

Building with cross laminated timber: examples of information required by insurers

There is specific information that insurers will generally need from prospective insureds prior to their consideration of any project involving the use of cross laminated timber (CLT).

This can include but may not be limited to:

1. Project information

- a) General project information (Project specifications, Geo-technical report, drawings, contract value breakdown, etc).
- b) Details of how CLT will be used within the project.
- c) What is the total value of the project and the value of CLT, including splits between structures?
- d) Is CLT a structural system, and/or do panels provide structural support?
- e) What is the method statement of the CLT build, including details of permanent fire stopping?

2. Main contractor and relevant subcontractors

- a) Examples of previous CLT projects the main contractor and relevant subcontractors have been involved in.

3. Manufacturer

- a) Who is the manufacturer of the CLT (including processes, location, and transit detail)?
- b) The Construction Manual and MSDS from the manufacturer.

4. Storage

- a) What is the off-site location and method of transit to site?
- b) What is the on-site location and risk mitigation plan with respect to weather/water damage?
- c) How long (if at all) is the material expected to be in laydown on the site?

5. Site management

Details of:

- a) Distances between CLT structures and third-party property.
- b) Security measures in place – will it be 24-hour security (specify patrol frequency), is there CCTV, etc.
- c) Waste management procedures to be employed.
- d) Emergency procedures in place.
- e) Quality management (quality assurance/ quality control).
- f) Fire risk management procedures including hot permit system from the project. Please include:
 - Who will be responsible for managing and auditing work permits?
 - What is the duration of hot work permits?
 - Are fire watches post hot work mandatory?

6. Water management

- a) The water risk management plan. Insurers expect Construction Insurance Risk Engineers Group fifth edition compliance with regards to internal escape of water.
- b) What consideration has been given to leak detection systems/means of rapid isolation of the water services?
- c) Are CLT fabricated (or part fabricated) compartments, linings, floors, or ceilings protected from water damage owing to sprinkler activation?

7. Properties and characteristics of CLT

- a) Are the resins and glues used or proposed tested for fire-resisting qualities?
- b) Has consideration been given to the toxicity of the CLT if involved in a fire?
- c) If CLT materials are being used for internal and external linings, do they feature any hydrophobic properties that would potentially hinder water extinguishing? For the substance used in waterproofing, what are the flash and auto-ignition points?
- d) In the event of partial damage, can CLT members be sanded, routed, glued or partially repaired? Or would this compromise the aesthetics of the CLT member and not be accepted by the Principal?

8. Other issues

- a) Does the project feature fire compartments such as protected stairwells, internal closed (not open air) corridors to be fabricated from or lined with CLT? If so, to what extent are they to be used?
- b) Does the project feature structural elements such as roofing supports or load bearing columns fabricated from CLT?
- c) If CLT materials are to be used for external elements such as cladding and facades, please provide diagrams of how these are installed and how close are they installed to the exterior wall surface?
- d) Has the calculation been undertaken to prove that building services hanging from the CLT will not affect its strength/integrity? Does drilling/fixing into CLT reduce the fire resistance/integrity?

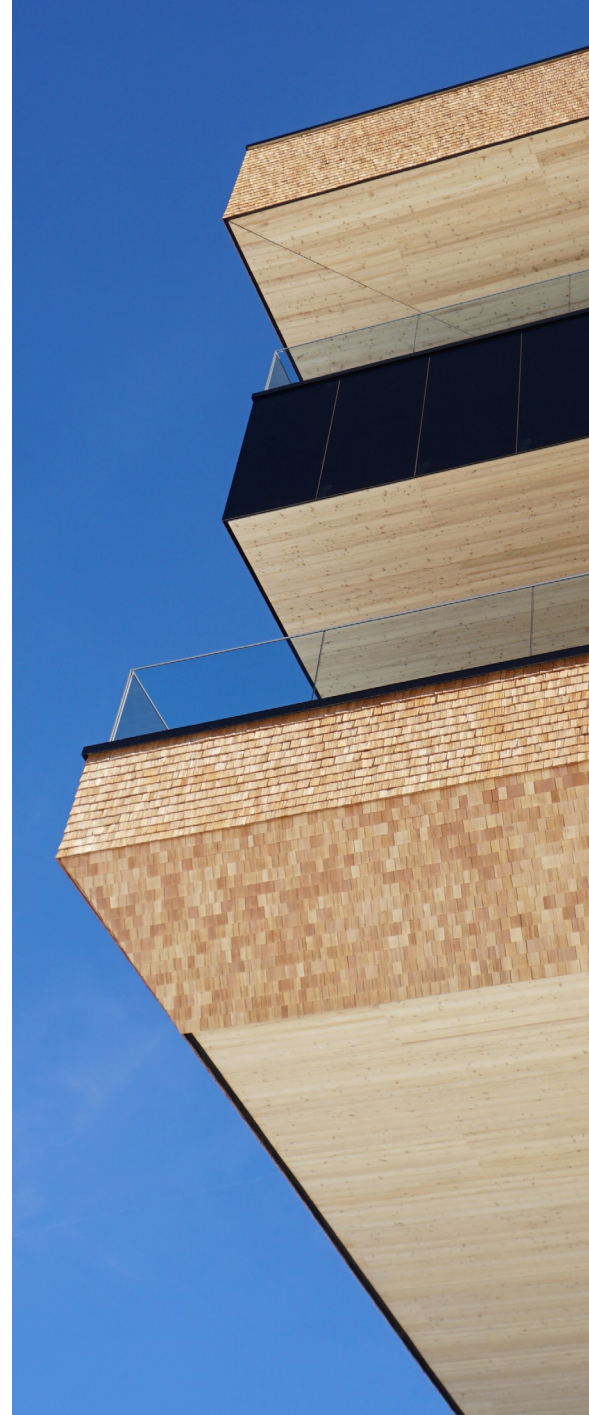
Contacts

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