



## INITIAL REPORT

November 3, 2020

**District of Columbia- A Municipal Corporation**  
425 C Street NE, Washington, DC 20002  
Water – Date of Loss: 9/29/20

**Prepared For:**  
Kersandra Cunningham  
Zurich NA

**File Information:**

Carrier                Zurich NA  
Claim No.            5630058569  
Policy No.  
IA File No.  
YA Project No.      NE-2020719

**Prepared By:**  
Joshua Kai  
Washington DC Office  
(703) 350-5480  
Joshua.kai@youngonline.com

Please find below our Initial Report narrative for the above captioned loss.

On October 5th of 2020, YOUNG & Associates (YA) was contacted by Zurich NA to investigate a claim of water damage to the Peabody Elementary School that occurred on September 29, 2020. The claim was reported by the Insured's contact, Jane Waters. YOUNG & Associates was requested to provide the following services:

- Visit the claim site, investigate the claim, and document the loss.
- Jointly inspect property with the Insured to review and document damaged portions of the building
- Provide a Preliminary Investigation Report
- Provide a Reserve Estimate
- Provide a Detailed Repair Estimate

Detailed below are observations and commentary from an onsite inspection of the loss site in Washington, DC conducted by YOUNG & Associates (YA) consultant Joshua Kai. YA visited the site on Monday November 2, 2020, met with Darryl Jacobs, Pat Healy, and Robert Preston (Insured's On Site Contact) and completed a detailed inspection of the property where damage occurred.

### **INSPECTION OBSERVATIONS**

The Peabody Elementary School property located at 425 C Street NE, Washington, DC 20002 is a 5-story building with 4-stories above ground and 1-Basement Level below ground totaling approximately 35,000 square feet. The building was originally built in 1890 with renovations occurring in 1966 and 2013. The building is currently unoccupied.

The cause and origin of the loss, as indicated by the Insured's onsite representative, was a broken sprinkler head/line at the 3<sup>rd</sup> Floor ceiling that broke when the lath and plaster ceiling collapsed at the open space hallway located in the center of the building. The broken sprinkler head/line caused water to flow throughout the 3<sup>rd</sup> floor and down to and through Levels 2, 1, and the Basement, causing various degrees of damage. This is consistent with the Silman Report dated 10/1/20 indicating that the collapsed ceiling, which was added during the 1966 renovation, was noted to have undersized hangers.

The Peabody Elementary School where the water damage occurred is generally finished with plaster walls and ceilings, some suspended acoustic ceilings in areas, fabric wrapped ceiling panels, suspended light fixtures, and a mixture of wood flooring, glued-down carpet flooring, and vinyl/resilient flooring throughout. A majority of the damages were located in the 3<sup>rd</sup> Floor Open Area/Hallway and Classrooms on the 3<sup>rd</sup>, 2<sup>nd</sup>, and 1<sup>st</sup> Floors with some damages noted at the Basement Level as well.

Subrogation potential may exist due to the under-sizing of the metal lath and plaster ceiling hangers installed as part of the 1966 renovation causing the collapse. Further investigation would likely be required to determine the responsible party for the sizing of the hangers.

#### **RESERVE ESTIMATE**

A suggested reserve amount is estimated at \$1,000,000 and is limited based on the visual inspection. At the time of this inspection, very limited mitigation was done and no professional drying or moisture metering/reading was done. The power was turned off inside the building, including power to the elevator, which cannot be inspected until power is available. Subsequent moisture detection and evaluation of the elevator equipment could impact the total cost of repairs.

#### **CONCLUSION AND ACTION ITEMS**

Damage as a result of water was documented above. YOUNG & Associates has included several site photographs attached, depicting the general overview of the damages.

Please note YOUNG & Associates Preliminary Inspection Report does not take into account any policy review and does not account for values associated with contents, business interruption or additional policy limit deductibles, sublimit evaluations or other policy considerations.

YOUNG & Associates professional analysis and opinions contained within this report are based upon, and therefore limited to, the information available to YOUNG & Associates at this time and the scope of our investigation as described herein. YOUNG & Associates reserve the right to amend the report in the future, if and when previously unknown or unseen conditions are discovered or additional information becomes available to YA.

Please do not hesitate in contacting me at 703-350-5480 if you have any questions.

Regards,

**CONSULTANT NAME**

Joshua Kai  
Regional Consultant  
YOUNG & Associates

*Joshua Kai*

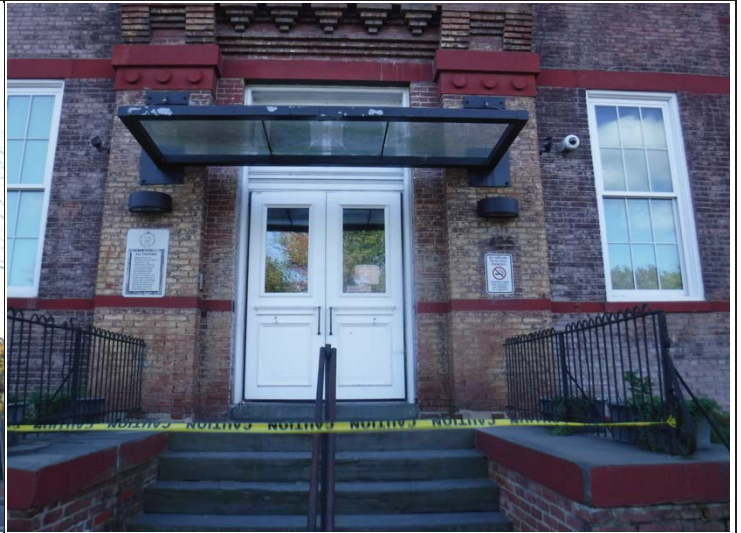
**REVIEWING CONSULTANT NAME**

Kevin Kapisak  
Managing Partner  
YOUNG & Associates

*Kevin Kapisak*



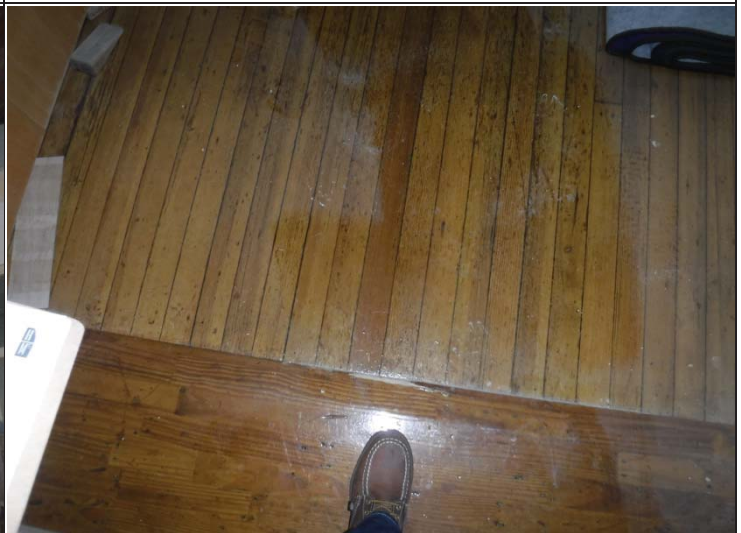
Caption #1: Exterior view 425 C Street NE, Washington, DC



Caption #2: Main entrance with Building numbers

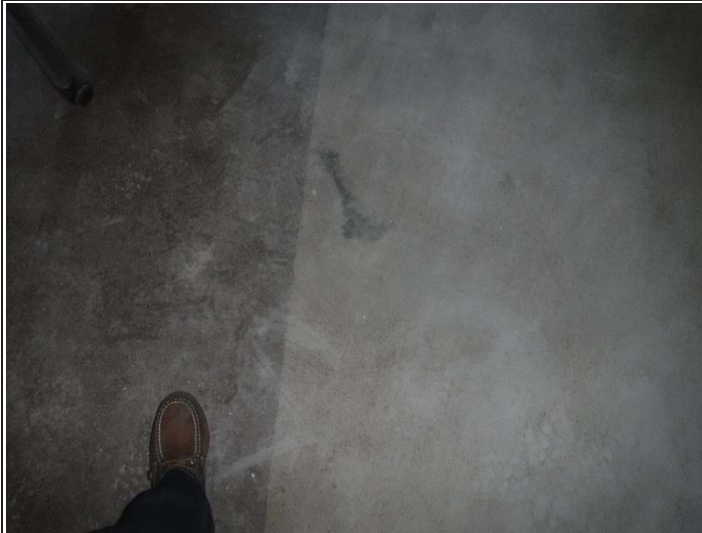


Caption #3: Condition of 3<sup>rd</sup> Floor ceiling at Open Area/Hallway



Caption #4: Condition of wood floors at Kindergarten Room.

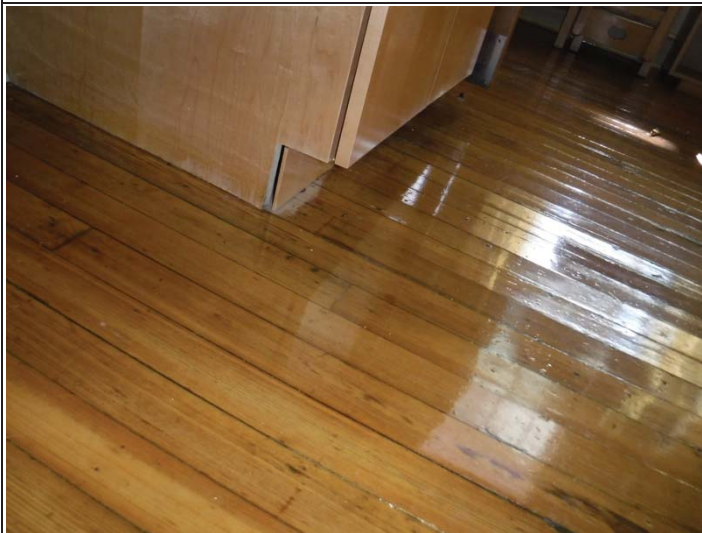




Caption #5: Floor condition at 3<sup>rd</sup> Floor Open Area/Hallway



Caption #6: Floor condition at Classroom 307 and typical of wood floor condition at 3<sup>rd</sup> Floor Classrooms



Caption #7: Classroom 306 toe kick condition at cabinets



Caption #8: Temporary shoring installed at 2<sup>nd</sup> Floor Open Area/Hallway ceiling



Caption #9: Classroom 206 damaged ceiling panels and light fixtures (typical at 2<sup>nd</sup> Floor Classrooms)



Caption #10: Classroom 203 condition at wood floors (typical at 2<sup>nd</sup> Floor Classrooms)



Caption #11: Ceiling condition at Staff Lounge -2<sup>nd</sup> Floor



Caption #12: Conditions at Room 202 Social Worker ceiling



Caption #13: Classroom 203 damaged ceiling panels and lights – ( typical of 2<sup>nd</sup> floor Classrooms)



Caption #14: Damaged plaster ceilings – typical of 2<sup>nd</sup> Floor Classrooms



Caption #15: Damage at Level 1 Stairwell ceiling



Caption #16: Condition at Principals Office 105B





Caption #17: Classroom 106 Standing water



Caption #18: Classroom 106 damaged ceilings



Caption #19: Damage at Level 1 Stairwell ceiling



Caption #20: Condition at Principals Office 105B





Caption #21: Classroom 106 Standing water



Caption #22: Classroom 106 damaged ceilings



Caption #23: Classroom 107 Standing water



Caption #24: Classroom 107 damaged ceilings



Caption #25: Kitchen 003 damaged ceiling and light fixtures



Caption #26: Basement area damaged ceiling



Caption #27: Cafeteria 010 Damaged Ceilings



Caption #28: Basement area ceiling damaged