

Loss Control Tips For Buildings With Sprinkler Systems



Automatic fire sprinkler systems help reduce property damage and injury and they are considered the most effective method for fighting the spread of fire in its beginning stages. Municipal codes may require sprinkler installation in certain occupancies or in all buildings of a particular class.

Sprinkler systems are basically a network of piping, water supply, sprinkler heads and alarms. The sprinkler head is a valve with a "fusible link" designed to melt at a particular temperature; and, as a result, allow the flow of water to a designated area. The considerations for installing and maintaining a sprinkler system are regulated by the National Fire Protection Association (N.F.P.A.).

The "wet pipe system." has a closed sprinkler heads which prevent the flow of water that is under pressure to pipes throughout the system. A heat source melting the sprinkler head link will immediately cause the distribution of water at a particular rate in the area of the fire.

A "dry pipe system" is used when the lack of heat at the site will not allow a wet system because of damage due to freezing pipes. A dry system contains pressurized air or nitrogen gas. When a heat source melts the sprinkler head link, the pressure of the air or gas is released. The decrease in pressure, in turn, opens a valve at the sprinkler control area allowing the flow of water into the system to be distributed through the open valve.

Less common are "pre-action system" and the "deluge system." These systems are used in environments that require special sprinkler protection and are activated by fire detection systems.

The placement and number of sprinkler heads in a sprinkler system are determined by the use of the area to be protected. N.F.P.A.'s occupancy classification system regulates sprinkler design based upon the hazard group determined by the type of the material within the structure.

While we commonly associate sprinkler systems with water, systems may employ chemical fire suppressants. These are employed when water cannot be used to extinguish fire. A common example of this is the fire suppressant system used to protect cooking surfaces in restaurants.

The accidental discharge of a sprinkler head may result in property damage. Coverage for sprinkler leakage protects the policyholder in this instance.

Insurance Services Office, Inc. (ISO) is directly involved with the evaluation of sprinkler systems

to determine their efficiency. ISO applies credit to specific loss costs when properly functioning and maintained sprinkler systems adequate for the occupancy are present. ISO applies a scoring system to evaluate sprinkler systems. Accumulation of deficiency points will cause ISO to decrease or remove sprinkler credit from its loss costs, resulting in increased premiums. The presence of a sprinkler system in your property does not guarantee sprinkler credit in your premium.

A basic requirement is that the sprinkler system be periodically checked by a certified sprinkler contractor who can evaluate the system and report to ISO.

These tests include drain tests and trip tests. The failure to report the test results to ISO will result in the decrease and eventual elimination of the sprinkler credit in the loss cost calculation.

Please use the checklist to recognize what you need to do to assure that the sprinkler system is maintained properly.

- Are sprinkler heads free of paint, dust and grease?
 - Are the sprinkler heads obstructed by stored material?
 - Are the sprinkler pipes used to support lighting or other objects?
 - Are there extra sprinkler heads and wrenches located at the control area for maintenance purposes?
 - Is the O.S.&Y. valve chained in an open position to avoid disabling of the system?
 - Are the sprinkler heads directed properly for their location?
 - Is there a sprinkler contractor that supervises and inspects the system as required by N.F.P.A. and ISO? Is a service log maintained?
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- Are the sprinkler alarms activated to protect your property in the event of accidental discharge or fire?
 - Has the occupancy classification of the material in the building changed since its installation so that the sprinkler system is now ineffective?
 - Is the heat supply in the premises adequate for the operation of a wet pipe system?