

## Kennerknecht, Norbert

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**From:** Calizzi, John  
**Sent:** Tuesday, January 19, 2010 3:33 PM  
**To:** Kennerknecht, Norbert  
**Subject:** FW: Welding Exposures

John Calizzi, ALCM  
Loss Prevention Department  
Ohio Casualty Insurance

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**From:** Calizzi, John  
**Sent:** Tuesday, January 19, 2010 3:25 PM  
**To:** 'norbert.kennerknecht@wcsbpa.org'  
**Cc:** 'David W. Pearson'  
**Subject:** Welding Exposures

Hi Norbert,

I would like to thank you for involving us in your decision making process regarding welding in the Auto Technology Lab. There are issues to be concerned about from not only a potential fire/explosion hazard but also employee/student safety and liability to the school from a completed operations standpoint.

When welding on vehicles one has an exposure to various flammable sources such as solvents, soiled rags and most of all, gasoline whether in the gas lines or dripped on the engine block or other parts. Supervision is of paramount importance in performing this operation as well as knowledge of the supervisor and students. From an employee injury standpoint, not only is there the obvious concern of fire and explosion but one must also be concerned with health issues. Welding masks with the proper shields need to be worn. Depending on the type of welding and metals welded, respirators may also be needed. If respirators are required, users must be trained on respirator use and obtain physicals. Adequate ventilation must also be considered so adjustments to the existing lab may be required.

From a products/completed operations standpoint the school is adding another exposure not previously

1/20/2010



considered. I'm not sure what parts or materials they will be welding but if a weld fails now or years down the road, the user of that product or vehicle can come back to the school should an injury or property damage occur.

Insurance companies price policies on anticipated exposures and other factors I am not fully aware of. However, I had been informed previously that when welding is performed on someone else's vehicle or property, this is not an anticipated school exposure. Therefore, the additional exposure could eventually effect their rating and/or coverage.

Please let me know if you have any questions or need additional information.

John Calizzi, ALCM  
Loss Prevention Department  
Ohio Casualty Insurance

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Norb.  
cc Reutter

David W. Pearson

From: "Calizzi, John"  
To: <Norbert.Kennerknecht@wcsbpa.org>  
Cc: "David W. Pearson"  
Sent: Wednesday, September 09, 2009 5:16 PM  
Subject: Welding Lab

Ken,

In response to your inquiry regarding the insurance companies viewpoint on possibly doing welding on vehicles in the lab area, I have included our concerns below.

By doing welding on vehicles, they are moving out of the basic auto repair that is typically covered by the standard school policy and more into a commercial auto body repair exposure. They would be dramatically increasing their GL exposure. **If this is the case, we would have to notify underwriting and that may effect their rating and/or coverage.** Ken, if they are considering vehicles inside and welding they need to consider auto exhaust measures as well as controls for welding on, around or near gas tanks. This could be a severe exposure. From a products/completed operations standpoint if they are welding on trailer hitches or any other parts to a car or truck, this could also be a severe exposure from the liability standpoint. Bottom line is, they would be significantly increasing their exposure which could jeopardize their coverage. Not only would coverage be an issue, but you now may create a catastrophic exposure by having gasoline tanks inside a welding lab with basically inexperienced welders.

Please let me know if you have any questions.

John Calizzi, ALCM  
Loss Prevention Department  
Ohio Casualty Insurance

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9/23/2009