Deciphering Facility Reports
November 8, 2019
11:30am – 12:00pm
Presenters

• Sebastian Encina
  – Collections Manager, Kelsey Museum of Archaeology, University of Michigan
  – Chair, Collections Stewardship of AAM - https://www.collectionsstewardship.org/; collections@aam-us.org
  – UM Collections Committee Chair

• Amy Hahn, CFPS
  – Fire Protection Engineer, Certified Fire Protection Specialist
  – Insurance property engineering for 17 years
  – Risk Strategies for 4 years
  – Former firefighter/EMT

• Mary Pontillo
  – Risk Advisor to many estates, artist-endowed foundations as well as all other aspects of the art world
  – National Fine Art Practice Leader and manages Fine Art team
  – Claims, Underwriter, Broker for 16 years
GFR 2020

Background

• Previous GFR from 2008
• AAM approached Collections Stewardship
  – To update
  – To simplify
  – To make more accessible
• Not reinvent form or start from scratch
GFR 2020

Committee

- A diverse and broad committee created
- Representing various museum disciplines, sizes, and careers
  - Darlene Bialowski, Principal, Darlene Bialowski Art Services, LLC
  - Aisha Burtenshaw, Chair, UK Registrars Group, Head of Registrars & Exhibitions, Ashmolean Museum of Art and Archaeology
  - Geneva Griswold, Associate Objects Conservator, Seattle Art Museum
  - Jeff Minett, Senior Vice-President, AON Huntington T. Block Insurance
  - Hallie Winter, Collection Manager/Registrar, American Indian Cultural Center & Museum
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Changes 1

- Less sections
  - Combined some sections
  - Rearranged questions to flow better
- Less questions
  - Removed redundancy
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Changes 2

• Optional sections
  – If your institution doesn’t meet a criteria, can skip many sections
• Included updated technology
  – For example, LED lighting

*We attest that by checking the following boxes, I/we confirm the borrowing institution (Borrower) is not within an environmental disaster zone, and intends to keep loan materials within its own facility. Thus, I/we am/are submitting the short form of the General Facility Report:

- Borrower is NOT in an earthquake or earth movement zone
- Borrower is NOT in a flood zone
- Borrower is NOT in a hurricane zone
- Borrower is NOT in a tornado zone
- Borrower is NOT in a brush or urban interface zone
- Borrower will NOT use an external shipping/packing facility
- Borrower will NOT display or store in location besides own primary facility

If any of these are not marked, complete the long form.
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Changes 3

- Questions re-worded
  - Less jargon, more accessible
- Form more inclusive of institutions with parent organizations
  - Campus museums, public museums, etc.
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Future work 1

- Final form to be presented at AAM 2020 in San Francisco?
- Finalize a short form?
- Multi-lingual?
  - Empezar con la versión español?
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Future work 2

• Future work is now!
• We want to hear from you!
• GFR is a living form, needs updating and editing
• We can’t do this without you.
• Yes, YOU!

WE WANT YOU!
Goals

• Better understanding of *General Facility Report* ©

• Ability to recognize “red flag” conditions


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*General Facility Report*, 4th edition of the revised *Standard Facility Report*

Topics for Discussion

– Geographic Profile
– Building Construction
– Fire Protection
– Security
– Insurance
How do you know? Where can you go to get these answers? Does this information ever change/get updated?
You might need a combination of these resources to determine all of the various exposures. These are just a few options, but most common resources.

All geographic exposures (natural hazard exposures) are constantly being analyzed and reassessed. Be sure to verify your zones each time you fill out a Facility Report in case it has changed.
Example Earthquake map for US – source: SwissRe CatNet
Example of a flood map and zone definitions. New York City.

100-yr = 1% chance each year
500-yr= .2% chance each year

- **Water Intrusion**
  - Below grade spaces
  - At grade openings
  - Ground sloping toward building

- **Depth Factors**
  - Path of least resistance
  - Strength of walls, doors, windows
Example Wildfire map for US – source: SwissRe CatNet
Building Construction

2. Building Construction, Configuration and Maintenance

GENERAL

2.01 What year was the original building constructed? _____________________________
What building materials were used? _____________________________________________

2.02 Are there newer additions since the original construction? □ Yes □ No
What year was the addition constructed? _______________________________________
What building materials were used? _____________________________________________

2.03 What type of fire resistant materials were used? _____________________________

2.04 Is there carpeting in any space where loan items will be held? □ Yes □ No

2.05 Are all building structures freestanding? □ Yes □ No
If no, provide a physical description and the purpose of the larger structure into which it is incorporated and how building access is restricted/monitored: _______________________________________
If no, are the structures separated by fire doors? □ Yes □ No
Building Construction

Resources
• Property/Fine Arts Insurance Broker/Agent
• Property/Fine Arts Insurance Carrier
• Local Building Department
• Local Fire Department

You might need a combination of these resources to determine all of the various exposures. These are just a few options, but most common resources.
Building Construction

- Two most common classification systems in US:
  - NFPA (National Fire Protection Association) Construction Type for Fire Service (5 Types)
  - ISO (International Organization for Standardization) Classifications for Insurance (6 Classes)
- International uses IBC or other local classification
- Always know which system is being referenced
  - Insurance companies will use ISO and Fire Departments will refer to NFPA
  - In the case of Section 2.4, the NFPA types are referenced
- In all classification systems, buildings are classified by highest hazard present

Highest hazard present – if buildings are constructed of different materials, (i.e. building additions), the higher hazard (more combustible) classification will be used to classify the entire building.

Building Construction

NFPA 5000 Construction Types

- Type I: Concrete construction, think parking garage
- Type II: Steel with or without fireproofing
- Type III: Ordinary, mixed masonry/wood
- Type IV: Heavy timber, think mill buildings
- Type V: Stick construction, 2x4s, think residential

ISO 2 – Concrete block (CB), Masonry or Reinforced Masonry load bearing exterior walls. Brick Veneer, Painted CB, stucco or EIFS exterior cladding. Wood frame roof with wood decking.

ISO 3 – Exterior cladding is usually insulated metal panel but could have brick veneer, EIFS. Roof supports are steel and cover can be metal panel, BUR, membrane.

ISO 4 – Floors commonly concrete on steel deck for multi-story buildings. Roof is usually steel deck or lightweight insulating concrete or gypsum board deck.

ISO 5 – Roof is usually heavy steel frame with poured concrete on steel or precast concrete panels or steel deck. Roof is typically low sloped with membrane covering system.

ISO 6 – Floors are minimum 4 inch concrete cast-in-place on protected steel. Roof is cast in place concrete or precast concrete.
Regularly confused terms

Fire resistive will never burn (could and likely will still be affected by heat)

Fire retardant will eventually burn if left to free burn
Building Construction

- Fire Walls
  - Can be rated 1 hr, 2 hr, 3 hr or 4 hr
  - NO penetrations
  - Delay the spread of fire, but will not necessarily stop it

- Fire Doors
  - Typically have rating 30 minutes less than fire wall installed on
  - MUST be visibly labelled
  - Drop down doors must be tested annually
  - Do NOT block open

Can you find the labels below?
Red flags are areas which should need further explanation/detail to evaluate the risks of the space.
Dampers are used to prevent the spread of fire/smoke throughout the building through its ductwork. Fire doors help to compartmentalize a building. Firestopping helps to separate the building into compartments. Photoluminescent egress path markers help light the way to safety.

Fire/smoke alarm systems are used to detect whether there is fire and/or smoke in a building. Sprinkler systems are used to help slow the growth of the fire. Fire extinguishers and firefighters are used to help put out the fire altogether.
Section 4 – Fire Protection

There are four ways to extinguish a fire:
• Cool the burning material
• Exclude oxygen
• Remove the fuel
• Break the chemical reaction

Methods of extinguishment:
• Fire Extinguisher
• Automatic Fire Protection System
• Manual - Fire Department
A1 – European classification. Examples of classes for materials, surface linings, pipe insulation and cables

A1 (non-combustible material)
A2-s1, d0 (limited combustibility material)
B-s1, d0 (Class I surface lining)
C-s2, d0 (Class II surface lining)
D-s2, d0 (Class III surface lining)
A1fl (non-combustible floor covering material)
Cfl -s1 (Class G floor covering for exit routes)
Dfl -s1 (Class G floor covering for meeting halls and similar)
BL -s1, d0 (pipe insulation)
B1CA -S1, d0, a1 (cables)
### Section 4 – Fire Protection

#### 4.6 How is the fire/smoke detection/alarm system activated? (Mark all that are appropriate.)

<table>
<thead>
<tr>
<th>System activation</th>
<th>Temporary exhibition galleries</th>
<th>Temporary exhibition Storage areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-activated heat detection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-activated smoke detection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Control panel</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manual pull stations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water flow switches in sprinkler system</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Manual Pull Station**

**Sprinkler Alarm Switches**
Section 4 – Fire Protection

Fire Detection

- Flame Detectors
  - Respond to a radiant energy of flame, sparks or glowing embers.

- Smoke Detectors
  - Standard type - Ionization or Photoelectric
  - Specialized – Very Early Warning Fire Detection (VEWFD)

- Heat Detectors
  - May be either "spot" or "line" type and operate at a fixed temperature or on a rapid increase in temperature (rate-of-rise). Some detectors combine the fixed and rate sensitive principles.
Section 4 – Fire Protection

4.7 Who does the fire alarm system alert (mark all that are appropriate)?

☐ Proprietary central station (specify): __________________________

☐ Local audible alarms

☐ Local fire station - direct line (if ALL systems do not automatically register at the fire station, indicate which ones do not):

☐ University/government/parent institution central station (specify): __________________________

☐ UL/IFM central station (specify company): __________________________

☐ Other (specify): __________________________

Fire Alarm Monitoring

• Local/Proprietary Station
  – Alarms are monitored by on site personnel but do not leave the site
  – Manual notification to Fire Department

• Master Box
  – Fire Alarm Control Panel is connected via phone line or wireless to the Fire Department dispatch
  – Automatic notification to Fire Department

• Central Station
  – Monitored by a third party contractor 24/7
  – Fire Alarm Control Panel automatically sends alarm to Central Station
  – Manual notification by third party to Fire Department
# Section 4 – Fire Protection

4.8 Indicate the type(s) of fire suppression system(s) in the following areas (mark all that are appropriate):

<table>
<thead>
<tr>
<th>Sprinklers</th>
<th>Loading Dock</th>
<th>Storage</th>
<th>Galleries</th>
<th>Year Installed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wet pipe</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dry pipe</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-action</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Wet type has pipes filled with water and only requires sprinkler activation to discharge.
- Dry type has pipes filled with pressurized air. When a sprinkler head activates, the air is released and the pipes fill with water to discharge on the fire.
- Pre-action type has pipes filled with air but requires both the sprinkler head activating and at least one fire detection device activating to discharge water onto a fire.
- Water mist systems are becoming more popular for high value/sensitive storage
## Section 4 – Fire Protection

<table>
<thead>
<tr>
<th>Gaseous fire suppression systems</th>
<th>Leading Dock</th>
<th>Storage</th>
<th>Galleries</th>
<th>Year Installed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clean agent 1 (type)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clean agent 2 (type)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Fixed Gaseous Systems

- Most common Clean Agents: Halon, Inergen, FM-200, Novec 1230 or CO₂
- Halon is no longer available in US but still installed in some buildings
- Work by breaking chemical reaction or by inerting oxygen to suppress fire
- Agent concentration must be maintained to be effective
- Ideally activated by smoke detection and backed up by sprinkler system
Types of Fires/Extinguishers
Class A – Ordinary Combustibles
Class B – Flammable Liquids and Gases
Class C – Electrical Equipment (Live)
Class D – Combustible Metals
Class K – Cooking Oils and Fats
Section 4 – Fire Protection

4.16  Is the local fire station staffed 24 hours a day? □ Yes □ No
If no, explain how personnel are alerted: _______________________________________
What is the town class number for the fire department? (NB 4, NB 5, NB 9)? __________

- Fire Department
  - Town Class Number is the Public Protection Classification (PPC) for the Town/City.
  - PPC can be gotten from FD or Insurance Broker/Carrier.
- Pre-planning with the FD is extremely important for any businesses with high value items to reduce property damage.
Ultrasonic motion detectors are electrical devices, which use ultra-sound (that is, sound of very high frequency) to detect motion. ... When a receiver picks up the sound waves that is reflected from the area under protection, it sends it to an appropriate circuit for further action (normally an audio circuit).

Passive Infrared Motion Detector - When the sensor is idle, both slots detect the same amount of IR, the ambient amount radiated from the room or walls or outdoors. When a warm body like a human or animal passes by, it first intercepts one half of the PIR sensor, which causes a positive differential change between the two halves.

Microwave Motion Detector - uses electro-magnetic radiation. It emits waves which are then reflected back to the receiver. The receiver analyzes the waves that are bounced back. If there is an object moving in the room, these waves are going to be altered. The microwave detector is able to identify changes from moment to moment.

Types of Cameras:

1. Dome - The camera of this CCTV is eyeball shaped. Dome cameras are commonly used for indoor security and surveillance. They are favored by many because of the following reasons:
   1. Easy to install – It only requires two or more screws to install a dome camera. It can easily be mounted on both vertical and horizontal areas.
   2. Vandal-proof feature – The dome-shaped casing covers the camera and
1. Bullet Camera - This CCTV is a long, cylindrical and tapered shape camera that looks like a rifle bullet. Ideal for outdoor use, it is perfect for long distance viewing. It usually has a built-in housing that protects the camera from all kinds of weather conditions.

2. Pan Tilt Zoom (PTZ) Camera - As its name suggest, this type of camera has the ability to pan up to 360 degrees, tilt up to 180 degrees and zoom up to a specific description. It has a larger lens and components are encased in a dome. PTZ cameras can be controlled in a remote location, which makes it easier to scan the entire covered area.

3. Infrared Camera - This is perfectly used for extreme low light conditions. An infrared camera has the ability to see images in pitch black conditions using IR LEDs. Also used for mobile applications.

4. Wireless Camera - This type of camera can be installed almost everywhere. Not all wireless cameras are IP-based. Some can use alternative modes of wireless transmission.

5. C-Mount Camera - A C-mount camera comes with detachable lenses. It allows the user to change its lens based on the type of security that is required. It has special lenses which can cover distances beyond 40ft.
Section 7 - Insurance

- Requirements via Loan Agreement – Overrides COI

- Add “...warranty that there is ample coverage for all consigned/loaned items in your care during the period of this loan...”? Thoughts?

- Red Flags:
  - Flood Zone
  - Hurricane-prone location during Hurricane season (June 1 – Nov 30)
  - Wildfire-prone
  - Major city - Terrorism

1. Ensure the loan agreement is correct and reflects all of the insurance coverages you require. The Loan Agreement is king.
2. Ask for a full copy of the Borrower’s insurance policy including any endorsements that could affect your loan.
3. Ask more questions if the Borrower is located in a catastrophic-prone area.
4. Have your broker review Flood zone information
Section 7 - Insurance

7. Insurance

7.1 How are collections insured (mark all that are appropriate)?
- Self-insure
- University/Government/Parent Institution
- Fine Arts Insurance
- Other (specify):

7.1b If coverage is through a fine arts insurance company (completely or in addition to self-insurance)
Company/agency: ____________________________

7.2 How long has the institution carried insurance with this company/agency? __________

- What if Borrower is self-insured or part of a University, etc.?
- Do you recognize the broker’s name/agency?
- Why does it matter?

- Self-insured situations – ask more questions
  - How are claims handled? Who would you deal with? Would they agree to conservation and Loss in Value?
- Part of a University/Government – ask questions about the Deductible. Sometimes it can be $100,000 or greater if combined with the University’s overall property insurance. What kind of coverage do they have? What exclusions? Would they agree to partial loss?
- If Fine Art Broker – do you recognize the name? The main Fine Art brokers have more leverage with insurance companies in order to get claims paid smoothly, understand special requests, etc.
- 7.2 gets back to leverage with the insurance company. The longer you’ve been with a company, the most leverage you have.
- Asking about Terrorism is a new addition. Most museums agree to not require this of each other. What about international loans? Consider location.
- Asking for non-standard exclusions affecting the loan is a new addition and great. Request a full copy of the policy including any Endorsements that may affect the loan.
Section 7 - Insurance

7.5 What are the deductible limits of coverage for loan objects?

• If there is a deductible for Loaned Objects, ask that this be covered by Borrower via the Loan Agreement.
Section 7 - Insurance

7.6 Have there been any individual damages or losses to permanent, loaned or borrowed collections incurred within the last three years (whether or not a claim was filed)?

- Yes
- No

If yes, state the date of damage or loss, circumstances and cause (including incidents due to vandalism or unruly behavior), extent of the damage or loss, and whether there was investigation or subrogaation to determine blame or negligence.

What precautions have been undertaken to prevent any further incidents?

- What is the nature of the claims they have had?
- Facility-based? Transit?
- Get more information
- Severity and Frequency
Section 7 - Insurance

If your institution is self-insured, attach a copy of the Self Insurance Statute or provide a verification statement from your institution in the space provided below:

- Indemnity
  - What's your opinion? What do you accept?
  - Pros
  - Cons

- International Loans
  - A tale
Thank You

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