

FIRE PROTECTION & AUTOMATIC SPRINKLER SYSTEMS

PROPERTY INSURANCE

Fraternity & Sorority Risk Management and Insurance Program Suggested Loss Control Program

Our recommendations present general information for Fraternity / Sorority organizations considering the installation of Automatic Fire Protection Sprinkler Systems. They are provided to assist you in loss control and project evaluation. Attention to these areas will enable our staff and your underwriters to assist you in developing cost-effective protection, and to maximize your insurance savings based on the improved Property & Life Safety provided by Automatic Fire Sprinkler System Protection.

1. **Contact your local authorities** (i.e. Fire Marshall). Request that they advise you in writing about the type of sprinkler protection they will approve or require for your facility.
2. **Ask your local authorities for provider recommendations.** They likely work with several automatic sprinkler protection firms and can offer advice and references.
3. **Make certain your water supply is adequate.** Have your water supply verified by an actual supply water flow test.
4. **NFPA 13R Sprinkler Design Standard** will be the appropriate sprinkler system for most fraternity and sorority facilities. If the NFPA 13R standard cannot be used, ask why.
5. **The NFPA 13R Standard does not require sprinkler protection in attics.** Attics have been a significant source of fraternity and sorority fires. Attic exposures should be critically evaluated. If attic storage or mechanical / equipment exposures exist, attic sprinkler protection should be given strong consideration.
6. **Provide adequate protection against freezing** when attic or storage spaces are to be protected. Dry systems in attic areas and extra insulation and heat maintenance need to be addressed.
7. **Request detailed proposals** from at least two qualified sprinkler fire protection firms. See below for the details which should be included in all written proposals.
8. **Local fire code enforcement officials should review the hydraulic calculations** to verify that the existing water supply is appropriate for the sprinkler system needs. Ability to use existing water supplies and taps means substantial savings.

DISCLAIMER NOTICE

This basic information has been prepared as information only. The actual insurance policies are subject to definitions, exclusions, limitations, and various other terms and conditions. This information does not amend, extend, or alter the coverage afforded by the actual policies.

9. **Alarm systems, system monitoring, regular maintenance and testing** should be specifically detailed.
10. **Minimal local water flow alarms should be required**, and they must be connected to the fire alarm system.

Fire sprinkler installation proposals should include certainty regarding the following:

1. Local authority's acceptance of system designs.
2. Adequate existing water supply or,
3. Cost of additional water supply.
4. Impact fees, other fees increasing system costs.
5. Ask for local waivers of fees.
6. Sprinkler system installation costs.
7. Cost to conceal the sprinkler system.
8. Costs other than sprinkler system itself, (Alarms & System Monitoring).