

# THE SPELL JIF MOLD HOTLINE

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# HOTLINE OVERVIEW

- What is the SPELL JIF Mold Hotline?
- Mission Statement
- What to expect when calling the Hotline
- What information should you have when calling the Hotline?
- Why you need a CIH and what their role is



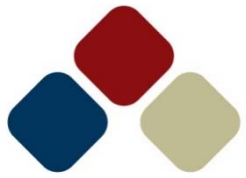
# What is the Mold Hotline?

- The Mold Hotline is a toll free service provided to member districts in an effort to improve the communication process involving encounters with mold
- The hotline can help you with the process, however, you must also adhere to all existing AIG claim filing protocols and procedures
- Available 24/7, 365 days a week



# HOTLINE MISSION

1. Help members assess a mold situation to determine if outside help is needed
2. Provide guidance to members on how to perform an in house clean-up when possible
3. Help members recognize when they should file a claim
4. Improve the mold claim process by providing expert advice and guidance



# HOTLINE MISSION

5. When necessary, provide PIER CIH services or refer other PIER contractors
6. Attempt to prevent the “Creeping Catastrophic Loss”
7. Based on information you provide, we will help you to determine if you can handle the event in-house and/or file a claim



# ***REPORT ONLY CLAIMS***

## ***Special Note:***

If, by the information you provide, we jointly decide that filing a claim may not be necessary, *you can still file a Report Only claim*

*\*Filing a report only claim costs nothing, has no negative effect on your loss history and absolutely preserves any potential future rights you may have in the policy*



# What to Expect

- Calls will be recorded for quality control and training purposes
- Calls will be answered by a Hillmann employee based out of our New Jersey office
- Calls that go to voicemail will be returned within 15 minutes
  - *Please leave as detailed a voicemail as possible when leaving a message*

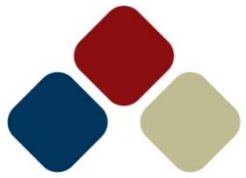


# What to Expect

- Be prepared to answer questions regarding your mold situation including a timeline of events
- Be prepared to answer as many of the questions on the handout entitled

**SAMPLE INFORMATION REQUESTED BY SPELL JIF HOTLINE**  
for each individual location





# The Hotline Is Not

Where claims are filed

- The Hotline is not permitted to file claims
- All Report Only and/or Real Claims must be submitted by members to AIG directly with copies to Arthur J. Gallagher or vice versa



# The Hotline Is Not

Where coverage decisions are made

- The hotline is not permitted to make any decisions regarding coverage
- Only AIG can make coverage decisions



# The Hotline Is Not

An obligation to use services from Hillmann

- Members can use any PIER or “Approved” Provider if a CIH is required to help manage a claim
- AIG alone determines if a given provider is “Approved” and publishes a list of PIER Providers
- If a member choose to use Hillmann it is at the PIER Provider negotiated rates



# What about general questions?

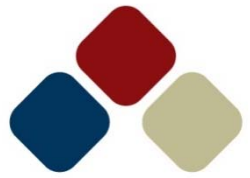
If you have a questions relating to mold, please do call and ask.

Our professionals will answer your questions and because your questions are valuable to the entire SPELL membership, we will collect information in order to learn and provide advices to all members.



# What if I get voicemail?

- If you are leaving a voicemail leave as much of the information as possible with a minimum of:
  - Caller Name & Number
  - School District Name and School Location Name
  - Basic reason for call as we found visible mold or we need information



# You find visible mold growth

- We will want to know ***how much*** you found
- How does one estimate how much
- You measure visible mold growth in square footage and by description



# Patchy or Spotty Visible Growth

“Patchy or Spotty Visible Growth”

- Small blotches or spots of growth
- More difficult to estimate square footage of patchy growth
- Can be conservative and estimate square footage of damaged area



## Patchy or Spotty Visible Growth

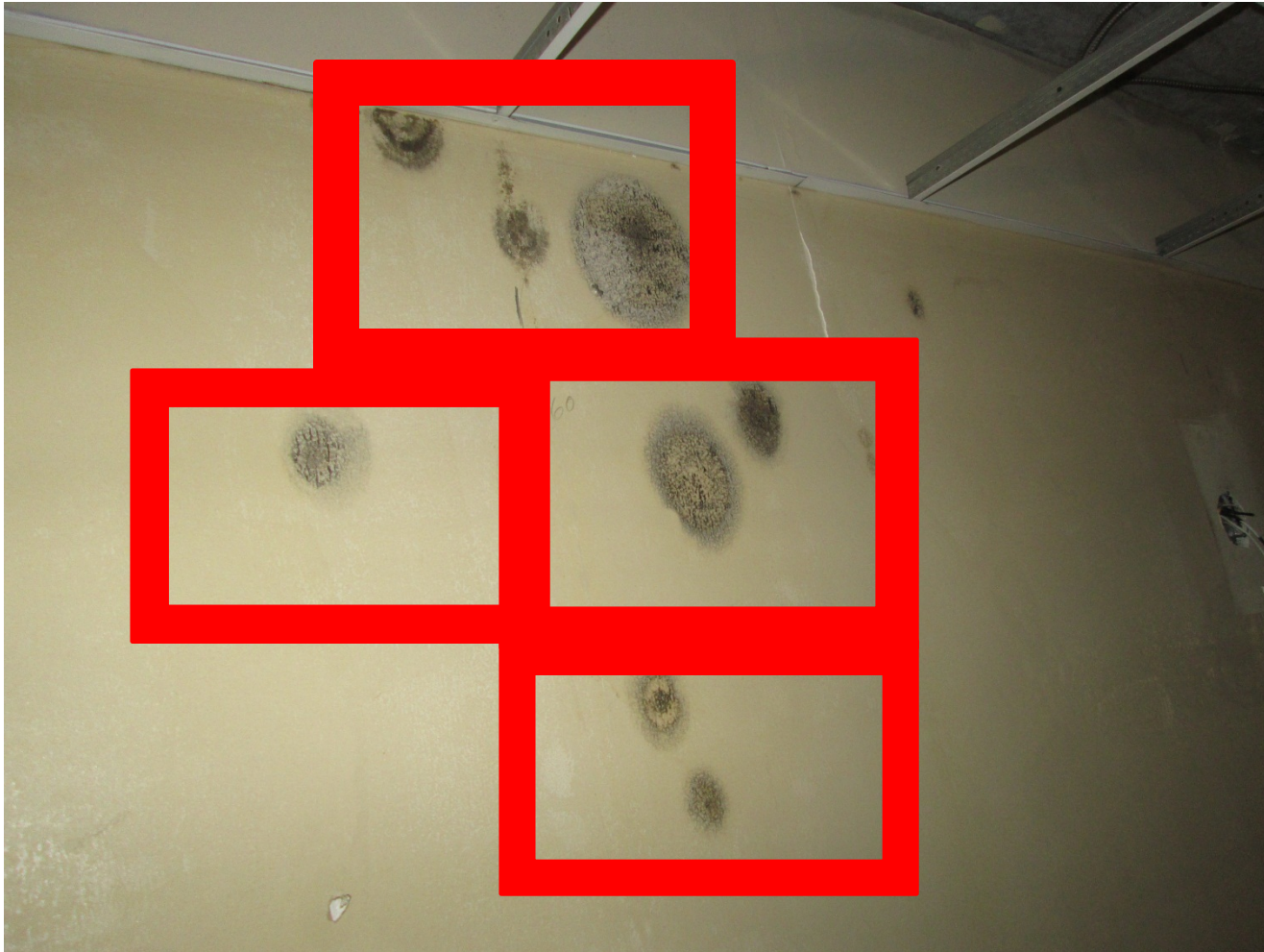






# Patchy or Spotty Visible Growth

~ Four  
Square  
Feet of  
*Patchy or  
Spotty  
Visible  
Mold  
growth*





# Continuous or Heavy Visible Growth

## “Continuous” or “Heavy” Visible Growth

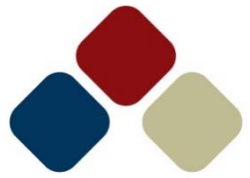
- Larger continuous areas covered with growth



# Continuous or Heavy Visible Growth



~ one square  
foot of  
“Continuous”  
or “Heavy”  
“Visible”  
growth



## Continuous or Heavy Visible Growth



~ two square  
feet of  
“Continuous”  
or “Heavy”  
“Visible”  
growth





## Continuous or Heavy Visible Growth



~ twelve square  
feet of “Continuous”  
or “Heavy” “Visible”  
growth



# Complicating Factors to Estimating Visible Growth





# So you found visible growth

- Estimating visible growth is very important!
- As we've discussed previously, square footage and classification of growth determines the appropriate remediation response
- Having the estimated square footage of visible growth and classification helps determine which steps you need to take immediately to limit potential risks to employees, staff, and property



# What If A Site Assessment Is Required?

- If we can not assess your situation over the phone, we will suggest that you employ the services of a CIH
- You may initiate the services of Hillmann, however you are not obligated to do so. We can provide names and numbers of other CIH firms that are AIG “PIER” or AIG “Acceptable”





# Why you need a CIH

- What is a CIH?
  - Certified Industrial Hygienist
    - Credentialed by the American Board of Industrial Hygienists and bound by a code of ethics
    - Qualified by experience, education, and must pass a rigorous examination
    - Other Industrial Hygienists can perform work under supervision of a CIH



# Role of a CIH in a Claim

- The main role of the CIH (Certified Industrial Hygienist) is to:
  - assess risk
  - anticipate potential exposures, and
  - create work plans for the successful remediation and abatement of environmental hazards (i.e. visible mold conditions)
- Inspections are common-place and may or may not include sample collection



# Purpose of a CIH Inspection

- Discover microbiological problem(s)
- Identify the cause of the problem(s)
- Understand the nature and extent of the problem(s)
- Propose remediation program
- Propose prevention strategy



# Purpose of a CIH Inspection

- Assess the size of impacted area
- Consider possibility of hidden mold growth
- Consider & Identify Potential Sources
  - Water line, HVAC related, condensation, etc.
  - Flooding, Roof leak, etc.
- Identify impacted materials
  - Hazardous materials present such as: ACM or LBP



# Role of the CIH in a Remediation

- Once the situation has been assessed and any work plans are developed, the next step would be remediation.
- During remediation, the CIH may provide oversight to assure adherence to the SOW
- Following remediation, the CIH may provide clearance inspection services to assure quality and completeness



# Role of the CIH in a Remediation

- Once clearance is achieved, the CIH will issue a report documenting the completion of the remediation
- Once any and all water sources which caused the mold situation are repaired, reconstruction may take place
- Project Complete!

# Thank You!



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