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SPELL, ACCASBO, BCIP and
GCSSD JIF's

WHY
FOCUS ON
MOLD?

REASON ONE

**Pupils, Parents and
Hired Persons**

From Skeptical to Phobic



**Your Community Expects
It's Learning Environment
Is:**

**GERM
FREE**

SANITARY

SAFE

PERFECT



REASON TWO

Liability

&

Awards

<https://patch.com/new-jersey/millburn/moldy-classroom-nets-millburn-teacher-18m-lawsuit>

Moldy Classroom Lawsuit Nets Millburn Teacher \$1.8M

Millburn teacher Mary Alsina was convinced that her school's leaky roof and moldy ceiling were a health hazard. She may have been right.

By Eric Kiefer, Patch Staff | Apr 25, 2016 11:02 am ET | Updated Apr 25, 2016 11:04 am ET

Millburn, NJ – New Jersey teacher Mary Jean Alsina was convinced that her school's leaky roof and moldy ceiling were a health hazard.

As it turns out, she may have been right.

Last week, an Essex County Superior Court judge ruled that Alsina's asthma and other chronic lung conditions were a result of mold in her classroom, awarding the Millburn Middle School teacher \$1.8 million as a result of a lawsuit filed against the Millburn Board of Education.

Alsina will receive the windfall for medical expenses, lost wages and other damages, NJ.com stated.

Her attorney said that **he expects the district will appeal the ruling**, NJ.com reported.



REASON THREE

Premiums and Probabilities

SPELL JIF - Premium and Deductible History

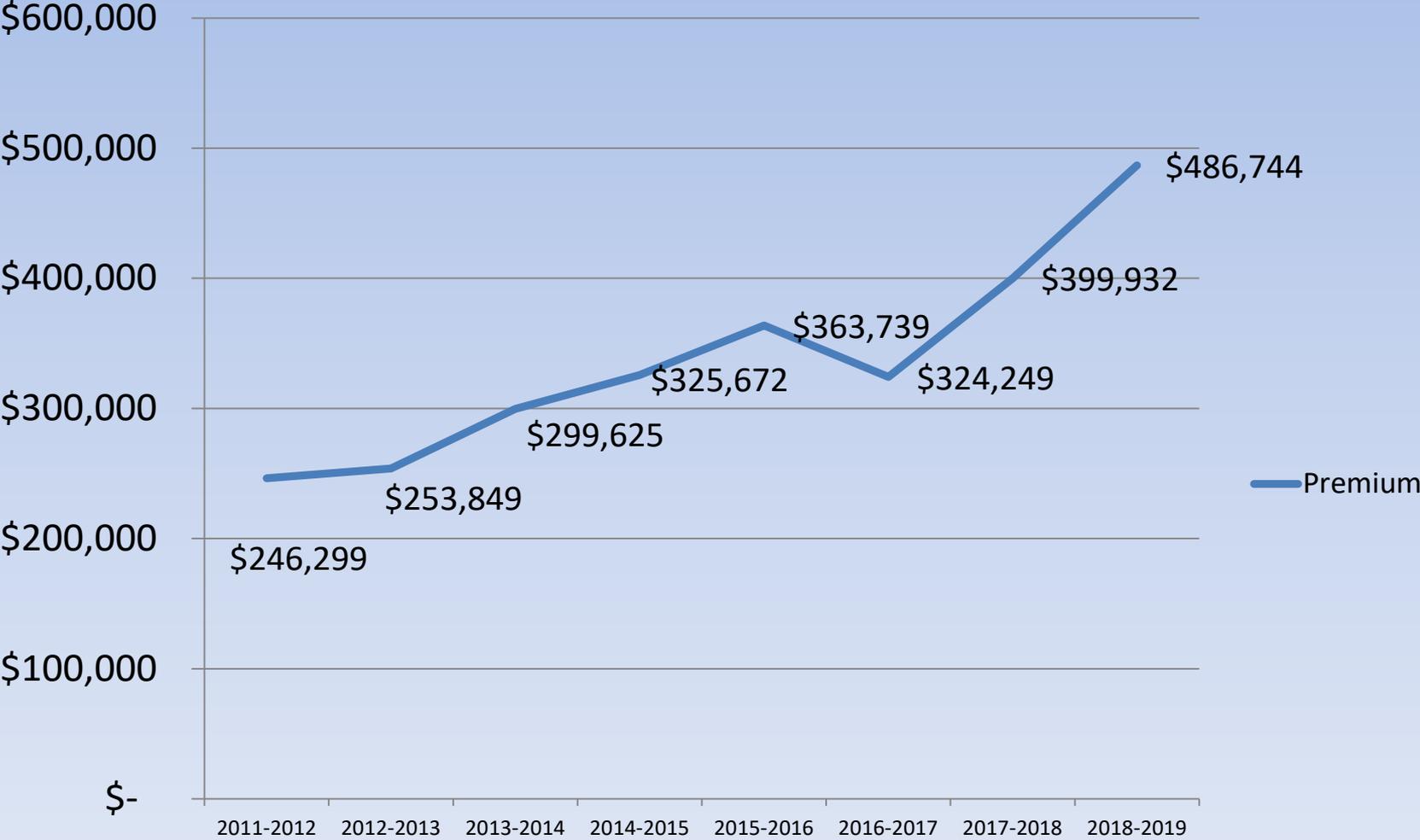


SPELL JIF – Microbial Matter (Mold Remediation) Deductible History

Carrier	Years	Microbial Matter Deductible	Number of Member Locations Impacted	Excluded Location/s
ACE (years 1-6)	2006-2012	\$ 25,000.00	All	None
ACE (year 7)	2013	\$ 50,000.00	All	None
C&I (years 1-3)	2014-2016	\$ 50,000.00	All	None
Beazley (first 3 years)	2017-2019	\$ 100,000.00	All but excluded	1 to 23
Beazley (year ahead – year 4)	2020	\$ 50,000.00	238	23
		\$ 100,000.00	287	
		\$ 250,000.00	288	

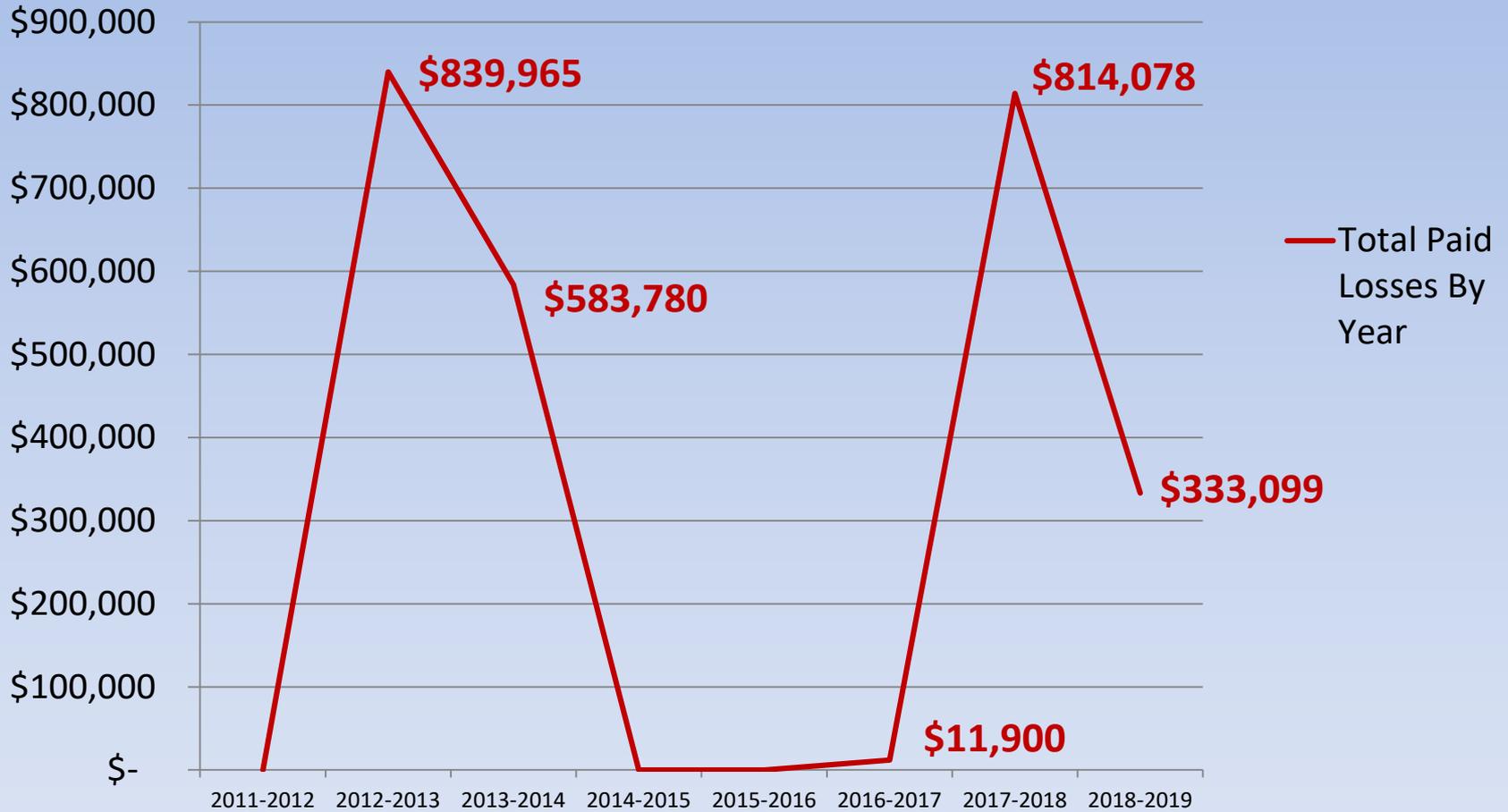
SPELL JIF –Premium History

SPELL JIF Premium Over Eight Years



SPELL JIF – Loss History

SPELL JIF Losses Over Eight Years



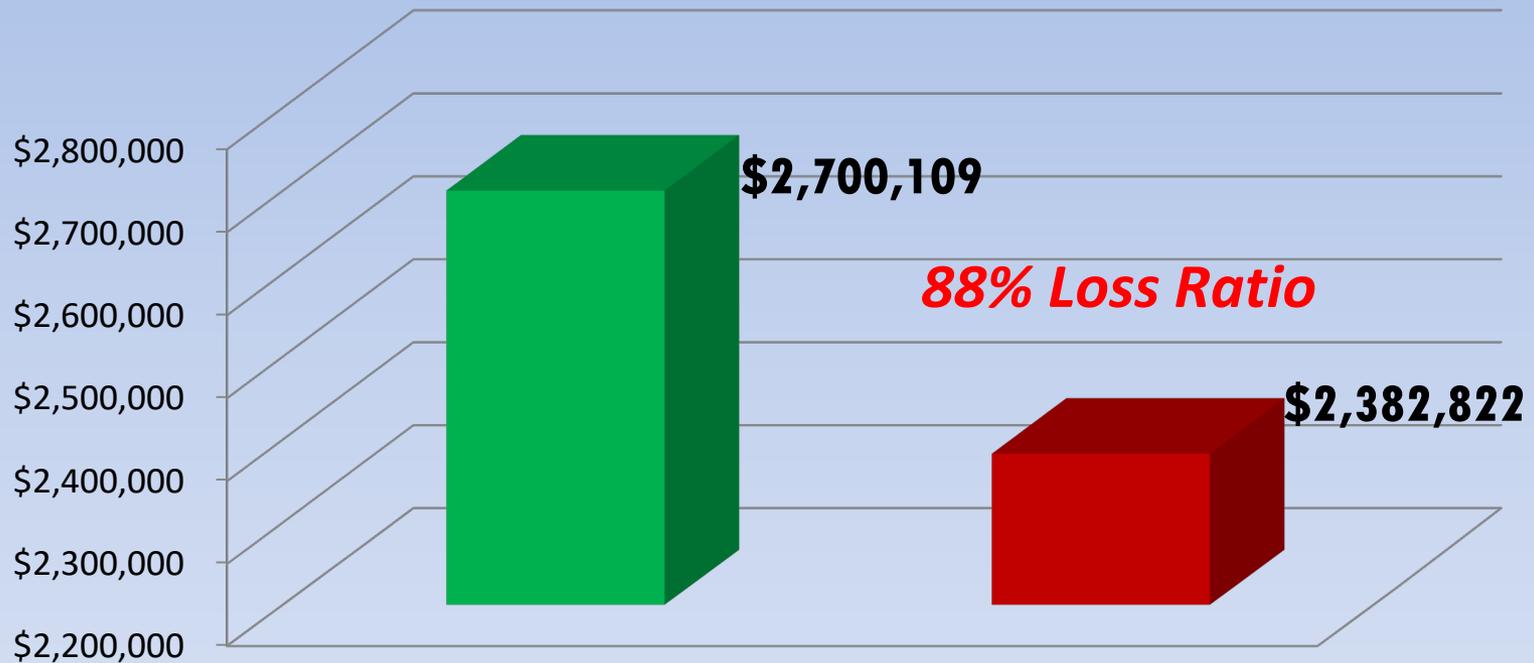
SPELL JIF – Claim Count History

Total Claim Count



SPELL JIF – Loss Value to Premium History

SPELL JIF Loss Ratio Over Eight Years



An 88% Loss Ratio leaves only 12% to cover an approximate 25-27% expense ratio.

**Will microbial matter (mold remediation)
coverage go away?**

**Will the insurance structure render the
insurance useless?**

What if either happens?

REASON FOUR

Mother Nature

and

HVAC Systems

New Jersey's Climate

New Jersey's climate is changing.

The state has warmed by about three degrees (F) in the last century, heavy rainstorms are more frequent, and the sea is rising about one inch every six years.

Higher water levels are eroding beaches, submerging low lands, exacerbating coastal flooding, and increasing the salinity of estuaries and aquifers.

In the coming decades, changing the climate is likely to increase coastal and inland flooding, harm coastal and inland ecosystems, disrupt fishing and farming, and increase some risks to human health.

<https://19january2017snapshot.epa.gov/sites/production/files/2016-09/documents/climate-change-nj.pdf>

HVAC System Management

- **Control issues**
- **Design issues**
- **Is it 1, 2, 3 or 4 different buildings in 1?**
- **BAD summertime habits**
- **Need for far better system and systemic management**

Mold is a threat we must address.

Older methods aren't working.

A new aggressive approach is required.

THE SIMPLE REALITY IS WE HAVE TO DO MORE THAN FOLLOW IAQ PROTOCOLS.

WE MUST BE EXPERT AT PREVENTING WATER INTRUSION AND EXCESSIVE HUMIDITY.



The cover features the EPA logo, a small illustration of a school building, and the title 'Indoor Air Quality Tools for Schools Coordinator's Guide: A Guide to Implementing an IAQ Program'. Below the title is a cartoon illustration of a man in a white lab coat carrying a box labeled 'Indoor Air Quality Tools for Schools ACTION KIT'. At the bottom, there are logos for the National Education Association (NEA), National PTA, and American Living Association.

<https://www.epa.gov/iaq-schools/indoor-air-quality-tools-schools-action-kit>

UK water firms admit using divining rods to find leaks and pipes

Calls for regulator to stop companies passing cost of using discredited medieval practice on to customers



▲ A water diviner holds two rods and walks across an area in search of underground water. The rods apparently cross over when a source is found. Photograph: Alamy

Ten of the 12 water companies in the UK have admitted they are still using the practice of water dowsing despite the lack of scientific evidence for its effectiveness.

The disclosure has prompted calls for the regulator to stop companies passing the cost of a discredited medieval practice on to their customers. Ofwat said any firm failing to meet its commitments to customers faced a financial penalty.

Dowsers, or water witches, claim that their divining rods cross over when the presence of water is detected below ground. It is regarded as a pseudoscience, after numerous studies showed it was no better than chance at finding water.

Some water companies, however, insisted the practice could be as effective as modern methods.

<https://www.theguardian.com/business/2017/nov/21/uk-water-firms-admit-using-divining-rods-to-find-leaks-and-pipes>

Introducing the SPELL JIF

Environmental Hazard Risk Identification Program (EHRIP)

- **The EHRIP was created by SPELL JIF to help reduce environmental risk among member school districts.**
- **The EHRIP is designed to provide member school districts with a qualified consultant's third party evaluation and examination of the members' physical plant, HVAC systems and operational capacity to respond to mold concerns.**
- **The end result is to provide members with insight on managing environmental hazards to reduce, minimize and possibly eliminate potentially costly environmental incidents that can generate claims.**
- **The EHRIP report is provided solely to individual districts choosing to use the service.**
- **The EHRIP Consultant will provide the SPELL JIF annual insight into the educational needs of the membership to help shape SPELL JIF services.**
- **The EHRIP can be accessed by contacting the administrators office.**

**WE FOCUS ON MOLD
TO MEET EXPECTATIONS AND TO
AVOID DEBILITATING CLAIMS**

**TODAY WE FOCUS ON
STEPPING UP OUR GAME**