Alamo Community College District

Northeast Lakeview College

1201 Kitty Hawk Rd
Universal City, Texas, United States, 78148-3789

Property All Risk - Initial

Date Visited 02-Feb-2017

Commercial Property

COPE

COPE

RFS ID / Location ID:	59788 - 3 /624108
Engineer :	Wall, Mitchell
AIG Writing Office :	LEX DIVISION TWO
Location Address :	1201 Kitty Hawk Rd Universal City, Texas, United States, 78148-3789
Latitude :	29.543617
Longitude :	-98.323428
Website :	www.alamo.edu/nlc/
Class of Risk :	General*
Site Contacts :	Mike Legg, Director, Enterprise Risk Management, mlegg2@alamo.edu Sherry Toliver, Facilities Superintendent, stoliver@alamo.edu

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

TABLE OF CONTENTS

RISK RATING SUMMARY 4
BENCHMARKING CHARTS 4
OCCUPANCY AND PROCESS OVERVIEW 6
HAZARDS 6
CONSTRUCTION 8
PROTECTION 9
WATER SUPPLY 11
SUPERVISION 13
MANAGEMENT PROGRAMS 14
NATURAL CATASTROPHE EXPOSURES 15
EXTERNAL EXPOSURES 16
OTHER PERILS 17
BUSINESS INTERRUPTION FEATURES 17
SITE SKETCHES 18

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

RISK RATING SUMMARY

The following display provides a summary of the risk ratings for this location. The assessment is based on an engineering review of the findings at the time of the inspection. The ratings are assigned by the engineer against detailed guidance and methodologies that AIG provides to the engineer. A more detailed description and justification for the individual ratings is provided within this report.

Element	Fire Resistive	Non Combustible	Mixed	Combustible Moderate	Combustible High
Construction					
Element	**Negligible**	**Slight**	**Moderate**	**High**	**Severe**
Exposure					
Element	**Excellent**	**Good**	**Adequate**	**Nearly Adequate**	**Inadequate**
Water Supply					
Automatic Fire Detection					
Security					
Public Fire Department					
Fire Extinguishing Appliances/Hosereels					
Special Extinguishing Protection					
Sprinklers					
Occupancy Specific Hazards and Activities	**Not Present / No Deficiencies**	**Slight**	**Low**	**Moderate**	**Severe**
Commercial Cooking					
Fired Process Equipment					
Flammable Gases - Storage, Transfer, Use					
Flammable Liquids - Storage, Transfer, Use					
Heating, Ventilation, Air Cond & Refrigeration					
High Valued Equipment					
High Valued Materials					
Laboratories					
Laundries					
Residential Areas					
Storage					
Electrical					

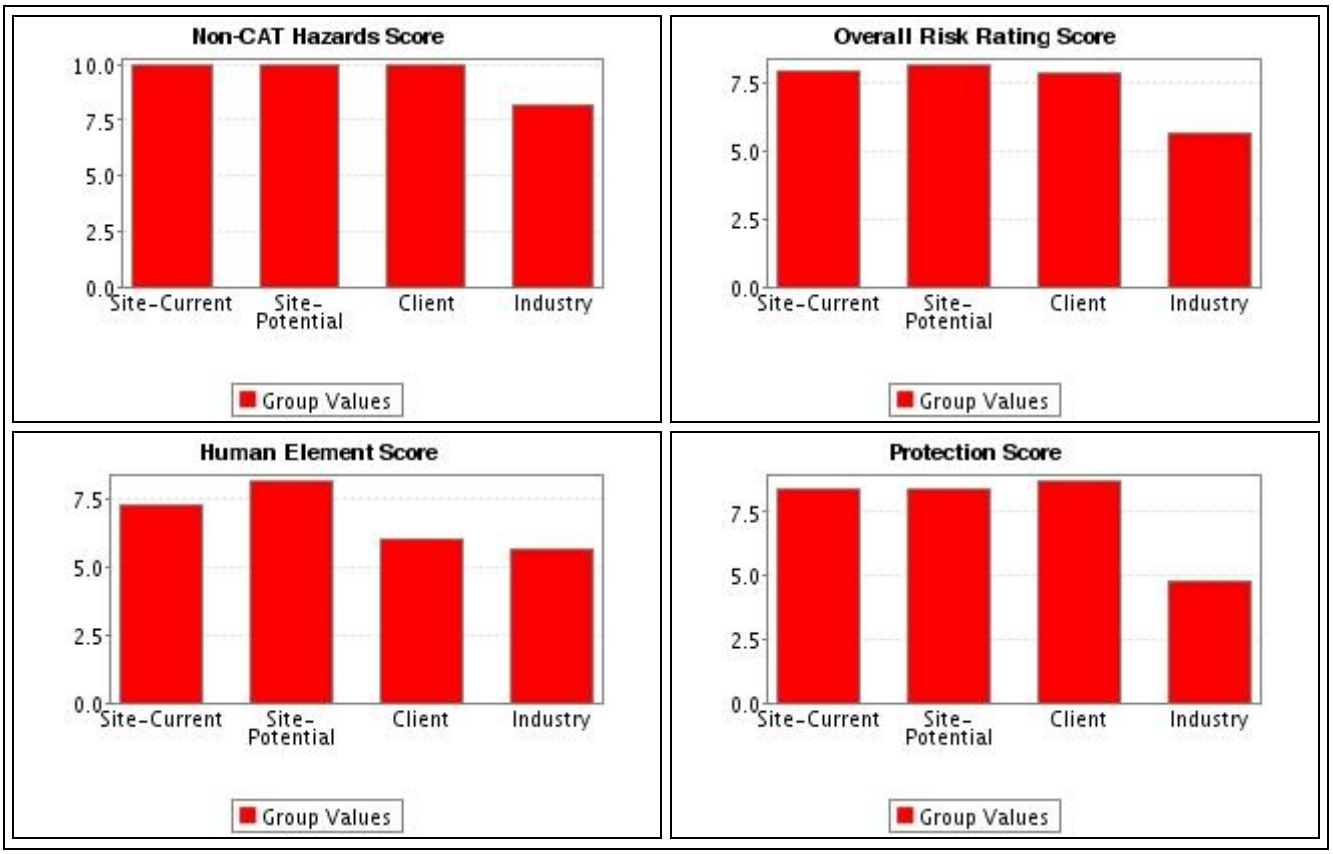
BENCHMARKING CHARTS

The following display presents the location rating in four key areas and an overall risk rating compared to the average rating for other locations within your company that AIG insures and where appropriate for other similar organizations that AIG insures (i.e. a peer comparison) and within the Account as a whole. The “Site Potential” score is the score that the site would achieve after all of the identified risk improvements have been completed.

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



Poor	Substandard	Standard	Good	Superior
0-3.5	3.6-5	5.1-6.9	7-8.4	8.5-10

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

OCCUPANCY AND PROCESS OVERVIEW

Northeast Lakeview College, established in 2007, is one of five public community colleges in the Alamo Community College District. A variety of associate degrees and continuing education opportunities are offered to the surrounding communities, and as many as 15,000 students could be served by this campus alone. The nine major buildings listed below which comprises the campus were surveyed as part of this initial survey.

Wellness (Building 100) contains a number of fitness and recreation oriented spaces as well as classrooms.

Science (Building 200) consists mostly of classrooms and lab areas.

Physical Plant (Building 200a) is the location of offices, maintenance areas and equipment, chillers, external cooling towers, and external electrical switchgear.

Student Commons (Building 300) houses the cafeteria, dining area, classrooms, and meeting spaces.

Fine Arts (Building 400) consists mostly of gallery and classroom space.

Performing Arts (Building 500) houses an auditorium, practice rooms, and classroom space.

Library/LRC (Building 600) contains the library, literary reference center, computer labs, meeting spaces, and additional administrative areas.

Academic (Building 700) consists mostly of classrooms.

Career Technology (Building 800) consists mostly of classrooms

HAZARDS

Occupancy Specific Hazards and Activities	Not Present / No Deficiencies	Slight	Low	Moderate	Severe
Commercial Cooking					
Fired Process Equipment					
Flammable Gases - Storage, Transfer, Use					
Flammable Liquids - Storage, Transfer, Use					
Heating, Ventilation, Air Cond & Refrigeration					
High Valued Equipment					
High Valued Materials					
Laboratories					
Laundries					
Residential Areas					
Storage					
Electrical					

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Heating, Ventilation, Air Cond & Refrigeration

Three package type cooling towers located immediately east of the Physical Plant provide cooling for campus HVAC systems. These two-cell cooling towers are constructed with non-combustible and Class 1 materials and require no additional protection.

Electrical

Power is provided by a single 35 kilovolt feed from CPS Energy, the local utility. From the connection to the overhead service at Kitty Hawk Rd. this feed runs underground to a bank of outdoor switchgear located immediately northeast of the Physical Plant. Power is then sent via buried conduit to pad-mounted 480 volt transformers at each building.

Cooking
Deficiency - No
Hazard Category: Commercial Cooking
Building: Northeast Lakeview College
Location: Student Commons
Commercial cooking occurs in the kitchen area of the Student Commons cafeteria. Ceiling level automatic sprinkler protection extends throughout the kitchen, and kitchen type portable extinguishers are provided. Gas ranges are provided with wet chemical automatic suppression systems which are maintained semi-annually. Housekeeping is excellent, and cooking hoods showed no sign of grease buildup or other combustible accumulations.

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

CONSTRUCTION

Construction Information											
Building Name	Year Built	# Floors	Roof Ht (ft)	Construction (1000 sq.ft.)							
				ISO1/ D	ISO2/ C	ISO3/ B	ISO3CMD/ C	ISO4/ B	ISO4CMD/ C	MFRISO5/ A	FRISO6/ AA
Northeast Lakeview College	2008	3	50	0.00	0.00	0.00	0.00	368.10	0.00	0.00	0.00
Total Site Area	**368,100.00**		**Subtotals**	**0.00**	**0.00**	**0.00**	**0.00**	**368.10**	**0.00**	**0.00**	**0.00**
% Total Area	**100%**		**% Subtotals**	**0.0 %**	**0.0 %**	**0.0 %**	**0.0 %**	**100.0 %**	**0.0 %**	**0.0 %**	**0.0 %**

Definitions: Clg Ht=Floor to Floor/Deck height, ISO1=wood frame walls roof, ISO2=masonry walls wood roof, ISO3=light non-combustible walls roof,ISO3 (CMD)=ISO3 with combustible metal deck, ISO4=non-combustible metal deck and masonry walls, ISO4 (CMD)=ISO4 with combustible metal deck, ISO5=modified fire resistive walls roof, ISO6=fire resistive walls roof.

Construction Comments

Nine buildings were surveyed as part of this initial survey. Construction throughout the surveyed buildings is steel frame with masonry exterior classified as ISO 4 B. Roofs are modified bitumen over noncombustible insulation on steel deck and are original to the construction of each building.

Wellness (Building 100) is two stories and 30 ft. tall. Built in 2009, this building totals 46,617 sq. ft. in area.

Science (Building 200) is two stories and 30 ft. tall. Built in 2008, this building totals 26,144 sq. ft. in area.

Physical Plant (Building 200a) is one story and 21 ft. tall. Built in 2008, this building totals 10,763 sq. ft. in area.

Student Commons (Building 300) is two stories and 28 ft. tall. Built in 2009, this building totals 64,191 sq. ft. in area.

Fine Arts (Building 400) is two stories and 27 ft. tall. Built in 2009, this building totals 25,285 sq. ft. in area.

Performing Arts (Building 500) is one story and 37 ft. tall. Built in 2009, this building totals 22,320 sq. ft. in area.

Library/LRC (Building 600) is three stories and 46 ft. tall. Built in 2008, this building totals 86,260 sq. ft. in area.

Academic (Building 700) is three stories and 40 ft. tall. Built in 2008, this building totals 65,241 sq. ft. in area.

Career Technology (Building 800) is two stories and 30 ft. tall. Built in 2008, this building totals 22,300 sq. ft. in area.

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

PROTECTION

Element	Excellent	Good	Adequate	Nearly Adequate	Inadequate
Fire Extinguishing Appliances/Hosereels					
Sprinklers					
Public Fire Department					
Special Extinguishing Protection					

General Protection Information						
Building Name	**Floor Area (1000 sq.ft.)**	**%AS**	**% Adeq AS**	**% ASN**	**% Detection**	**Remarks**
Northeast Lakeview College	368.1	100	100	0	100	
% Totals		**100 %**	**100 %**	**0 %**	**100%**	

Definitions: AS=sprinklers provided, Adeq. AS=adequate sprinklers provided, ASN=sprinklers improvements needed, Detection=Smoke or other Fire Detection excluding sprinkler waterflow.

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Fire Sprinkler System(s) Data								
Syst No	Area Protected	Existing Design (gpm/ft2/ft2) or (heads/psi)	Required Design (gpm/ft2/ft2) or (heads/psi)	Existing BOR Flow W/o hose (gpm)	Adjusted BOR Pressure (PSI)	Sprinkler Temp. (Fahrenheit)	Hose (gpm)	Adequacy of Protection
1	Bldg. 100 - Weight Rm.	0.1/1513	0.1/1500	410	65	155/5.6	100	Adequate
2	Bldg. 100 - Lvl. 2	0.1/915	0.1/915	325	55	155/5.6	100	Adequate
3	Bldg. 200 - Lvl. 1	0.1/900	0.1/900	183	51	155/5.6	100	Adequate
4	Bldg. 200 - Lvl. 2	0.15/900	0.15/900	222	50	155/11.2	250	Adequate
5	Bldg. 200a	0.20/1500	0.20/1500	529	55	155/11.2	250	Adequate
6	Bldg. 300 - Lvl. 2 - Tree	0.1/1564	0.1/1500	359	73	155/11.2	100	Adequate
7	Bldg. 300 - Lvl. 2 - Grid	0.1/1100	0.1/1100	276	56	155/5.6	100	Adequate
8	Bldg. 400 - Rehearsal	0.1/1553	0.1/1500	346	60	155/5.6	100	Adequate
9	Bldg. 400 - Lvl. 2	0.1/983	0.1/983	304	69	155/5.6	100	Adequate
10	Bldg. 500 - Stage	0.1/1718	0.1/1500	322	63	155/5.6	100	Adequate
11	Bldg. 500 - Auditorium	0.1/1510	0.1/1500	410	74	155/5.6	100	Nearly Adequate
12	Bldg. 600	0.1/956	0.1/956	171	57	155/5.6	100	Adequate
13	Bldg. 600	0.2/1500	0.2/1500	397	57	155/11.2	250	Adequate
14	Bldg. 800 - Grid	0.1/1534	0.1/1500	341	71	155/11.2	100	Adequate
15	Bldg. 800 - Tree	0.1/940	0.1/940	392	51	155/5.6	100	Adequate

Definitions: Adequate = 100% of required sprinkler design hose. Nearly Adequate = 90% of required sprinkler design and no hose. Inadequate = less than 90% of required sprinkler design and no hose. Duration requirements must be met or rating is inadequate. For ESFR nearly adequate is defined as full sprinkler design with NO HOSE.

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Fire Extinguishing Appliances/Hose reels

Fire extinguishers are provided throughout the campus in accordance with the spacing requirements listed in NFPA 10: Standard for Portable Fire Extinguishers for light and ordinary occupancies. These are inspected monthly and maintained annually.

Sprinklers

Ceiling level automatic sprinkler protection is provided throughout campus. These systems were designed and installed in accordance with NFPA 13: Standard for the Installation of Sprinkler Systems for light and ordinary occupancies and maintained in accordance with NFPA 25: Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems.

Of the 15 sprinkler systems evaluated across the nine buildings surveyed, only one was determined to not be adequately supplied by the available water supply. Water supply testing data indicates that the sprinkler system protecting the auditorium in Performing Arts (Building 500) would not perform at 100% of design, however it does meet the requirements of Nearly Adequate. This system was designed to provide 0.1 gpm per sq. ft. over an area of 1,500 sq. ft. with a 100 gpm hose stream allowance. This resulted in a demand of 410 gpm (before hose streams) at 74 psi. The nearest hydrant flow test data indicates the water supply to this system would have a 74 psi static pressure and 65 psi residual pressure while flowing 1300 gpm. Due to the pressure limitation, this system rates as Nearly Adequate.

Public Fire Department

The Live Oak fire department is 1 mile from campus. This is a career staffed fire station.

The Universal City fire department is 2.2 miles from campus. This is a career staffed fire station.

The Public Protection Class at Risk is 2.

Special Extinguishing Protection

The hood in the cafeteria kitchen in the Student Commons building is protected by a wet chemical extinguishing system. This system is maintained semi-annually in accordance with NFPA 17A: Standard for Wet Chemical Extinguishing Systems.

WATER SUPPLY

Element	Excellent	Good	Adequate	Nearly Adequate	Inadequate
Water Supply					

Water Supply, Water Mains, and Fire Hydrants

Fire protection water is supplied from the gridded municipal water supply via two 12 in. lead-ins at Kitty Hawk Rd. to the south of campus. These lead-ins supply a 12 in. yard main which loops around the western, northern, and eastern perimeters of the campus. The western lead-in, approximately 600 ft. in length, connects to the yard main immediately south of the Physical Plant. The eastern lead-in, approximately 1600 ft. in length, connects to the yard main immediately north of the Fine Arts building.

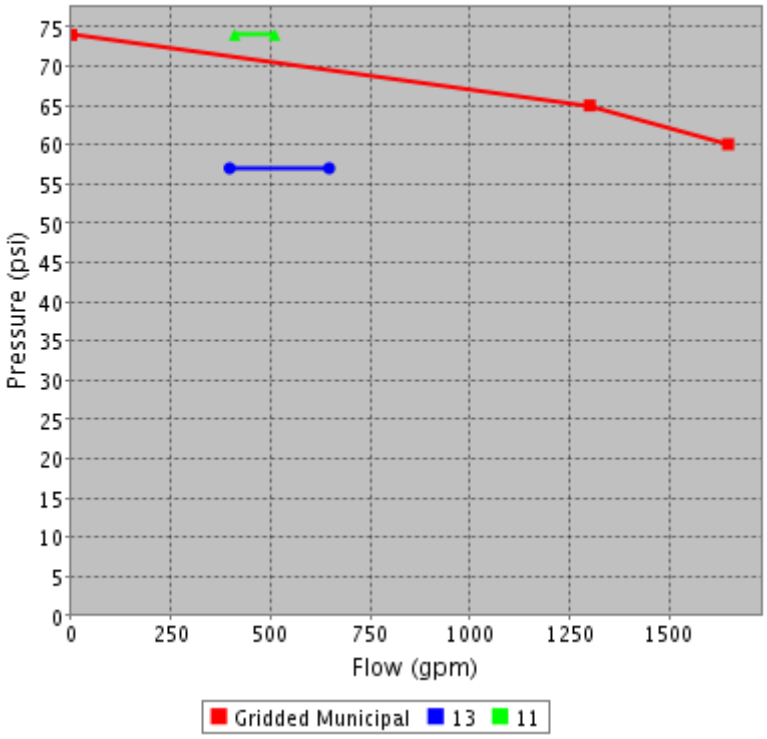
The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Hydrant Flow Test Data							
Date Tested	Tested By	Source Tested	Flow Location	Gauge Location	Test Data		
					Flow(gpm)	Static Pressure(psi)	Residual Pressure(psi)
16-Dec-2016	SimplexGrinnell	Gridded Municipal	Hydrant Adjacent to Library	Next Adjacent Hydrant	1,300	74	65
16-Dec-2016	SimplexGrinnell	Gridded Municipal	Next Adjacent Hydrant	Hydrant Adjacent to Physical Plant	1,353	85	76

Water Supply Combined Graph



The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

SUPERVISION

Element	Excellent	Good	Adequate	Nearly Adequate	Inadequate
Automatic Fire Detection					
Security					

Alarm and Security Details							
Signaling Services	☐ None	☐ Central Station Monitored Line?	☑ Remote Station			☐ Proprietary Station	☐ Local Alarms
Fire Protection Alarm Type		☑ Water flow	☑ Valve Tampers			☐ Low Building Temp	☐ DPV Supervisory
		☑ Smoke Detection	Smoke Detection Monitored?			Yes	☐ Heat/Flame Detex
		☑ Pump Running	☐ Pump Trouble			☑ Pump Power	☑ Pull Boxes
		☐ Tank/Res. Level	☐ Tank Temp		☑ Special Ext. Systems		
Maintenance, Testing and Inspection Procedures per NFPA 25 (or equivalent)		Satisfactory					
Security and Watch Service	☐ None	Rounds per Day	12	% Plant Covered	100	Security Rounds	Recorded
		☐ Security Located At Building Entrance				☐ Site is Fenced	
Security Alarms	☐ None	☑ CCTV	☐ Ext Movement		☑ Int. Movmnt	☐ Vibration	☐ Break Glass
		☑ Door Contact	☐ Infrared Beam		☐ Foil Tape	☐ Microphone	☐ Fence Cabling
Other Alarms ☐	Describe :						
AS Valves Locked Partially	Remarks :Control valves are secured in locked rooms.						

Automatic Fire Detection

Waterflow alarms and smoke detection are provided are throughout the campus. All alarms are monitored remotely by a central dispatch which serves the entire district. Emergency responders and facility management receive immediate notification in the event of an alarm.

Security

The Alamo Colleges Police Department provides central monitoring, dispatch, and campus security patrols for all campuses in the district. These services are provided 24 hours a day, 365 days a year. Additionally, the campus is fully monitored with CCTV cameras.

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

MANAGEMENT PROGRAMS

Element	Excellent	Good	Adequate	Nearly Adequate	Inadequate
Contractor Management					
Emergency Organization & Planning					
Hot Work Permit					
Housekeeping					
Impairment Procedures					
Management Interest					
Planned Preventative Maintenance					
Self-Inspection Program					
Site Level Business Continuity Planning					
Smoking					

Contractor Management

Contractors are screened and selected at the district level to ensure consistency in service from campus to campus.

Emergency Organization & Planning

Emergency plans are focused on evacuation. In the event of a fire, the Alamo Colleges Police Department ensures a prompt fire department notification and assists with coordinating an effective response.

Hot Work Permit

A formal, documented hot work permitting system is not in place, though many best practices are followed. Management has shown interest in developing a formal program, and a recommendation has been made to implement the AIG Hot Work Permit System.

Housekeeping

Housekeeping was excellent throughout the campus.

Impairment Procedures

A formal, documented impairment program is not in place, though many best practices are followed. Management has shown interest in developing a formal program, and a recommendation has been made to implement the AIG Impairment Procedure system.

Management Interest

Local and district management are very interested in loss prevention. While the recommendations discussed will take time to incorporate into local and district procedures, management expressed interest and eagerness to mitigate the identified risks.

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Planned Preventative Maintenance

All maintenance is managed through an electronic preventative maintenance program. Maintenance items and intervals are well-tracked. An infrared camera has been purchased by the district with plans to perform all future infrared testing in-house once appropriate personnel have been selected for training.

Self-Inspection Program

SimplexGrinnell performs all fire protection inspections in accordance with NFPA 25: Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems. These inspections are well documented.

Site Level Business Continuity Planning

No formal business continuity plans are in place at the site level, however plans are under development.

Smoking

Smoking is prohibited campus wide. Observations made during the survey indicate this policy is strictly enforced.

NATURAL CATASTROPHE EXPOSURES

CAT Peril	None	Slight	Moderate	Severe
Earthquake Exposure				
Flood Exposure				
Hailstorm Exposure				
Other CAT Perils Exposure				
Storm Surge Exposure				
Snow Loading/Roof Collapse Exposure				
Windstorm Exposure				

Earthquake Exposure

The Earthquake Zone is Zone 0 per the Munich Re NATHAN maps.

Flood Exposure

All buildings lie in unshaded Zone X per the FEMA flood map Panel Number 48029C0290G, dated September 29, 2010. The East Fork Salitrillo Creek extends north to south through the property, though only Parking Lot 4 is east of the creek. All building and all other parking lots are west of the creek. The creek presents no flood exposure to the campus.

Storm Surge Exposure

The Storm Surge / Coastal Flooding exposure for this location is considered to be No Exposure.

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

Windstorm Exposure

The Tropical Cyclone Zone is Zone 1 per the Munich Re NATHAN maps.

The Extratropical Storm Zone is No Hazard per the Munich Re NATHAN maps.

The Basic Wind Speed which is defined as the 3 second gust speed at 33 ft. above ground is 90 mph for this site.

• Perimeter Flashing Securement found to be adequate.
• Roof Top Equipment Securement found to be adequate.
• Roof Covering Condition found to be adequate.
• Windows & Building Cladding found to be adequate.

EXTERNAL EXPOSURES

Element	Negligible	Slight	Moderate	High	Severe
Exposure					

Internal Exposure

Not Exposed

External Exposure (North)

Not Exposed

External Exposure (South)

Not Exposed

External Exposure (West)

Not Exposed

External Exposure (East)

Not Exposed

Yard Storage

Not Exposed

Other Exposure

Not Exposed

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

OTHER PERILS

Other Peril	Not Present /No Exposure	Slight	Moderate	Severe	Not Evaluated
Burglary and Theft Exposure					
Vandalism / Malicious Mischief Exposure					
Sabotage and Terrorism Exposure					
Riot/Civil/Commotion/Strike Exposure					
Vehicle Damage Exposure					
Smoke Damage Exposure					
Liquid Damage Exposure					
Explosion Exposure					
Aircraft Damage Exposure					
Structural Collapse Exposure					

Vehicle Damage Exposure

The campus is surrounded by a number of parking lots and roadways. As such, there is a slight exposure due to damage from vehicles.

BUSINESS INTERRUPTION FEATURES

General BI Comments

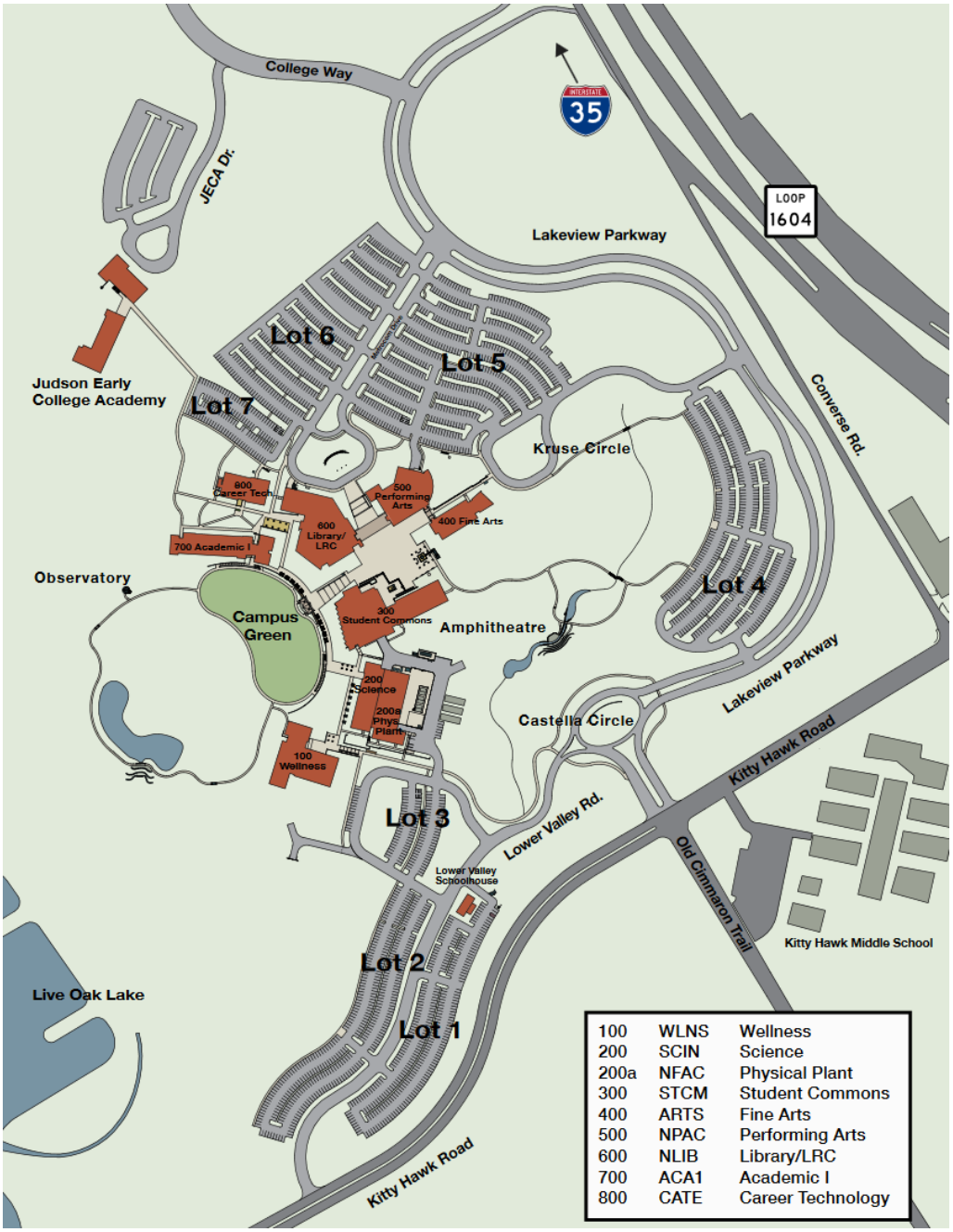
This is one of five area community colleges in the Alamo Community College District. While course offerings do not overlap completely between the colleges, reasonable short term accommodations could be made at nearby campuses to support students in event of major business interruptions.

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

SITE SKETCHES

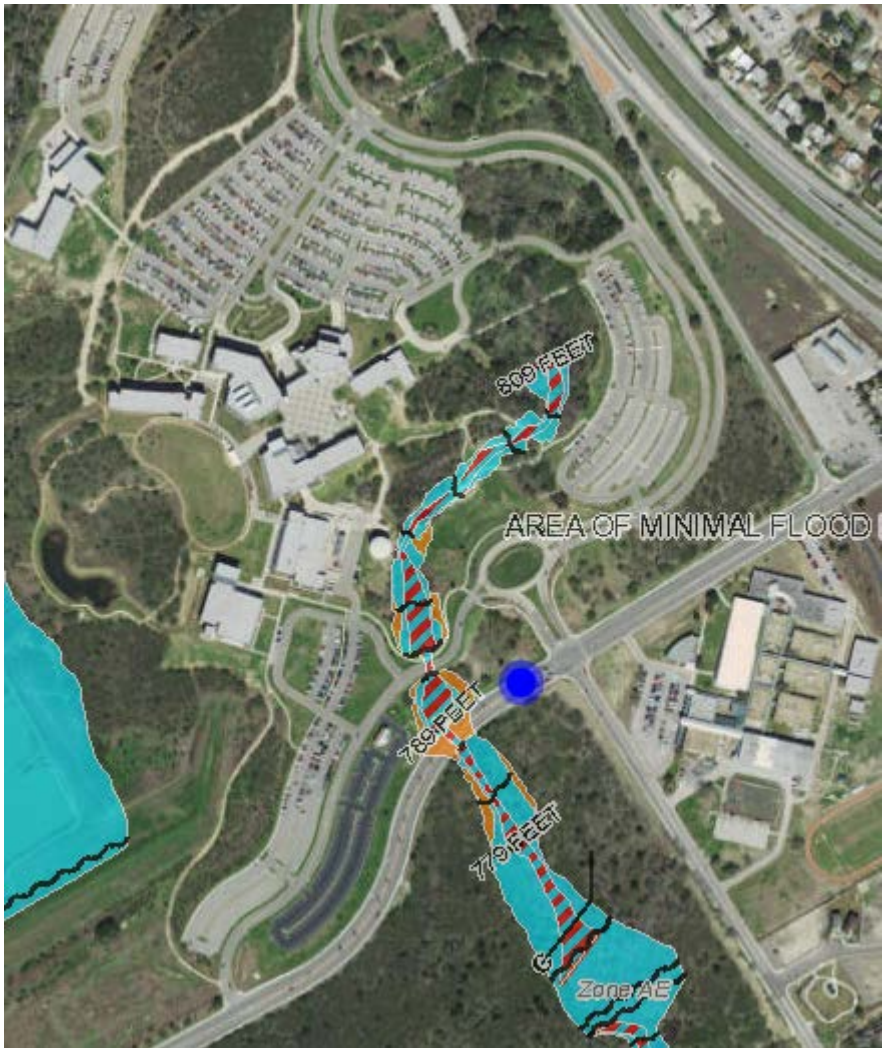


Campus Map

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



FEMA Flood Map

The information contained in this report is intended for the express purpose of assisting AIG personnel in the management of an AIG insurance program. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any representation contained herein. This report may not address each and every possible loss potential, violation of any laws, rules or regulations, or exception to good practices and procedures. The absence of comment, suggestion, or recommendation does not mean the property or operation(s) is in compliance with all applicable laws, rules, or regulations, is engaging in good practices and procedures, or is without loss potential. No responsibility is assumed for the discovery and/or elimination of hazards that could cause accidents or damage at any facility that is subject to this report. Reliance upon, or compliance with, any of the information, suggestions or recommendations contained herein in no way guarantees the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations.

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.