

Service Point SM

CHUBB[®]

NEW JERSEY SCHOOLS INSURANCE GROUP (NJSIG)

Members Support Document

version 04.2026

Chubb Group of Insurance Companies

Warren, NJ

Risk Engineering Services

Chubb and Our Service Commitment

Tracing its origin to Philadelphia in 1792, Chubb is a trusted brand and world leader in insurance. With operations in fifty-four countries and territories, Chubb provides a variety of quality commercial insurance products and services to a diverse group of clients that include New Jersey Schools Insurance Group (NJSIG) members. Since 2018, Chubb has been committed to delivering exceptional equipment breakdown risk engineering services to NJSIG members, including:

New Jersey Boiler & Pressure Vessel Inspections

The State of New Jersey requires periodic safety inspections of boilers and pressure vessels. On average, Chubb's equipment breakdown risk engineers have 15 years of equipment assessment experience and are all commissioned by the National Board of Boiler and Pressure Vessel Inspectors as well as the State of New Jersey to conduct these mandated inspections. Our risk engineers work to foster partnerships with NJSIG buildings and grounds personnel as well as school business administrators to help improve equipment safety and reliability.

Equipment Maintenance Training Courses

Chubb's equipment breakdown risk engineers can provide equipment operators and plant personnel with basic maintenance training for boilers, pressure vessels, and electrical systems. Maintenance training helps facilities staff ensure a safe environment and minimize interruptions to building operations. To date, over 450 NJSIG member personnel have attended Chubb in-person and virtual training courses and have given the courses excellent reviews. On occasion, we have also provided NJSIG members with on-site training.

Electrical Infrared Inspections

Electrical system defects are a leading cause of fires and operational interruptions. Chubb thermographers utilize infrared technology to detect thermal indications of potential failures. These specialized risk engineers analyse electrical systems without disrupting electrical service or operations. These predictive assessments provide the opportunity to address electrical hazards before an accident occurs.

Equipment Breakdown Insurance Claim Investigations

Chubb's claims service is recognized around the world for its exceptional quality and dependability. We maintain a reputation for fairness and integrity by treating every customer and business partner as we would want to be treated. Our clients buy a promise from us, so when a loss occurs, we strive to make a difficult situation as positive as possible. Our claims professionals work to pay all covered claims fairly and promptly. Chubb has staff dedicated specifically to providing NJSIG members with excellent claims service. Chubb Risk Engineering Services expeditiously investigate claims to facilitate speedy resolutions by adjusters as well as to deliver recommendations on ways to prevent recurrences and mitigate loss to NJSIG members.

By upholding our service commitment, we aim to assist NJSIG members in enhancing school safety, preventing costly equipment breakdowns, maintaining equipment in compliance with jurisdictional requirements, and minimizing state inspector visits as well as fines. [More details on these services are provided in the following pages.](#)

Scheduling an Inspection

Typically, a Chubb Equipment Breakdown Risk Engineer will contact NJSIG member school districts, in advance of due dates, to schedule boiler and pressure vessel inspections. However, NJSIG members are responsible for ensuring that the inspection of all objects are scheduled and completed in a timely manner. If you would like to schedule inspections, send an email to NJBoilers@Chubb.com or request them through our [website](#). You may also schedule an inspection directly with your assigned Chubb risk engineer.

Inspection Results – Violations

While inspecting your boilers and pressure vessels, the Chubb risk engineer may observe hazardous conditions that violate the state's safety codes. These are called "violations" and all inspectors are required by law to report these conditions to the state. Although the term "violation" may invoke a negative perception, we believe the discovery of violations should be viewed as a very fortunate event, as it provides an opportunity to correct hazardous conditions before they result in injury and costly property damage. If hazardous conditions are found, the school district will receive an email from the risk engineer containing a letter detailing the conditions observed and recommended actions. The State of New Jersey requires correction of violations within 30-days of the inspection, subject to fines for non-compliance. It is important to notify the risk engineer within 30-days of any violation corrections or your compliance intentions.

Inspection Certificate Fees and NJ State Inspectors

Effective July 1, 2025, the cost of inspection certificate fees is included in your NJSIG membership. Members no longer receive invoices for inspection certificate fees from Chubb.

New Jersey State inspectors may visit your location unsolicited to inspect its boilers and pressure vessels (jurisdictional objects). This can occur if jurisdictional objects are significantly overdue for inspection. When the state inspects, their inspection certificate fee invoices are often three or more times the normal cost. NJSIG members are responsible for paying state invoices. To help avoid costly state invoices, NJSIG members are strongly encouraged to do the following:

- If a state inspector visits requesting to inspect any boiler or pressure vessel, respectfully decline the inspection and inform them that Chubb will be performing the required jurisdictional inspections. However, should they choose, state inspectors have the authority to inspect regardless. If a state inspector visits, immediately notify us at NJBoilers@Chubb.com.
- Keep an active record and monitor the inspection due dates of all jurisdictional objects. If a Chubb risk engineer has not scheduled an inspection within a week of the due date, contact Chubb to schedule an inspection. If you need a list of your jurisdictional objects and due dates, you can request one at NJBoilers@Chubb.com.
- If new boiler or pressure vessels are installed at any location, schedule their first inspection with Chubb immediately after installation.
- If a new building with jurisdictional objects is acquired or erected, immediately notify Chubb at NJBoilers@Chubb.com.
- Chubb may be unaware of some locations. Review the locations needing inspections with your assigned Chubb risk engineer annually.

Equipment Maintenance Training Courses

Most boiler hazards observed by Chubb risk engineers at NJSIG member facilities are boiler control and safety device related. Our experience as an insurance provider has shown that faulty controls and safety devices are the leading cause of boiler losses, some catastrophic. With sound training on proper maintenance and testing of these devices, boiler operators can be empowered to help prevent costly boiler breakdowns. Chubb is offering NJSIG member personnel free training courses on boiler controls and safety devices as well as water treatment, taught by experienced risk engineers at our state-of-the-art [Chubb Risk Engineering Center \(video\)](#), in-person or virtually. These courses are ideal for low-pressure boiler operators or facilities management staff seeking to familiarize themselves with best boiler maintenance practices. For the schedule of and to register for the courses listed below click [here](#).

Boiler Controls and Safety Devices

Attendees of the training will learn how controls and safety devices function, how they can be tested, and what are the common failure mechanisms. Each attendee will also have an opportunity to participate in an open discussion about industry standard preventative maintenance practices and learn how preventative maintenance can significantly reduce outages.

Water Treatment for Low Pressure Heating Systems

Attendees of this training will attain a fundamental understanding of water treatment methods and the ability to evaluate current water treatment performance. You will learn the reasons to establish a water treatment program and the impact it can have on your system's reliability, fuel/energy consumption, and safety. The completion of the course will enhance your ability to effectively communicate with your chemical treatment vendor, internal management, boiler, and HVAC system maintenance vendors.

Electrical Infrared Inspections

Chubb provides infrared inspections for up to 20 NJSIG member locations per policy period with the first 5 NJSIG members free of charge. NJSIG members receive a discounted rate of \$500 per day, a 50% savings. To schedule an infrared inspection, contact account coordinator, Iban Fernandez, at IFernandez@Chubb.com.

Important Resources

- For any additional inquiries, please direct all questions to the NJBoilers@Chubb.com inbox.
- Important Risk Engineering and Claims Contacts:

Risk Engineering Account Coordinator for NJSIG

Iban Fernandez, Executive Equipment Breakdown Risk Engineer, IFernandez@Chubb.com

Risk Engineering Co-Account Coordinator for NJSIG

Emily Hanson, Senior Equipment Breakdown Risk Engineer, Emily.Hanson@Chubb.com

Claims Manager for NJSIG

George Kriger, AVP, Claims Manager, North America Property Claims, GKiger@Chubb.com

A Legacy of Expertise

For more than seven decades, Chubb Risk Engineering services has provided world-class risk engineering to help our customers eliminate or reduce insured loss potential. We have continually demonstrated our ability to be flexible to meet our customers' changing needs. Chubb's risk engineers analyze the customer's overall approach to risk management, review loss history, propose programs to help correct deficiencies and work in tandem with customers to improve their risk management programs. Chubb's risk engineers are known for their business acumen, technical skills, and ability to communicate effectively.

Connect With Us

For more information about protecting your employees, contact your local Chubb risk engineer or visit us at www.chubb.com/engineering.

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