

# State Risk Newsletter

## NEW CONTRACT!

COMMONWEALTH OF KENTUCKY  
CONTRACT FOR RESTORATION AND RECLAMATION  
SERVPRO OF LEXINGTON

Effective October 1, 2022, a Master Agreement was signed for all State agencies to utilize **Servpro of Lexington** for cleanup and reclamation services. The Master Agreement number is **MA 758 2300000472**.



This agreement allows agencies to contact Servpro of Lexington for any type of damages relating from (*but not limited to*) fire, water damage, mold remediation, commercial clean up and demolition. They are also a Disaster Recovery Team that has extensive experience with natural disasters. They follow all state, federal and local guidelines, and requirements. They understand our need for proper restoration though insurance claims and provide safe cleaning practices (nontoxic cleaning solutions) all through approved pricing. Servpro of Lexington provides 24 hour, 7 days a week assistance and they service every county in Kentucky.

For additional information about their company and services they provide, visit:

[Servpro Website](#)

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If you have a need for Servpro's services, please contact:

**Jeff Smith**

Call or Text: 502-803-0426

**Jason Phillips**

Call or Text: 859-983-2805

**Main Office in Lexington**

Call: 859-225-3193

# Fire Department Connections (FDC): A Guide to FDC Maintenance

By: Cecil Sowers

Learn about the inspection, testing, and maintenance agencies must complete to stay compliant.

As of July 1<sup>st</sup>, 2022, the Commonwealth of Kentucky adopted the 2018 Life Safety Code (NFPA 101) and the 2018 Fire Code (NFPA 1) and all referenced publications which includes NFPA 13---2016 (Standard for the Installation of Sprinkler Systems) and NFPA 25---2017 (Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems).

Hydrostatic testing of standpipe systems and fire department connections required in accordance with NFPA 25: (Standard for Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems) requires that FDC's be inspected every 5 years, below is the NFPA reference;



## NFPA 25 (2017)

### 6.3.2 Hydrostatic Test

6.3.2.1 Hydrostatic test of not less than 200 psi (13.8 bar) pressure for 2 hours, or at 50 psi (3.4 bar) more than maximum pressure, where maximum pressure is more than 150 psi (10.3 bar), shall be conducted every 5 years on manual standpipe systems and semi-automatic dry standpipe systems, including piping in the fire department connections.



## NFPA 25 (2017)

13.8.5 The piping from the Fire Department Connection to the fire department check valve shall be hydrostatically tested at 150 psi (10 bar) for 2 hours at least once every 5 years.

Compliance to NFPA 25 helps maximize system integrity to avoid failure and ensure fast, effective response in a fire emergency to all Commonwealth of Kentucky structures.

The Master Agreement with Johnson Controls, Inc., will include the inspection of Fire Department Connections (FDC), the set price will be for \$375.00, **which will be paid for by State Risk as part of the current Master Agreement.**



(Continued on next page)

## Every 5 years: A hydrostatic test of the FDC pipe

NFPA 25 specifies that the FDC pipe must be hydrostatically tested every five years. A hydrostatic test simulates the water pressure from a fire department's pump truck. If the system maintains its integrity during the test and doesn't leak, it passes. An ITM (Inspection, Testing & Maintenance) professional or other well-qualified individual must carry out this work.

To perform this test, an ITM professional will connect a hydrostatic test pump to the FDC and a fire hydrant. This pump raises the system pressure to 150 PSI, and the individual holds it at this level for two hours while monitoring pressure closely. If the system experiences pressure drops or leaks or damage are otherwise visible the piping fails, the test.

Note that the FDC test is distinct from the hydrostatic test required for a sprinkler system. The sprinkler system test, which also occurs every 5 years, has a minimum pressure of 200 psi per NFPA 25 **6.3.2.1**. These tests are conducted separately; NFPA 25 Table 13.11.1 indicates that the length of pipe should be isolated from the rest of the system before the test.

### Maintaining your FDC is important!

Keeping fire protection systems and FDCs up to code can seem complicated, but it's crucial to maintaining a safe building. And fortunately, NFPA 25's requirements for inspecting, testing, and maintaining an FDC are straightforward.

Visually inspect each component of the FDC to verify that it's in place. Inspections are done by Johnson Controls, Inc, (JCI) as part of an annual or semi-annual visit. Replace any items that are missing or damaged, such as signage or caps. And every five years, JCI will perform a hydrostatic test on the FDC piping.

## 13.8 Fire Department Connections

**13.8.1** Fire department connections shall be *visually* inspected quarterly to verify the following:

- Fire department connections are visible and accessible
- Couplings or swivels are not damaged and rotate smoothly
- Plugs or caps are in place and undamaged (*deficient if not properly in place*)
- Gaskets are in place
- Identification signs are in place (*deficient if not visible or in place*)
- Check valve is not leaking
- Automatic drain valve is in place and operating properly
- Fire department connection clapper(s) is in place and operating properly
- Interior of the connection is inspected for obstructions
- Visible piping supplying the fire department connection is undamaged.



If you have any questions feel free to contact Cecil Sowers, Safety Coordinator  
Office (502) 782-5443 Cell (859) 613-1907

[cecil.sowers@ky.gov](mailto:cecil.sowers@ky.gov)

[StateRiskSprinklerProgram@ky.gov](mailto:StateRiskSprinklerProgram@ky.gov)

# Brag Board

## *Murray State University*

Murray State has reduced their deficiencies by 93.3% since late September. Susan Miller and Darin Harness have made great strides to ensure that Murray State University is safe for all students and staff members.



## *Department Criminal Justice Training*

Garl Loving has worked diligently in completing all his deficiencies in a timely manner, thank you Garl.



## *Greystar Managed Properties (University of Kentucky)*

I would like to thank Robert Brown for completing the deficiencies with Greystar Managed Properties.

As of 12/9/2022, 99% of all the deficiencies have been eliminated. State Risk is very appreciative of the hard work that has been accomplished.



# Property Damage Claims

By: Audra Perkins

Many of you had your holiday interrupted with calls about frozen and broken pipes from the recent freezing temperatures resulting in water leaking and property damage.



As a result, 25 State agencies reported damages that occurred from 12/23/2022 through 12/27/2022. While that may not seem like a lot, when you add in the number of individual buildings that were affected, it changes things a bit. Currently, 149 total buildings were affected from these recent freezing temperatures and most of the damages were substantial resulting in over \$15-\$20 million in total estimated reported damages. We are working closely with our claims adjusters and excess insurer to get these damages assessed so that you may proceed with repairs as soon as possible.

In Kentucky, we don't experience those temperatures often, so to be fully prepared for these types of losses, every insured should put into place preventative measures to try and keep it from happening again. Since December 2021, the Commonwealth of KY has experienced 3 catastrophic weather events:

- Major tornado damages in Western Kentucky
- Major flood damages in eastern Kentucky
- Polar Flash Freeze/Water damages state-wide

A few things to think about the next time you are aware of a pending polar blast:

- Keep your thermostat set to the same warm temperature both day and night, even in vacant buildings if the water hasn't been drained. Remove all setbacks to ensure heat isn't low when the electricity goes out.
- Install additional insulation to pipes, particularly those that are on exterior walls of the building.
- Have staff monitor the temperatures several times a day (even on weekends and holidays).

By putting these practices in place and making them part of your Standard Operating Procedures, you may be able to withstand the next drop in temps without damages.

If you do experience damage, and you require assistance filing a claim, feel free to contact us at:

**Audra Perkins 502-782-0368 or Evelyn Smith at 502-782-5443**

Our forms are located on our website at:

**[State Risk Website](#)**

In order for us to expedite an adjuster to you, we need to have the claim form completed so that we are aware of what damages we are to review on the visit to your site. Time is of the essence when filing a claim.

# KSAP FAQs

- **What is KSAP?**
  - ◊ Established in 2011, the Kentucky Self-Insured Auto Program, a plan which self-insures all the state-owned vehicles and mobile equipment.
- **What insurance coverages does KSAP provide?**
  - ◊ KSAP self-insures the automobile liability exposure against claims of negligence due to accidents.
  - ◊ KSAP also can provide physical damage coverage subject to a deductible for damage to the state's vehicle that is not the fault of others.
- **Do I have to use KSAP to insure my agency's state-owned vehicles?**
  - ◊ Yes, pursuant to KRS 42.0651 State Risk & Insurance Services Division is required to provide insurance for all state-owned assets.
- **How do I obtain insurance on a vehicle(s) assigned to my state agency?**
  - ◊ Complete an Vehicle Listing Report and submit to our dedicated underwriting email address: [ksapunderwriting@ky.gov](mailto:ksapunderwriting@ky.gov)
- **What should I do if I acquire or dispose of vehicles?**
  - ◊ Use the VLR to make any changes to your fleet, whether adding or deleting vehicles. Remember KY statutes require that all vehicles operated on the road are to be insured; even if the vehicle is currently parked awaiting sale through Surplus Properties. Therefore, do not delete the vehicle from KSAP until the title has been transferred.
- **Who pays the premium for the insurance coverage?**
  - ◊ The state agency which owns the vehicle(s) will be billed annually for the premium, which will be handled through the eMARS state accounting system.
- **What documentation is provided to provide proof of insurance to law enforcement?**
  - ◊ Your agency will be provided with a letter from the Department of Insurance confirming KSAP as the self-insurer for state-owned vehicles. Make sure each vehicle has a copy of this letter in the glove compartment. Show this letter when asked for proof of insurance. A copy of the letter can be found on the State Risk & Insurance Services Division web page: [Proof of Auto Liability Insurance for KSAP.pdf \(ky.gov\)](#)
- **What should I do if I am involved in an automobile accident while driving or riding in a state-owned vehicle?**
  - ◊ **Call 911 immediately** if damages or injuries are involved, request an officer to file a report and request medical assistance if needed.
  - ◊ Call your supervisor.
  - ◊ Call your Agency claim contact.
  - ◊ Obtain the other driver's license number, insurance information from the insurance verification card and a description of their vehicle from their registration card.
  - ◊ Give the other driver your name, address and license number; show them the KSAP proof of insurance letter.
  - ◊ If safe to do so, take photos of all four sides of all vehicles involved, license plates, skid marks, angles of the roadway and persons involved.
  - ◊ **DO NOT ADMIT FAULT.** The circumstances and claims adjusters will make that determination.
  - ◊ **DO NOT MAKE ANY STATEMENTS** about the accident to anyone other than the investigation law enforcement officer, your supervisor, your agency Risk Management officer, KSAP claims adjuster or Commonwealth Legal Counsel.
  - ◊ Download then complete the KSAP Accident Report Form, clicking the EMAIL button at the bottom of page two of the form when complete. [KSAP Accident Report Form \(SRC-12\).xlsm \(ky.gov\)](#)
  - ◊ **Immediately**, give all communication you receive, especially from attorneys and/or the other driver's insurer, to your supervisor and copy the KSAP claims adjuster.
- **May we allow a non-state employee, student or family member operate a state-owned vehicle?**
  - ◊ **No.** State-owned vehicles may only be operated/occupied by state employees unless prior approval has been received from your agency's upper management.

# Agency Spotlight

By: Cecil Sowers



Mark E. Crush is a lifelong Kentuckian born and raised in Louisville. Mark is a proud graduate of St. Xavier High School and attended the University of Kentucky.

Mark grew up around a family business, Albert B. Crush Company, which specializes in supporting manufacturing companies. After the sale of that company in the early 1990's Mark formed his own company, Mark E. Crush Company. He grew the company making it one of the larger companies in the industry.

After selling that company, Mark was eager to find new fields of interest. Mark joined the Kentucky Department of Parks in the spring of 2022 and currently oversees and resolves fire suppression systems deficiencies thru out the department's facilities.

Mark credits his hard work to the unique and dedicated co-workers that join to make Kentucky Parks one of the best in the country. In addition, he is grateful to Governor Beshear for his support of the Parks system and his focus to enhance the experience for all visitors.

The Division of State Risk and Insurance Services is very grateful for Mark's help in resolving deficiencies within the parks system. His hard work and dedication have helped lower the deficiencies by almost 70% since late July and we are making the Commonwealth's State Parks one of "the nation's finest".



# Meet the State Risk Staff



**Sandy Etherington**  
Procedures Development  
Specialist

I have been with State Risk since March 2019 and have been employed with the Commonwealth of Kentucky for over 31 years. Most of those years have been spent in the financial and budgeting world of government. Currently, I hold the position of Procedures Development Specialist for the Kentucky Self-Insured Auto Program (KSAP) within the Division of State Risk & Insurance Services. My role with this program, is to insure over 13,000 vehicles for the Commonwealth.

I am a mother of 3 children and a Gam-Gam to 6 grandchildren. In March, that number will increase to 7, with a precious baby girl on the way. When I am not spending time with the grandbabies, you can catch me at the field umpiring softball or boating at the lakes.



**Chuck Jackson**  
Insurance Appraiser

I started with Kentucky State Government in December of 1994 as an appraiser with State Risk and have been an appraiser for over 28 years. As an appraiser for the Commonwealth, it is my job to make sure that Buildings owned by the State have a correct and up to date appraised value for the insured replacement cost. This is to make sure that we have enough insured value to cover damages that may occur to a building due to a fire, tornado or other insurable circumstance.

In my 28 years as an appraiser, I had the opportunity to travel to every county in Kentucky and have seen every building that is owned by the Commonwealth. I have been able to visit and stay in every State Park and visit some of the most beautiful places in the State that I did not know existed before taking the job.

I live in Frankfort with my wife Julie and our two grandchildren who are 10 and 6 years old. Julie retired from Kentucky State Government in 2012 where she had worked as a Probation Officer with Probation and Parole for 20 years. We have 4 children and 2 other grandchildren who all live in Lexington.



# State Risk Mailboxes

To help keep emails organized and to ensure they are processed in a timely manner, we have email mailboxes dedicated to KSAP and F&T Underwriting as well as KSAP and F&T Claims and the Sprinkler Program.

Below is a listing of all the email mailboxes associated with our office:

**Property Underwriting:**

[StateRiskUnderwriting@ky.gov](mailto:StateRiskUnderwriting@ky.gov)

**Sprinkler Program:**

[StateRiskSprinklerProgram@ky.gov](mailto:StateRiskSprinklerProgram@ky.gov)

**KSAP Underwriting:**

[KSAPUnderwriting@ky.gov](mailto:KSAPUnderwriting@ky.gov)

**KSAP Auto Claims:**

[KSAPAutoclaims@ky.gov](mailto:KSAPAutoclaims@ky.gov)

**Fire & Tornado Property Claims:**

[FT.PropertyClaims@ky.gov](mailto:FT.PropertyClaims@ky.gov)

# Staff Directory

Sheri Whisman, Director (502) 782-5444 or (502) 229-3905  
Buryl Thompson, Assistant Director (502) 782-5438  
Stephanie Young, Fiscal Officer (502) 782-5423

[Sheri.Whisman@ky.gov](mailto:Sheri.Whisman@ky.gov)  
[Buryl.Thompson@ky.gov](mailto:Buryl.Thompson@ky.gov)  
[Stephanies.Young@ky.gov](mailto:Stephanies.Young@ky.gov)

## Underwriting for the Fire and Tornado Fund

[StateRiskUnderwriting@ky.gov](mailto:StateRiskUnderwriting@ky.gov)

Gerry Hamilton, Insurance Program Manager (502) 782-5421  
Jeni Collins, Insurance Policy Specialist II (502) 782-5441  
Chris West, Insurance Appraiser (502) 782-5439  
Chuck Jackson, Insurance Appraiser (502) 782-5437

[Gerry.Hamilton@ky.gov](mailto:Gerry.Hamilton@ky.gov)  
[Jcollins@ky.gov](mailto:Jcollins@ky.gov)  
[Chris.West@ky.gov](mailto:Chris.West@ky.gov)  
[Chuck.Jackson@ky.gov](mailto:Chuck.Jackson@ky.gov)

## Kentucky Self Insured Auto Program Administration

[KSAPUnderwriting@ky.gov](mailto:KSAPUnderwriting@ky.gov)

Buryl Thompson, Assistant Director (502) 782-5438  
Evelyn Smith, Insurance Program Manager (502) 782-5433  
Sandy Etherington, Procedures Development Specialist (502) 782-5442

[Buryl.Thompson@ky.gov](mailto:Buryl.Thompson@ky.gov)  
[Evelyn.Smith@ky.gov](mailto:Evelyn.Smith@ky.gov)  
[Sandy.Etherington@ky.gov](mailto:Sandy.Etherington@ky.gov)

## Fire and Tornado Property Claims

[FT.PropertyClaims@ky.gov](mailto:FT.PropertyClaims@ky.gov)

Evelyn Smith, Insurance Program Manager (502) 782-5433  
Audra Perkins, Procedures Development Specialist (502) 782-0369

[Evelyn.Smith@ky.gov](mailto:Evelyn.Smith@ky.gov)  
[AMPerkins@ky.gov](mailto:AMPerkins@ky.gov)

## Kentucky Self Insured Auto Claims

[KSAPAutoClaims@ky.gov](mailto:KSAPAutoClaims@ky.gov)

Evelyn Smith, Insurance Program Manager (502) 782-5433  
James Baggett, Procedures Development Specialist (502) 782-1866

[Evelyn.Smith@ky.gov](mailto:Evelyn.Smith@ky.gov)  
[Jamesa.Baggett@ky.gov](mailto:Jamesa.Baggett@ky.gov)

## Risk Management & Public Official Bonds

Sheri Whisman, Director (502) 782-5444 or (502) 229-3905  
Buryl Thompson, Assistant Director (502) 782-5438

[Sheri.Whisman@ky.gov](mailto:Sheri.Whisman@ky.gov)  
[Buryl.Thompson@ky.gov](mailto:Buryl.Thompson@ky.gov)

## Commercial Liability/Special Event Policies

Buryl Thompson, Assistant Director (502) 782-5438

[Buryl.Thompson@ky.gov](mailto:Buryl.Thompson@ky.gov)

## Sprinkler Program

[StateRiskSprinklerProgram@ky.gov](mailto:StateRiskSprinklerProgram@ky.gov)

Gerry Hamilton, Insurance Program Manager (502) 782-5421  
Cecil Sowers, Safety Coordinator (502) 782-5443

[Gerry.Hamilton@ky.gov](mailto:Gerry.Hamilton@ky.gov)  
[Cecil.Sowers@ky.gov](mailto:Cecil.Sowers@ky.gov)

## Boiler Program

Gerry Hamilton, Insurance Program Manager (502) 782-5421  
James Baggett, Procedures Development Specialist (502) 782-1866

[Gerry.Hamilton@ky.gov](mailto:Gerry.Hamilton@ky.gov)  
[Jamesa.Baggett@ky.gov](mailto:Jamesa.Baggett@ky.gov)

## eRIMS & Training Assistance

Ryan Barnard, Resource Management Analyst II (502) 782-5435

[Ryan.Barnard@ky.gov](mailto:Ryan.Barnard@ky.gov)