

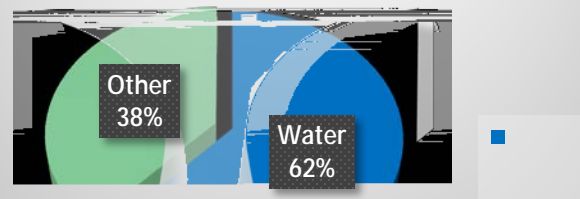
High-value equipment can be defined as equipment with either high replacement value or have high operational impact if damaged. Our universities are comprised of many high value, specialized pieces of equipment, from lab equipment to computer servers. Universities also house artifacts and library collections that are rare and irreplaceable. It is important to review all insurance policies to ensure the applicable policy is responding to the loss. Water losses can also jeopardize the integrity of research being conducted at our schools. Years of hard work could be lost due to the contaminated water exposure. The safe keeping of equipment is important, being proactive in mitigating and managing the risk of water related incidents can reduce the likelihood of such incidents from happening and reduce the size of the loss.

62% OF REPORTED CURIE PROPERTY LOSSES ARE WATER-RELATED

Many water losses involve high value equipment, here are a few examples of losses that CURIE has experienced:

1. A fan system in a health science building stopped working and caused the freeze up of the entire building resulting in frozen and burst lines in the sprinkler system, in the domestic water system as well as the heating system. Water went through the building, down the escalators and stairs and into the basement. A total of 73 rooms were affected including computer and science lab rooms. One of the labs had a HVAC system with HEPA filter to control high levels of moisture and dust, the water damage caused a breach in the system and irreparable damage to the nano-flow

CURIE Property Claims by Frequency



chromatography radiant system with a replacement value of \$2,866,000. The total loss for equipment replacement and building damage was \$3,148,000.

2. A rubber expansion joint on a heating line in a chemistry building failed, a

large volume of boiling water leaked into the hallway right outside the door to a chemistry lab room. The water ran for over an hour before the water line was shut off. Three floors were affected, along with the building damage, three Nuclear Magnetic Resonance spectrophotometers had extensive moisture and corrosion and needed to be replaced. The total loss was \$2,200,000.

3. A heavy rain fall caused a large amount of water which the city sewer system could not handle. This resulted in

Item	Yes	No	Action/Comments
6. Be aware of any liquid storage tanks or vessels (hot water, condensate, boilers, fuel oil etc.) inside the building, mechanical penthouse or on the roof			
7. Ensure that pipe diagrams or prints are up to date and show the locations of valves for all liquid carrying systems. Where possible to label piping.			
8. Shutoff valves should be marked and easily accessible			
9. Ensure shutoff valves should be exercised			

