

# WHAT YOU NEED TO KNOW ABOUT INSURING A HOME WITH FIRE SPRINKLERS

**A GUIDE FOR PROPERTY & CASUALTY  
INSURANCE PROFESSIONALS**



**Home Fire Sprinkler<sup>®</sup>**

**COALITION**

Protect What You Value Most

**HomeFireSprinkler.org**



## **FIRE – THE LARGEST SINGLE CAUSE OF PROPERTY LOSS**

Fire is the largest single cause of property loss in the United States. The National Fire Protection Association (NFPA) reports \$7 billion in direct residential property loss from fire in the United States in 2011. Over 70 percent of the residential fires took place in one- and two-family dwellings, causing \$5.7 billion in direct property loss. Most people are surprised to learn that more than eight out of ten fire deaths occur where they assume they are the safest – at home.

### **Fire Sprinklers are Like Having a Firefighter on Duty 24 Hours a Day**

Fire sprinklers can make the home fire-safe and reduce property loss dramatically. A home fire sprinkler system is like having a firefighter on duty 24 hours a day. Each sprinkler is individually activated by heat. Only the sprinkler closest to the fire activates, keeping the fire small or extinguishing it completely. Residents have more time to escape while fire sprinklers limit the growth and spread of fire, heat and toxic smoke.

## Rewarding Customers Who Protect Their Property

Most insurers offer a premium discount for smoke alarms. Every home needs smoke alarms. But smoke alarms can only notify the resident of a fire; they cannot control the fire.

Installing a home fire sprinkler system is also eligible for a premium discount with most insurers. Having it connected to a central station is usually worth an additional discount. Be sure to explain all of the discounts to your customer.





## **HOME FIRE SPRINKLER SYSTEMS – A GROWING TREND THAT’S HERE TO STAY**

If you haven't yet written a policy for a home with a fire sprinkler system, it's just a matter of time.

Fire sprinklers have been saving lives for more than a century, but now reduced labor costs and low-profile sprinklers have helped make home fire sprinklers systems affordable and a highly desirable option, particularly in new construction.

Installing fire sprinklers in homes is quickly catching on in communities large and small, urban and rural. Some states and several hundred jurisdictions across the country have passed codes and ordinances requiring fire sprinkler systems in new homes and more will be enacted as communities update their codes to comply with the new national requirements.

### **Fire Sprinklers Increase a Home's Value**

Savvy homebuyers are increasingly choosing to build homes with the options they want and need – including home fire safety. A national poll conducted by Harris Interactive® found that over two-thirds (69 percent) of U.S. homeowners say having a fire sprinkler system increases a home's value.

## HARRIS INTERACTIVE® SURVEY FINDINGS

- 63% of homeowners are aware fire sprinklers are available for home use.
- 38% of homeowners say they would be more likely to purchase a new home with fire sprinklers than without them.
- 69% of homeowners say fire sprinklers increase a home's value.
- 45% of homeowners say a sprinklered home is more desirable than an unsprinklered home, most often because of added safety provided by fire sprinklers (51%).





*Sidewall Sprinkler*



*Concealed Sprinkler*



*Pendent Sprinkler*

## **INSURING A HOME WITH A FIRE SPRINKLER SYSTEM**

Both you and the insured want the same thing – adequate coverage to protect the home and its contents. A home with an automatic fire sprinkler system is well protected. That is valuable peace of mind.

It is important to know how fire sprinkler systems work. The benefits of home fire sprinkler systems are life safety, property protection, and increased home values.

### **The Facts about Home Fire Sprinkler Systems**

Fire sprinklers are connected to a network of piping that contains water. Most home fire sprinkler systems use strong plastic piping and are connected to the municipal water supply. Just like plumbing, the piping is hidden behind the walls and ceilings. Where there is no municipal water supply, a tank and pump may be necessary to provide water to the sprinkler system.

Home fire sprinklers are designed to react faster than standard commercial sprinklers. Each fire sprinkler has a heat-sensitive element that causes the sprinkler to activate when there is a fire. Water will flow from only the activated sprinkler, controlling the fire until the fire department arrives. Smoke, cooking vapors, or steam cannot cause the sprinklers to activate; sprinklers only operate in response to the high heat of a fire. Home sprinklers are designed to be installed on the wall or ceiling and may be concealed behind a decorative plate.

## **Fire Sprinklers Operate Individually, in Response to the High Heat of a Fire**

Each fire sprinkler has a heat-sensitive element. A fire sprinkler flows only when the temperature near the sprinkler reaches 135°-165°F. Fire sprinklers operate for sufficient time to control or even extinguish a fire before the fire department arrives.

### **Maintenance is a Snap**

Fire sprinklers require very little maintenance. It's essential to keep the water valve turned on, so a simple visual inspection should be done routinely to ensure the valve is open. And, inspect the pipes and sprinklers occasionally to make sure nothing is obstructing them.

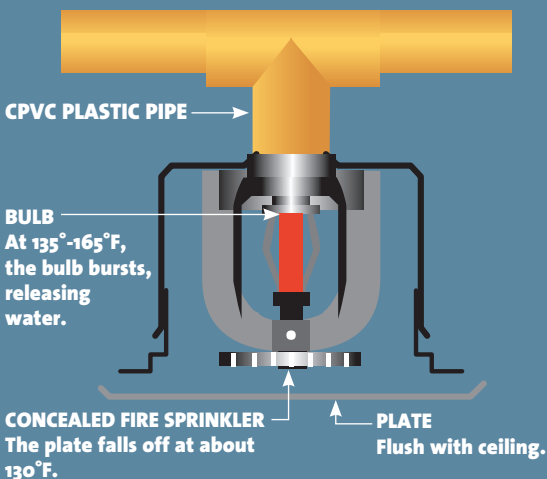
Every home sprinkler system should have a water flow test on a regular basis. It's a simple test that can be done by the homeowner or a fire sprinkler contractor.





## HOW HOME FIRE SPRINKLERS WORK

A sprinkler covers a minimum 12 X 12 foot area. Extended coverage sprinklers can cover a maximum area of 20 X 20 feet.





## THE ADVANTAGES OF A HOME FIRE SPRINKLER SYSTEM

### With Fire Sprinklers

- The sprinkler closest to the fire activates
- Water contains or extinguishes fire
- Residents have time to safely escape
- Surrounding rooms are protected from fire and water damage

### Without Fire Sprinklers

- Flames grow and spread
- Heat and toxic gases spread room to room
- In as few as three minutes, the fire becomes deadly
- Flashover occurs and the gases and combustible materials burst into flames

It typically takes fire departments nine to 12 minutes after a fire has started to arrive. By then, firefighters will have to use high-pressure hoses, applying water at 250 gallons per minute. The home may be lost and the family displaced.

Fire sprinklers work so fast that they often put out a fire before the fire department arrives.



## HOME FIRE SPRINKLER FAQS

### If one sprinkler goes off, do they all go off?

Only the fire sprinkler(s) closest to the fire will activate.

### If toast is burned, will the sprinkler activate?

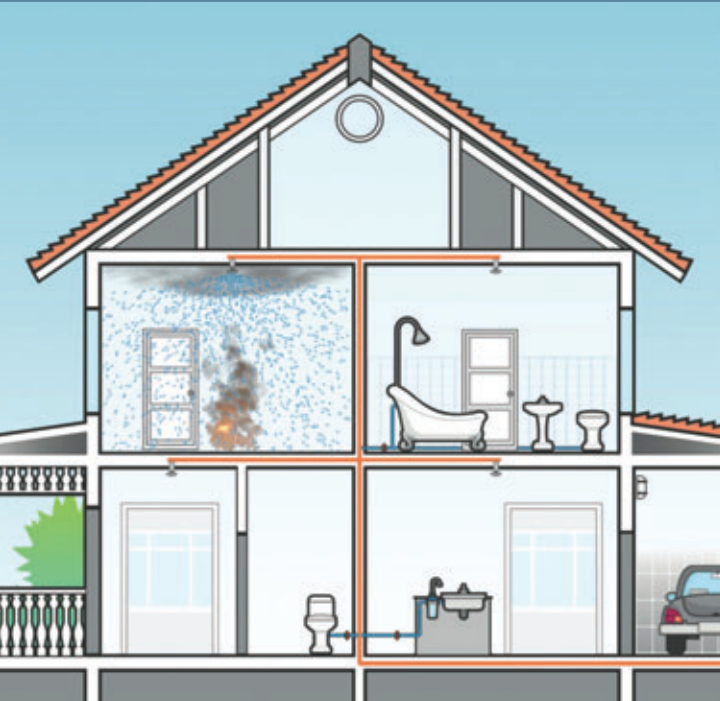
Fire sprinklers are activated by heat. Smoke from any source, including cooking, will not activate the sprinkler.

## HOW HOME FIRE SPRINKLERS WORK

FIRE SPRINKLERS ARE LINKED BY A NETWORK OF PIPING, TYPICALLY HIDDEN BEHIND WALLS AND CEILINGS AND USUALLY DRAWING UPON HOUSEHOLD WATER SOURCES.

EACH SPRINKLER PROTECTS AN AREA BELOW IT, AND WHEN HEATED BY FIRE, ACTIVATES.

ONLY THE SPRINKLER CLOSEST TO THE FIRE WILL ACTIVATE, SPRAYING WATER DIRECTLY ON THE FLAMES.



### **Will fire sprinklers leak?**

Fire sprinkler systems are no more likely to leak than the other plumbing in a home.

### **Is post-fire water damage from sprinklers worse than fire damage would be without sprinklers?**

A home fire sprinkler flows 10 to 26 gallons per minute for approximately 10 minutes (depends on how soon responding firefighters turn off the system). The fire department uses hoses that flow 250 gallons per minute or more – often more than 10 times the water used by a home fire sprinkler. The property loss in a sprinklered home is only a fraction of the loss in a home with no sprinklers.

### **Won't the fire department be able to put out the fire and save the contents of a home?**

Smoke and heat destroy home contents that are not even close to the fire. Home fire sprinklers reduce this damage dramatically by limiting the fire (especially before the arrival of the fire department).

### **Will fire sprinklers freeze in the winter?**

Freezing is not a problem when the home fire sprinkler system is correctly installed to the requirements of NFPA 13D. Methods include installing sprinkler piping in interior walls, avoiding placement of pipes in unheated attics, or if installing in attics, using proper insulation.

### **If a home has smoke alarms, are fire sprinklers needed?**

Smoke alarms are essential, but a home fire sprinkler system will control the fire and allow occupants additional time to escape. The best protection from fire is to have both smoke alarms and a fire sprinkler system.

### **Are fire sprinklers difficult to maintain?**

Little maintenance is needed. Regular flow tests and inspection of valves is recommended. These tests can be done by the homeowner or a fire sprinkler contractor.

In Scottsdale, Arizona, a 15-year study of home fire sprinklers showed that the average loss per sprinklered fire incident was \$2,166, compared to more than \$45,000 for unsprinklered homes.

## HFSC MEMBERS



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