



Ameritas Life, Acacia Life, Union Central Life
and affiliated companies

Asbestos Information

Revised 1/1/2009

I. Background of Asbestos

Asbestos is the common name for a group of naturally occurring mineral silicates which are resistant to heat and chemicals. Asbestos minerals are particularly useful as acoustical materials, insulating, fire-proofing and strengthening additives for construction materials. The unique characteristics of asbestos have resulted in a very diverse use of the mineral over the years. Typical uses of materials containing asbestos include: spray-applied fire-proofing, boiler/mechanical equipment insulation, architectural ceiling fixtures, ceiling tile, floor tile, textured paint, steam and water pipe insulation and transite panels on cooling towers.

Exposure to asbestos can potentially result in various diseases. Asbestosis, mesothelioma and lung cancer are all associated with asbestos exposure. Asbestos diseases have a latency period ranging from 10 to 30 years after initial exposure.

Federal, state and local governments have addressed the issue of asbestos exposure. Remedial options include removal, enclosure, encapsulation, or an Asbestos O&M Program. If any option other than removal is chosen then an Asbestos O&M program, which serves to reduce exposure potential to asbestos materials should be implemented. Even if removal is planned, an O&M Program is recommended as a interim control measure.

An O&M program is a detailed approach to controlling the disturbance of ACM. An O&M Program will affect maintenance, cleaning and contractor personnel who may need to work in close proximity to these materials. Also, the O&M Program affects all the building occupants to varying degrees.

II. Purpose of the Asbestos O&M Program

The purpose of an Asbestos O&M Program being developed is to comply with the Occupational Safety and Health Administration (OSHA) Regulations found in 29 CFR 1926.1101 and 29 CFR 1910.1001 and to implement a satisfactory approach to controlling the disturbance of ACM. The O&M Program is designed to:

- A. Facilitate cleanup of previously released asbestos fibers
- B. Reduce future release by minimizing ACM disturbance or damage
- C. Control renovation activities to prevent uncontrolled disturbance of ACM
- D. Monitor the condition of ACM

The O&M program should provide for the notification of building staff as to the location of ACM, the training of maintenance personnel in proper cleaning and maintenance procedures, the implementation of special cleaning methods, the establishment of a process that lessens the possibility of the ACM being disturbed in an uncontrolled manner during building repairs and renovations, and the periodic inspection of areas where ACM has been identified.

III. Summary of O&M Program

The O&M Program is composed of the following elements:

- A. Employee training
- B. Addressing low, moderate, high and immediate hazards
- C. Initial cleaning procedures
- D. Normal maintenance activities
- E. Work by outside contractors
- F. Minor fiber release episodes
- G. Major fiber release episodes
- H. Proper disposal of asbestos wastes
- I. Re-evaluation of ACM
- J. Record keeping

Other facets involved with the proper implementation of the O&M Program include training of maintenance personnel in addition to informing building tenants of the practices and procedures to be used when dealing with ACM at the subject site.