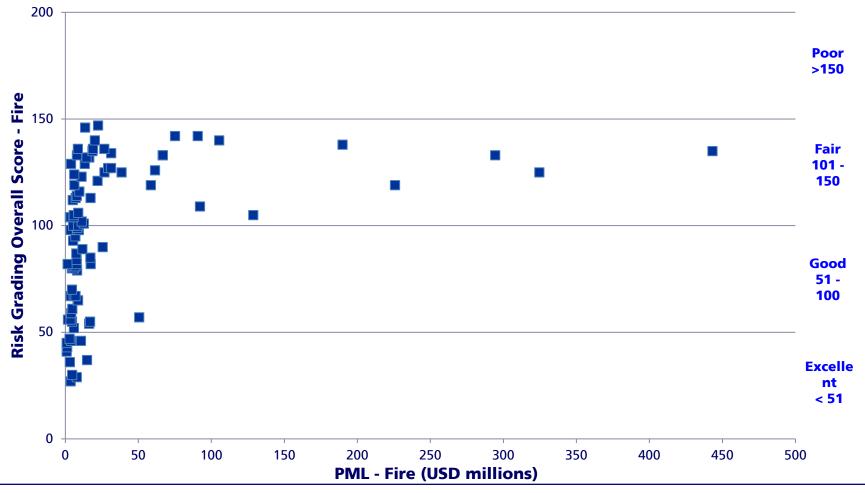
To be property risk quality



ZURICH[®]

Probable Maximum loss vs. Risk grades

PML Overview - Fire



4

MHEC Defined critical recommendations



Customer Category	Defined Recommendation	Current Number Recommendations
А	Hot Work Management (lack of program)	26
В	Impairment Management (lack of program)	19
С	Roof Maintenance (lack of semi-annual, formalized & documented inspection protocol – can be in-house or contractor) Or, Roof Deficiency (observed damage, imminent loss)	44
D	Fire Pump/Water Supply – major deficiency (i.e. a reduced pump test curve is not a critical deficiency unless it becomes inadequate for the fire protection demand) Or, Fire Pump/Water Supply – major deficiency (i.e. a reduced pump test curve is not a critical deficiency unless it becomes inadequate for the fire protection demand)	3
E	Flammable liquids/ spécial hazard – LE>\$10M	1



Machinery Breakdown

March 4, 2021 Irfan Ahmad, Machinery Breakdown

Risk Engineering



MHEC Jurisdictional for 2020-2021



- Approx. 5000 objects at almost 1000 locations
- In the last year:
 - 1896 inspections completed
 - Over 230 recommendations made
 - Over 200 violations found

Common issues



Leaks

- Pressure Relief valves (PRV)
 - leaking
 - not working properly
 - capacity or set pressure (too high or low)
 - testing program
 - PRV discharge piping
- Pressure gauge
- Name plates obscured or missing (vessel and or PRV)

Maximizing efficiency and safety



- How to: Maximize boiler effficiency
 - boiler water chemistry
 - proper burner tuning
 - replace Worn parts
 - check for leaks
 - make sure combustion air inlet is unobstructed
- Conducting annual maintenance helps
 - improves safety
 - reduces operating and energy costs
 - extends life of boiler

Boiler daily maintenance



- For example:
 - blow downs and test low water cut-offs
 - blow down gauge glasses
 - blow down the boiler
 - check boiler and system for leaks
 - check burner flame

Boiler monthly maintenance



• For example:

- check boiler water treatment test results and adjust as necessary
- lubricate motors and equipment bearings
- test fans and air pressure interlocks
- check main burner fuel safety shutoff valves for leakage
- check low fire start interlock
- check high pressure/ temperature interlocks
- check high- and low-pressure interlocks on gas train
- check safety valve

Boiler annual maintenance



• For example:

- check all equipment coils and diaphragms
- recondition or replace low water cut-off
- check gas drip leg and gas strainer
- clean boiler firesides
- drain boiler, open manholes, handholes, and clean water sides
- have boiler inspected by a commissioned inspector
- clean burner and fans
- replace gaskets
- leak test all fuel valves
- test operation of all controls and safety devices
- adjust combustion
- test and re-certify boiler monitoring system

How to contact Commissioned inspector to schedule an inspection



- Contact local Risk Engineer directly (if known)
 - Zurich Machinery Breakdown Risk Engineer
 - One CIS (3rd party)
- Contact Account Manager if local engineer is not known Irfan Ahmad
 <u>Irfan.ahmad@zurichna.com</u>
 630-673-1323
- Call Zurich Jurisdictional Hot Line 800-562-5814
- Zurich On Line Boiler Inspection Request
 - Google: Zurich Boiler inspection request

On line Boiler Inspection Request



Zurich Boiler Inspection Request System

ZURICH

Boiler Inspection Requests can be reported to Zurich via online form or phone.

1. Complete the online form

Instructions: Enter the requested information and click on the Next button. At the bottom of the form, click Submit to complete your inspection request.

Upon submitting the inspection request, a confirmation will be emailed to you. Please save this email! It also includes contact information if your inspection request is of an immediate nature.

For the best user experience, please use an up to date version of your web browser. You many also need to open access in your firewall and spam filter to receive email confirming your inspection request.

2. Call us by phone:

Request Hotline 800-562-5814 Machinery Breakdown Regional Manager Contacts

Privacy Policy | Legal

Attention: The Zurich Group Companies and SurveyGizmo's software used to operate our inspection request system are located in the U.S. Zurich has appropriate measures and controls in place to ensure that this data transfer is carried out securely and in compliance with our legal obligations. If you do not care to complete this form, please exit now.



Fill out contact inforamtion





Contact Information

Name - First, Last *This question is required.

Title or Department *This question is required.

Telephone Number *This question is required.

Email Address *This question is required.

Additional Contact Name - First, Last (e.g., coworker, manager, owner, etc.) (enter "N/A" if no alternate contact available) *This question is required.

Additional Contact's Telephone Number (enter "N/A" if no alternate contact available) *This question is required. Additional Contact's Email Address (e.g., coworker, manager, owner, etc.) (enter "N/A" if no alternate contact available) *This question is required.

Fill out location information



Location Information



Zurich Policy Number if available/known

Fill out Inspection information



Inspection Information

Type of Inspection (select any that would apply) *This question is required.

External

Internal

Other

Equipment to be inspected if known (select any that would apply) *This question is required.

Hot water heater

- Low pressure steam boiler
- High pressure steam boiler
- Hot water heating boiler

Hot water supply boiler

Air tank

_ι	Unfired	pressure	vessel
----	----------------	----------	--------

High pressure, high temperature boiler

Fired pressure vessel

Unknown/other

Reason for Inspection *This question is required.

- Operating certificate renewal
- New installation certification
- Other

State Registration / Certificate Number(s) if available:

Certificate due date(s) if known: (e.g., mm/dd/yyyy use comma to separate dates)

Ê



Comments

(Best time to visit, best time to call for appointment, special rules to enter facility, etc.)

Privacy Policy | Legal





Thank you

Risk Engineering www.zurichna.com



The information in this publication was compiled by The Zurich Services Corporation from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavor. Any and all information contained herein is not intended to constitute advice (particularly not legal advice). Accordingly, persons requiring advice should consult independent advisors when developing programs and policies. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. We undertake no obligation to publicly update or revise any of this information, whether to reflect new information, future developments, events or circumstances or otherwise. Moreover, Zurich reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy. Risk Engineering services are provided by The Zurich Services Corporation.

©2021 The Zurich Services Corporation. All rights reserved.



Infrared Testing of Energized Electrical Assets MHEC 2021

seamgroup.com

WHERE SAFETY & UPTIME ALIGN

- 4 disciplines of Electrical Risk control ... A logical progression
- **Infrared Inspections**

Arc Flash Hazard And Training



A	WARNING				
Arc Flash and Shock Hazard Appropriate PPE Required					
14.2	cal/cm2 @ 18''				
6 ft 9 in	Arc Flash Boundary				
480 VAC	Nominal System Voltage				
42 inches	Limited Approach Boundary				
42 1101100					





Lock Out Tag Out

Infrared Windows



Infrared Programs

SEAM GROUP

- Electrical failure is a leading cause of fires in all types of facilities. . Infrared is the only PM to detect thermal problems early on the failure cycle
- On Average 5-8% of all assets have at least one thermal or compliance anomaly, none get better on their own
- NFPA suggested Infrared inspections should be conducted regularly (every 1-3 years) depending on tolerance to failure, and mean time to repair.
- The average Thermal anomaly wasted about \$1.00 a day in energy. Inspections tend to pay for themselves
- Opening cabinets and dead fronts introduces the possibility of shock or flash and should be done only by trained technicians with proper PPE and NFPA 70 E safety training.
- You cannot do this with panels covers or dead fronts on. No repairs or PM tasks should be done on energized assets

Typically, what is inspected

All Electrical energized and accessible systems and components

- Power Distribution
- Substations
- Breakers
- Fuses
- Panelboards
- Transformers
- Motor / Generator Control Centers
- Starters and Thermal Overloads
- Disconnects
- Bus Connections
- Relays
- Electrical Vaults
- Transfer switches
- Voltage Regulators
- Distribution Panels/sub panels
- Mechanical/Motors and drives/bearings/belts/anything as directed

Or whatever we are directed to inspect, that is safe and operational



SEAM GROUP

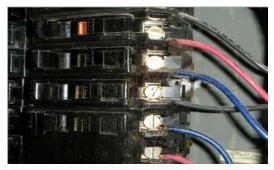
Typical Thermal Problems – By Type

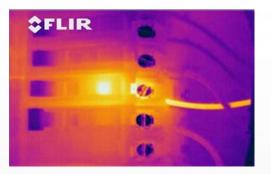
1) Loose connections (80%)



SEAM GROUP

2) Faulty Parts/Internal Flaw(10%)





3) Overloads > 80% (NEC Code)7 %

4) Phase Imbalance/Other 3%

- By Criticality (delta temp to normal) takes load into consideration
- Determine Probable Cause/Recommended repairs
- By Asset Criticality-Non essential, Essential or Critical to operations

How do we determine heat "relevance"

- Patented software with heat curve calculation ("T-Max corrected") confirms problem severity
- •Thermal anomalies measured against "normal" (not ambient) using rated vs measured @ ambient vs "heat curve" or rated rise"
- Problem forecasting at different equipment loads as an example
- Global standards for data collection/handling ensures consistency of information and trending.

Measured Amps:	3 Amps
Rated Amps:	20 Amps
Room Temp:	73°F
Problem Temp:	124°F
At 50% Load:	243.00°F
At 100% Load:	413.00°F
Maximum Temp:	74.53°F

Defines an confirms 4 levels of criticality







We also catalogue NEC and OSHA code violations. Non-Thermal problems can be just as dangerous as the most critical thermal ones...worse.







SEAMGROUP



ARC FLASH PPE



	INCIDENT ENERGY EXPOSURE		
PROTECTIVE CLOTHING AND PPE	<1.2 cal/cm ²	≥1.2 to 12 cal/cm ²	>12 cal/cm ²
Protective Clothing, non-melting (in accordance with ASTM F 1508) or untreated natural fiber, long sleeve shirt and pants or coveralls	\checkmark		
Safety glasses	\checkmark	\checkmark	\checkmark
Hard hat	\checkmark	\checkmark	\checkmark
Hearing protection	\checkmark	\checkmark	\checkmark
Leather footwear	\checkmark	\checkmark	\checkmark
Rubber insulating gloves with leather protectors for arc and shock protection	\checkmark	\checkmark	\checkmark
Arc rated long cleeve chirt and arc rated pants or arc rated coverall		\checkmark	
Arc rated face chield and arc rated balaclava		\checkmark	
Arc rated arc flash suit hood, jacket and pants			\checkmark
Undergarments shall be made of a non-melting material in accordance with ASTM F 1508	\checkmark	\checkmark	\checkmark

PPE is dictated

by ratings on

labels and

proximity to

restricted

boundaries

*This table is for use only when an incident energy analysis has been completed. If incident energy exposure has not been determined, refer to NFPA 70E-2018 Edition for PPE Category Method





SEAMGROUP

WHERE SAFETY & UP

EXAMPLE LABEL (Not actual skne)

Arc Flash and Shock Hazard Appropriate PPE Required 25.1 Cal/Cm² @ 18" 9 ft 7 in Arc Flash Boundary 480 VAC Nominal System Voltage 42 inches Limited Approach Boundary 12 inches Restricted Approach Boundary 12 inches Restricted Approach Boundary Bus: MSB Prot. MaxTrp Time@2.05 DISCLAIMER: This PPE guide and any information contained within is for reference purposes only and not meant ti replace any regulation, code or standard. For detailed information regarding appropriate PPE selection, please refer to NFPA 70E-2018 Edition.

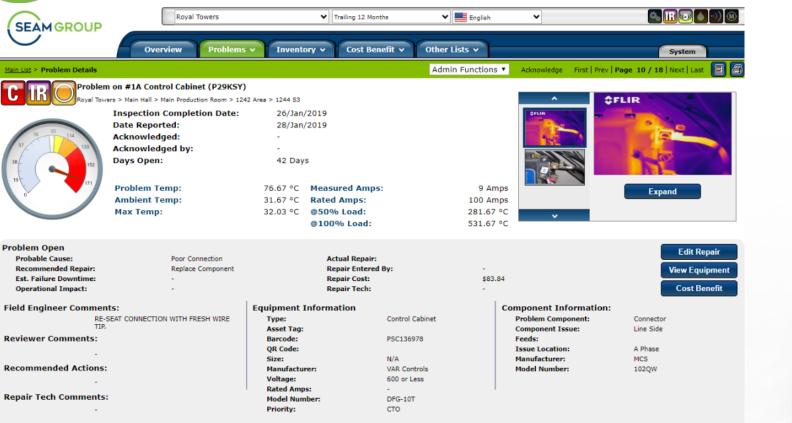
FOR MORE DETAILED INFORMATION REGARDING PROPER PPE SELECTION, VISIT SEAMGROUP.COM

S O ALL F

cal/c



ViewPoint[®] (Web Based) & VPOD (App Based) for BOTH Infrared, LOTO and Arc Flash data



ViewPoint and ViewPoint On-Demand[®] are SEAM Group's patented application for the delivery and management of our Safety Services and Condition Monitoring Services. The suite of ViewPoint applications provide program or individual assets information. One can access infrared inspections results, arc flash data and lock-out tag-out information along with a host of other asset information.



