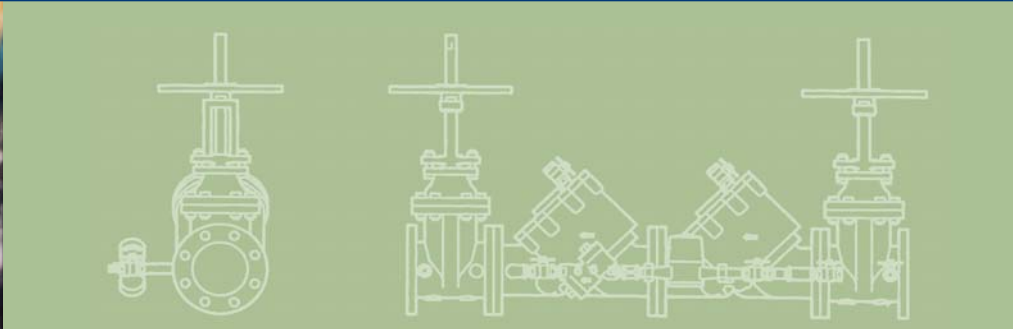




Liberty Mutual **Property**

# Loss Prevention SERVICES



# LOSS PREVENTION SERVICES

Liberty Mutual Property can provide:

## LOSS PREVENTION VISITS

### WE CONDUCT:

Prospect surveys

Facility surveys

Focused visits

(recommendations, follow-up, testing, specific hazard, etc)

### AND ANALYZE:

Physical and human element recommendations

Water supply and pump testing data

Automatic suppression systems

Special hazards

Risk quality benchmarking

Production bottlenecks and contingencies

Catastrophe plans

Loss estimates

## CONSULTING SERVICES

Pre-construction consulting

Site surveys

New construction plan and specification reviews

Fire suppression system plan and specification reviews

Fire protection equipment acceptance testing and witnessing

Flood and wind hazard analysis

Account coordination and field service management

Technical consultation

## EDUCATION AND TRAINING

Property loss control seminars

Fire protection laboratory seminars

Dedicated on-site seminars or webinars

## SMART AND RESPONSIVE TOOLS

Risk Management Guides

Liberty Mutual Property e-Service Site

Stewardship

## IMPAIRMENT SERVICES

24/7 impairment notification service

Impairment loss prevention consulting

Impairment follow-up

## OTHER SPECIAL SERVICES

Thermographic evaluations

Building appraisals

Fire protection CAD diagrams

Boiler & machinery jurisdictional inspections

Boiler & machinery loss prevention inspections

Facility photographs

**IMAGINE having a nationwide network of Loss Prevention experts** to help you develop best practices, control exposures, protect your business—and your bottom line. At Liberty Mutual Property, our loss prevention team minimizes your exposure to property loss and business interruption. We get to know you and your operation, and then help identify, quantify, mitigate or eliminate serious threats to your business.

## CASE STUDY

**A customer's ceiling sprinkler system in their main distribution facility was inadequately designed to protect their 22 ft. tall storage racks.**

Their sprinkler contractor advised them to install a costly in-rack sprinkler system to protect their inventory from potential fire. Upon closer examination by **Liberty Mutual Property's Loss Prevention experts**, simply removing the top tier of their storage rack, thus lowering the storage height below 20 ft., **saved them thousands of dollars** in unneeded sprinkler upgrades while allowing the existing system to adequately protect their facility.



# We Take Loss Prevention Seriously

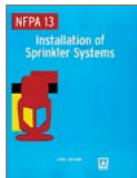
We're serious about loss prevention because a fire in the main distribution center or an equipment failure at the manufacturing facility can devastate a business.

Proactive loss prevention measures could mean the difference between success and failure for you. That's why we are one of the few insurance carriers that have a fire lab dedicated to understanding new technology and best

practices. We continually train our customers, partners and staff of Loss Prevention Consultants on the latest techniques and best practices. In fact, many of our Loss Prevention Consultants are active members of industry associations like the NFPA (National Fire Protection Association) and help shape industry standards, codes and regulations.



## DID YOU KNOW?



Liberty Mutual Property's Loss Prevention Consultants produced a **video that illustrates how a seemingly minor obstruction can render an ESFR sprinkler system useless**. Elements of that video will be used in the next edition of the NFPA 13 handbook.

## Getting to Know You

You will work with a dedicated account team who truly gets to know your business. It is this partnership that sets us apart from our competitors. Because we know you and your operation, we can take a common sense approach to your unique exposures and recommend proactive, smart solutions. We also measure our performance to ensure we're delivering on our promises. In our annual customer satisfaction survey, 95% said they would recommend our loss prevention services.



**95%**

**would recommend our loss prevention services**

# Loss Prevention Visits



We conduct loss prevention visits to make you aware of possible exposures to your business. Our consultants routinely analyze things like:

**Existing risk control programs**

**Fire exposures and controls, including fire protection system testing**

**Business continuity plans**

**Sprinkler system layout and design**

**Production bottlenecks and contingencies**

Within 20 days of a loss prevention visit, we will send a written report that includes a summary of the visit and recommendations that address potential exposures. Reports are also posted on our Property e-Service Site for you to download and forward to the rest of your team.



# Consulting Services

Is your business changing? We can help make sure you don't overlook the important details associated with any change—big or small. Our Loss Prevention Consultants can consult with you before and during new construction and renovations, new or changing process equipment, and alarm and sprinkler system changes, installations or upgrades. Our consulting services help ensure that your property and business are protected from hazards associated with change and growth. Typically, you work with one person throughout the entire process from planning and specification review to on-site testing and final installation review.

Pre-construction consulting

Site surveys

New construction  
specification reviews

Fire suppression system plan  
and specification reviews

Fire protection equipment  
acceptance testing and  
witnessing

Potential flood and wind  
exposures

## CASE STUDY

**In late December, a customer was fast approaching a critical point in the large expansion of their facility.**



They needed to conduct acceptance testing of the newly installed fire pump and trip testing of the dry pipe valves in order to keep the project on schedule. Testing was scheduled for December 28th and our consultant confirmed his availability and made travel arrangements. On December 26th, testing was postponed. We contacted all parties involved and rescheduled for December 30th. Even though the installation was not completed until the afternoon of the 30th, **our Loss Prevention Consultant coordinated testing well into the evening in order to keep the construction schedule on track.**

# Education and Training

Whether it's a dedicated on-site training session at your facility or one of our regularly scheduled seminars our goal, as your partner, is to reduce exposure to loss. Keeping you up to date on topics like fire behavior, emergency response, fire sprinkler technology and fire prevention helps us reach that goal. Education and training programs involve hands-on work with fire protection equipment and demonstrations with flammable liquids and dust explosions. We also design programs to meet the specific needs of your operation and facilities.

## **The Liberty Mutual Fire Lab — where we put out every fire we start**

At the heart of our loss prevention philosophy is the Liberty Mutual Fire Lab. We designed, built, and equipped the lab to be an integral part of our training and education programs and it is this hands-on practical knowledge that further sets us apart from other property insurers.

If there's something new in fire protection engineering, we not only want our loss prevention team to know about it, we want them to know how it works and how it might be used to help protect your property. We want our technical people to get their hands on the equipment, to take it apart, and put it back together again. This expertise and knowledge helps our loss prevention team take a common sense and creative approach to solving your property loss prevention needs.



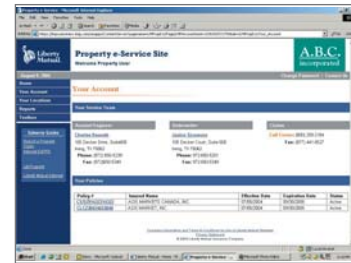


# Smart & Responsive Tools

We strive to deliver smart and responsive tools to help our customers stay ahead of the curve. Our loss prevention team produces Risk Management Guides, a series of relevant and up-to-date publications that use plain English to explain the complexities of topics such as dispensing flammable liquids and keeping your sprinklers in service. We also publish Loss Lessons, in-depth studies of losses in specific occupancies. We include data on the cause of the loss and specific actions you can take to minimize those losses.

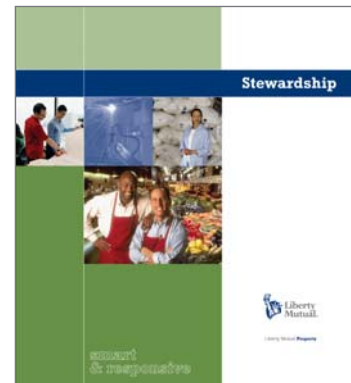
## Property e-Service Site:

As a customer, you have access to a full-service, risk management portal that provides the latest information relevant to your business. It provides 24/7 access to policy and claims information. You can view loss prevention reports, download Risk Management Guides, and keep track of what's expiring and when.



## Stewardship:

When you become a customer of Liberty Mutual Property, we issue a promise of coverage and service we'll provide for the life of the policy. The Stewardship process makes sure we deliver on that promise.



# Impairment Services

We have a dedicated 24-hour Impairment Hotline to register impairments and provide assistance when our customers need it most. In the event our customers have a planned or unplanned shut down of their fire protection or suppression systems, someone will be available to walk them through the steps AND make sure that the system is fully restored. **Our 24-hour Impairment Hotline is 800-541-5224.**

## Other Special Services Include:

Thermographic evaluations

Building appraisals

Fire protection CAD diagrams

Boiler & machinery jurisdictional inspections

Boiler & machinery loss prevention inspections

## DID YOU KNOW?

In 1999, fires in sprinklered buildings were controlled, on average, 88.5% of the time. In sprinklered buildings where fires were not controlled, impaired systems were the reason 35% of the time.

To learn more about Liberty Mutual Property's  
Loss Prevention services, contact your account  
team, broker, or email  
[propertyengineering@libertymutual.com](mailto:propertyengineering@libertymutual.com).

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