

the Municipal RISK MANAGER

SPRING 2021

A PUBLICATION OF THE MAINE MUNICIPAL ASSOCIATION

Don't Let This Happen To You

Sprinkler System Maintenance Is a Must

The sprinkler system inspection is an essential part of your safety and building maintenance plan. Inspections, for both wet and dry systems, are required by NFPA Title 25 - Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems 2014. Inspections are required quarterly, with a more in-depth inspection done annually.

Each inspection has its own purpose, but the same overall goals:

- 1) **Extend the life of a sprinkler system; and**
- 2) **Ensure the system is going to work if a fire is detected.**

As with most things, you get what you pay for. Price is important, but make sure the sprinkler company is reputable, licensed, insured and is going to provide you with a quality inspection. The inspection should also include a complete report summarizing the findings and direction to explain any items that require your attention. Make sure you get a corrected report once the items have been repaired. **As the owner, you are responsible for making sure your sprinkler systems are inspected and maintained.** So, having someone accompany the inspector and take notes on any anomalies found is a good step to identifying required repairs in advance of the inspector's report.

It is critical to hire a licensed State of Maine Full Sprinkler Contractor (FSC) that has licensed fire sprinkler inspectors (IFS) in

their employ. **Anyone performing inspections must be licensed through the State Fire Marshal's office. Fire Sprinkler Inspectors work for the FSC and do not work independently of the FSC.** Full Sprinkler Contractors are required to provide the State of Maine a certificate of insurance (COI) with \$1 million liability specific to the installation, testing, and maintenance of water based systems. You should also be asking for the COI when considering which Full Sprinkler Contractor to hire.

Items are inspected at both the quarterly and annual inspection.

- Valves
- Water flow and supervisory alarm devices
- Fire department connections
- Water flow alarm on both wet and dry systems
- Wet and dry gauges
- Pressure-reducing valves
- Relief valves
- Hydraulic system nameplates

Four additional inspections are added annually

- Sprinkler heads, pipes, and fittings
- Check supply of spare sprinkler heads and tools
- Dry-pipe valves
- Water flow test

WHAT HAPPENS DURING A DRY FIRE SPRINKLER SYSTEM INSPECTION?

The main difference between a wet and dry inspection is that a dry system needs to test the dry valve that keeps water out of the dry section(s) until the valve is tripped due to a fire. To test this valve the inspection company will do a "choke trip." A "choke trip" is when the dry valve is tripped, simulating an actual fire, while "choking" **the water to keep it below the valve and not allowed through the suppression system branch lines.**

Dry systems are in areas that freeze, like outside canopies and attics. So the pipes are filled with air and a valve keeps the water below. Every year, that valve is tripped to make sure it functions as designed and to determine the lowest air pressure rating where the valve trips. Every third year, water has to be flowed to the end of the line **and be timed.** A passing time from the valve opening to water pressurizing the furthest end of the dry system is between 60-90 seconds. Most inspection companies will not conduct the full trip test between the last of October through the



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beginning of April, due to the risk of freezing. These are normally done in the spring so the system has the entire summer to dry out.

Dry system inspections also include everything in a wet system inspection.

WHAT HAPPENS DURING THE INTERNAL INSPECTION OF A SPRINKLER SYSTEM?

Over a relatively short period of time, and including new fire sprinkler pipes installed in newer construction, sludge and build-up can occur surprisingly quickly. When obstructions develop, they diminish or even prevent the flow of water through your fire sprinklers. Keeping your fire sprinkler piping up to code by adhering to the five-year internal inspection will mean ensuring that both your property, your employees and your visitors are safe.

An internal sprinkler inspection every five years is also a NFPA 25 requirement to examine the insides of the sprinklers' piping.

The purpose of the inspection is to ensure there is no blockage in the piping that would hinder the effective and free flow of water through the piping when needed in the event of a fire. The inspection will search for and be able to identify a variety of internal obstructions or problems developing within the piping, including:

- MIC (microbiologically influenced corrosion) • Rust
- Other foreign organic or inorganic materials • Slime

The five-year internal sprinkler inspection will include an initial assessment, opening the flushing connection at one of the main



ends, and removing a sprinkler tower from one end of a branch line. If sufficient foreign organic or inorganic material is discovered to be obstructing the pipe or sprinklers, then there will be a more comprehensive obstruction investigation. If necessary, an obstruction investigation will take place at a minimum of four points in the fire sprinkler system. Those point are; System valve, Riser, Cross main, and branch line

If obstructions are found, a complete flushing program will need to be conducted to remove all foreign materials from the piping.

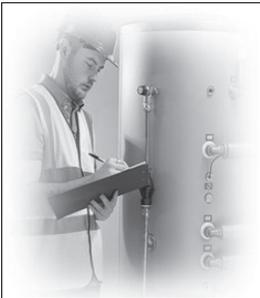
MMA Risk Management Services welcomes its newest member to the **WORKERS' COMPENSATION FUND**

Town of Moose River

We thank our dedicated members for their partnership.

Boiler & Pressure Inspections Program

An Exclusive MMA Property & Casualty Pool Service



To ensure public safety, the State of Maine requires periodic inspections of certain boilers and pressure vessels that are located in municipal buildings, schools and governmental facilities. MMA Risk Management Services partners with Travelers BoilerRe Risk Control to perform these inspection services as an added service for our member's.

To request a Jurisdictional (State Required) Inspection, we request that you call for email:

- **Call this toll-free number 1-800-425-4119**
- **Or email boilinsp@travelers.com**

When you contact Travelers Boiler Re Hotline, the Service Coordinators will route your request to the proper contact to schedule your inspection.

**Please note that the Certificate costs billed by the State of Maine are the responsibility of the boiler/pressure vessel owner.*



Please be prepared to provide the following information:

- Account Name: Maine Municipal Association
- Location: Where the equipment is located, including zip code
- Contact Information: Person inspector should contact to arrange inspection including phone number and email address.
- Equipment: Type of equipment requiring inspection
- Certificate Data: Inspection date and certificate number (i.e. H1234 or PV1234)

For questions or additional information on ordering Boiler & Pressure Vessel Inspections, please contact Crystal Gilks at cgilks@memun.org or Marcus Ballou at mballou@memun.org or call us at 1-800-590-5583.

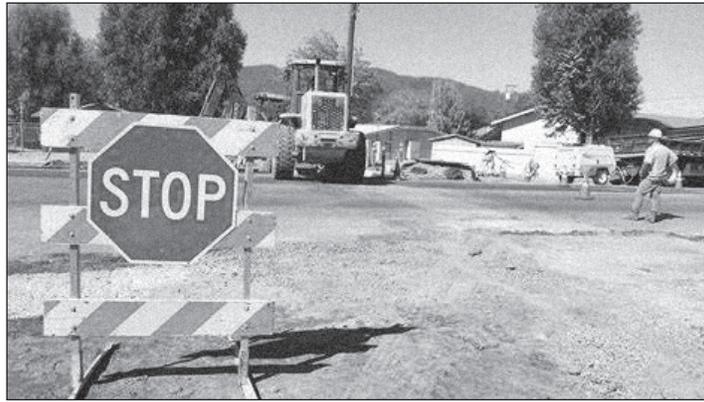
Contractor Management

It is common practice to utilize the services of contractors to perform roadwork, snow plowing, utility installation, new building construction, remodeling of buildings, janitorial services, vehicle maintenance landscaping, lawn mowing services and more. It is a common misperception that if we utilize a contractor we have eliminated all the risk. However, without proper contractor management you may be assuming unintentional liability or workers' compensation exposures. It is critically important to obtain proper documentation prior to allowing the contractor to begin work and to have this documentation readily available and up to date for all contractors.

So how do you adequately protect yourself when using contractors? One way is to transfer the risk contractually.

- **Always hire a contractor using a written contract that clearly specifies the terms of the relationship between the two entities. Your attorney should draft and review the contract prior to it being executed. There are two critical provisions that should be included.**
 - The contractor should agree to assume the liability arising from the contractor's operations. This is typically referred to as a "hold-harmless" or indemnification agreement.
 - Secondly, you should require the contractor to carry specific insurance coverages and limits to be certain that there are adequate resources for the payment of claims.
- **Always obtain a current Certificate of Insurance from the contractors.** The contractor can easily obtain this document from his insurance agent. At a minimum it is recommended that the certificate of insurance shows evidence of General Liability and Workers' Compensation and that your entity is named as Additional Insured. If applicable you should also request proof of Automobile Liability. Builder's

Risk is needed for building construction projects. Many times, the owner is required to purchase builders risk, so it's important to review the contract prior to execution.



tor Status" (WCB 266). These forms are available on the Maine Workers' Compensation Board's website <https://www.maine.gov/wcb/forms/WCB-266.pdf>. If the contractor does not provide this documentation the members' workers compensation exposure is increased and a portion of the payment to the contractor will be added to the member's audited payroll exposure.

Proper contractor management will help to protect you should a claim be presented that involves the contractor. It is essential that adequate resources are available should there be damage to

property or injury to contractor employees or to the public.

You do not want to find yourself in the position of discovering after a loss occurs that the independent contractor engaged does not have appropriate and adequate insurance to protect themselves and the entity for whom they are working. This article is intended to provide some basic information about understanding the liability issues involved when hiring contractors. When the time comes to negotiate a contract and specify insurance requirements for a contractor, it is important to consult with an attorney to be sure that the unique needs and circumstances are protected properly.

- **Require within the written agreement that your entity is named on the contractor's policy as an Additional Insured.** This endorsement on the contractor's policy extends the contractor's insurance protection to the entity for the contractor's operations.
- **Evidence of Workers' Compensation Coverage is critical.** Members of the MMA Workers Compensation Fund who use independent contractors are requested to obtain a certificate of insurance showing evidence of workers' compensation coverage or an approved "Predetermination of Independent Contract-

Important Update: Deadline Extension

The Workers' Compensation Safety Incentive Program (WCSIP) is available exclusively to all MMA Workers' Compensation Fund Members. If you have not joined this program, now is the time. We encourage you to review this program and see how simple it is to participate. We welcome you to join with the over 100 Members have taken those steps and have received financial savings on their annual Workers' Compensation contribution. To allow the additional time needed to join, we have extended the deadline to start the process, the due dates are:

- The Acknowledgment is now due on or before July 1, 2021.
- The Resolve is due on or before August 1, 2021.
- The Verification for Tier Assignment form will remain due to us on or before September 1, 2021.

The details of the Workers Compensation Safety Incentive Program are located on the MMA website: <https://memun.org/Insurance-Services/Risk-Management-Services/WCSIP>.

Roof Inspection & Maintenance

Quality initial installation of roof coverings, periodic inspection and a good maintenance program will extend the lifespan of a roof and keep repair costs to a minimum. A maintained roof stabilizes property value and may prevent property loss due to leaks. A leaking roof can result in damaged property and equipment, disruption of workflow, electrical and fire hazards and growth of mold or mildew that may cause employee or public health problems. Prolonged leakage may lead to damage that could contribute to or result in structural failure. Maintaining roof systems now will save money later.

How to Inspect a Roof: (Outside)

1. Look for signs of damage such as splits, tears, punctures, missing shingles (torn or blown off). Shingle fragments on the ground are indicators of trouble.
2. Black streaks or visible vegetation are indicators of mold, algae or fungus. This is most commonly found on north facing and/or shaded roofs or areas of high humidity. Over time, this will decompose roofing material and lead to leaks. This can be managed by chemical cleaning and trimming of overhanging trees.
3. Pay attention to roof penetrations - pipes, vents, chimneys, HVAC units, antenna mounts, etc. Inspect for splits, tears, sagging, loose fitting and damaged or missing flashing, fasteners and trim.
4. On flat or built-up roofs and around roof edges, inspect roof drains, scuppers and gutter systems. In addition to being a common cause of leaks, blockages may result in too much standing water on the roof. This can add thousands of pounds of weight to the roof decking causing extra stress to the deck and roof system.
5. Make sure that the trees are trimmed back away from the roof. Wind-blown branches can gouge and scratch roofing materials. Falling branches can damage or puncture roof membrane materials as well as shingles. Falling leaves can clog gutters or roof drains causing water back-ups.

How to Inspect a Roof: (Inside)

6. In addition to inspection of the roof, conditions inside the building can also identify roof problems. This may include water stains on ceilings or walls, sagging or bulging paint, walls or panels, dampness, mold, mildew or musty odor, and wet insulation. Look in the attic for stains or rot on the underside of the roof sheathing, trusses, or other structural components. One or all of these can be indicators of serious problems.

Note: Often, a basic roof inspection can be done from the ground. "On roof" inspections should only be done by persons that are trained and equipped to safely do so.

What if I have a serious roof leak?

- o Reduce liability due to accidents by ceasing operations or isolating the area from employees and the public.
- o Relocate or cover equipment, furnishings, materials or supplies that might be damaged. Make temporary or emergency repairs.
- o If the cause of the leak can be safely identified and corrected, do so.
- o Note the date, time, location circumstances and weather conditions at the time of the leak.
- o Gather file information on the roof's age, construction details, past repairs, photos of leaks and damage, and roof condition, if available.
- o Notify appropriate officials and your insurance representative. Temporary or emergency repairs may be covered by insurance.

FREQUENTLY ASKED QUESTIONS

What are Safety Shorts and How Can I Use Them?

Offered **FREE** to members of Workers' Compensation Fund and Property & Casualty Pool, MMA Risk Management Services offers over 40 safety advisories that can be utilized in your entities safety tool box for quick safety and compliance awareness.

Safety Shorts are provided to assist members in increasing safety awareness among employees. They are designed for supervisors to review a subject with employees prior to performing a certain task, as a "shop talk" at the beginning of the workday, after an accident or "near miss" or as part of a scheduled safety meeting. Safety Shorts may be used as handouts or printed for posting. Feel free to copy and distribute them to employees as you deem appropriate. Safety Shorts are located at:

<https://www.memun.org/Insurance-Services/Risk-Management-Services/Loss-Control/Safety-Shorts>

It is recommended that each time you meet to review a topic with employees, you document the meeting. These records should be kept on file.

Safety Shorts are provided for informational purposes only and provide a general review of some of the more common hazards and precautions. More extensive training may be required to adequately address all aspects of job safety.

For more information on Safety Shorts or other available services offered by MMA Risk Management Services please visit: <https://www.memun.org/Insurance-Services/Risk-Management-Services> or

Call Member Services at 1 (800) 590-5583



The Municipal Risk Manager

The Municipal Risk Manager is published seasonally to inform you of developments in municipal risk management which may be of interest to you in your daily business activities. The information in these articles is general in nature and should not be considered advice for any specific risk management or legal question; you should consult with legal counsel or other qualified professional of your own choice.

Publisher: Risk Management Services

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