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SPELL, ACCASBO, BCIP and
GCSSD JIF's

**HOW TO
FOCUS ON
MOLD?**

Step 1

React fast,

with purpose being open and

honest.

Step 2

Hire a Certified Industrial Hygienist

We recommend you hire a CIH from the list of preauthorized CIH on the Environmental Claim Form.

Step 3

Put a proactive public facing plan together with your CIH.

Step 4

File two claims:

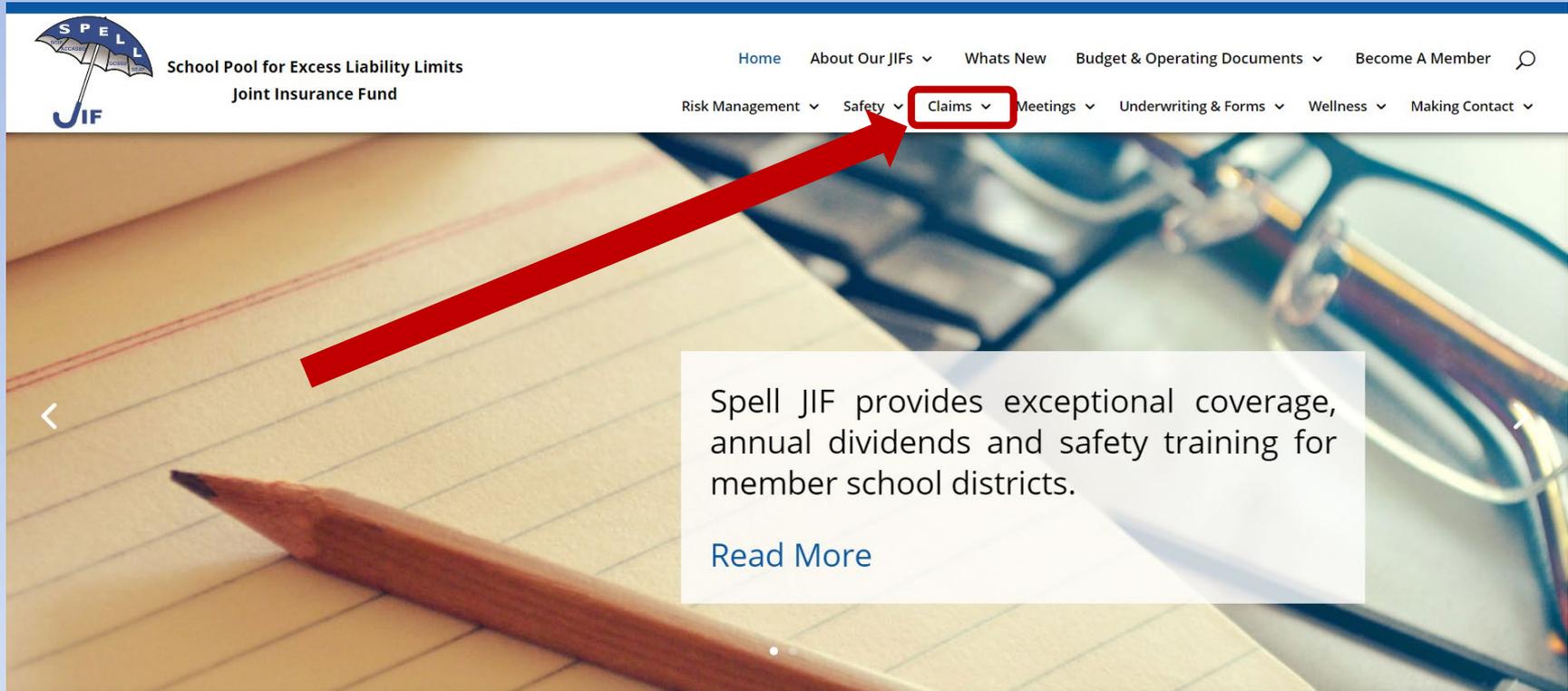
Environmental and

Property

Why Two Policies?

- Environmental if the water giving rise to the mold is a result of issues like condensation, humidity and dew point.
- Property if the water giving rise to the mold is the result of an otherwise covered claim such as a lightning strike or felled tree that exposed the roof.

Filing Claims



WWW.SPELLJIF.COM



School Pool for Excess Liability Limits Joint Insurance Fund

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Pollution Mold Information

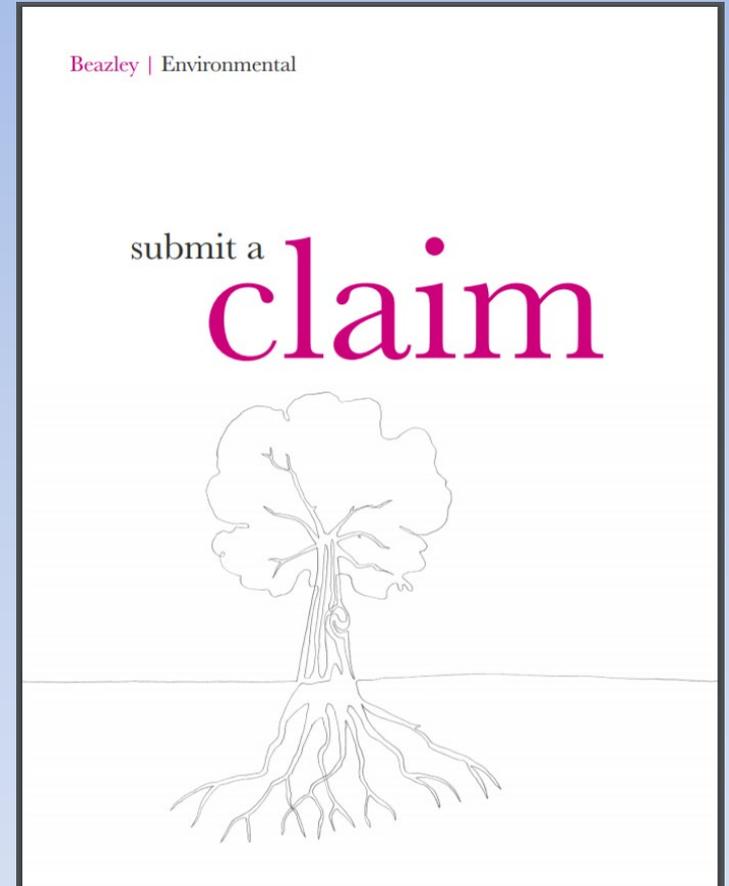
- [SPELL Mold Claim Report Form 2018-19](#)

POLLUTION (MOLD) CLAIM

1. Call Beazley Environmental Claims
(800) 347-4384
2. Complete or have completed
 - [SPELL Mold Claim Report Form 2018-19](#)
3. Forward copy of completed form to Beazley Claims
 - Fax: (860) 679-0247
Email: enviro.claims@beazley.com
4. Contact one of the JIF Administrators
 - [Craig Wilkie](#)
Phone: (856) 446-9128
Email: craig_wilkie@ajg.com
 - [Scott Tennant](#)
Phone: (856) 446-9181
Email: scott_tennant@ajg.com
 - [Brad Hoffman](#)
Phone: (856) 446-9132
Email: brad_hoffman@ajg.com

This is a **seven (7) page PDF**.

- Download the entire document
- Fill out every page.
- Scan the completed form.
- Email it to:
 - enviro.claims@beazley.com
 - brad_hoffman@riskprogramadministrators.com
 - jlisciandri@qual-lynx.com
- Expect a claim acknowledgement from Beazley via email.
- Expect a telephone call from a Beazley claim adjuster.
- Be ready to manage this claim.



Environmental policy rules.

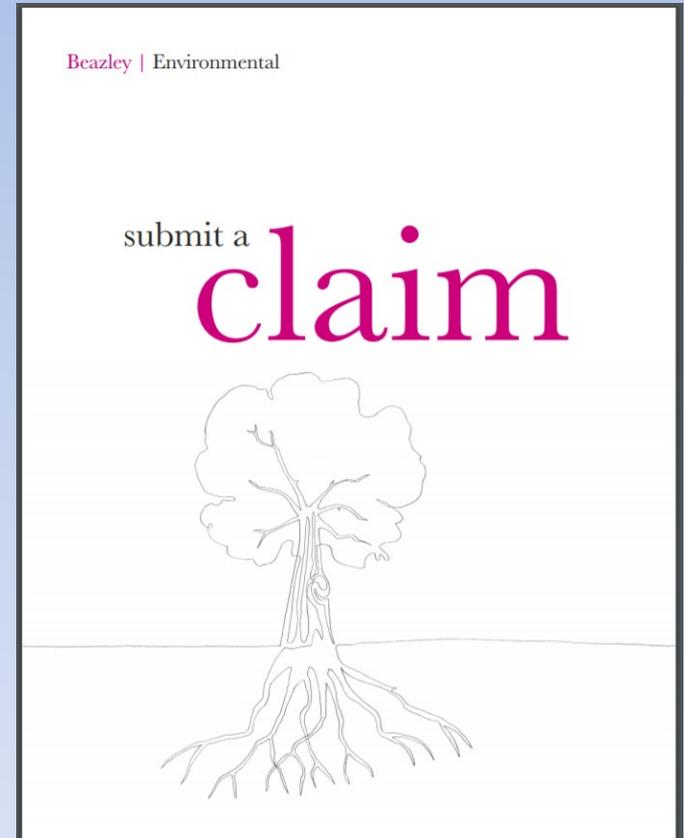
The insured school district is always responsible for communicating directly with Beazley, the insurer.

Pollution conditions (visible mold) must be reported immediately.

A CIH must be retained to assess the extent of microbial contamination and produce a written scope of services to clean it.

Once a scope of services is written the *insured* must send it to the Beazley adjuster seeking approval before hiring a mold remediation contractor.

Once approval is obtained hire a remediation contractor and require them to strictly follow the approved scope of services.



Environmental policy claim recommendations.

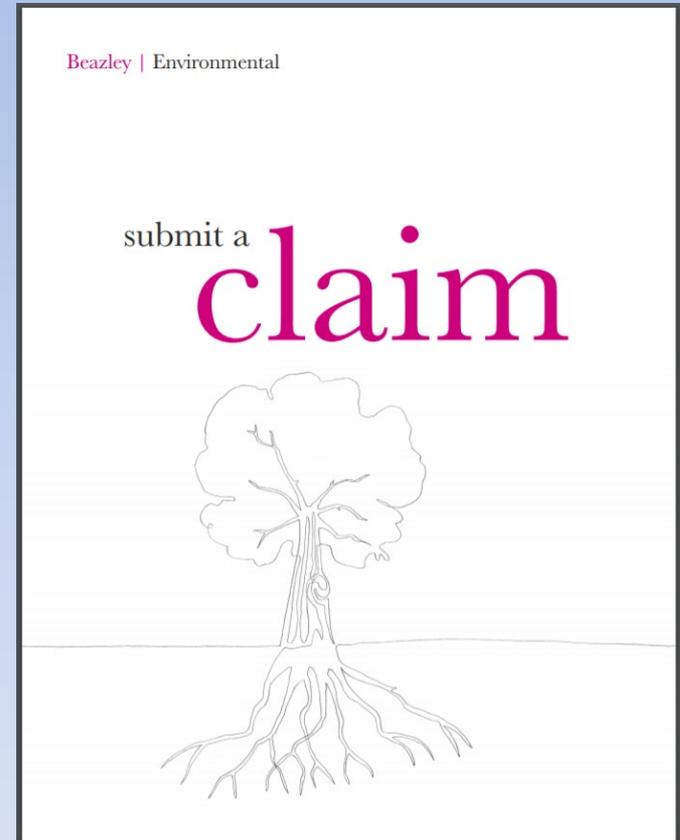
Document every thing you do.

Hire a CIH from the approved list on the claim form.

Hire the CIH to work for you as your advocate, to define the scope of work and serve as clerk of the works throughout the actual remediation.

Require the remediation contractor to break all work down by one hour increments and provide explanations of the work done describing how it directly ties into the scope of work produced by the CIH and approved by the insurance carrier.

Do not accept any change order without first obtaining the CIH's approval and the carrier's approval.



Property Claim

- Go to: <http://www.spelljif.com/report-all-other-claims>
- Go to section “**PROPERTY LOSS CLAIM**”.
- Choose hyperlink “**Property Loss Claim Reporting Form**” and “**Claim Transmittal Form**”. Download, print, complete, scan and email to:
[Mr. Joe Lisciandri - jlisciandri@qual-lynx.com](mailto:jlisciandri@qual-lynx.com); [609-601-3191](tel:609-601-3191)

Step 5

**Consider the SPELL JIF
Environmental Hazard Risk
Identification Program
(EHRIP)**

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.**

How To Access the SPELL JIF

Environmental Hazard Risk Identification Program (EHRIP)

- **Complete the EHRIP survey that is being sent to all SPELLJIF member School Business Administrators tomorrow.**
- **Send an email request to Craig Wilkie asking to be placed on the list of member districts that wish to have an EHRIP for their district.**



Please share our appreciation for our presenters with a round of applause.

We hope we have helped and appreciate your time. We ask that you complete the seminar survey at the end of your agenda. Each completed survey handed in today will be rewarded with a Landsman tool.

Thank you and please enjoy lunch!