

# 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<sup>™</sup>

**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 \$6.7 billion in direct residential property loss from fire in the United States in 2005. Three-quarters 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 eight out of ten fire deaths occur where they assume they are the safest—at home.

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

Fire sprinklers can make the home fire-safe and reduce property loss dramatically. A residential 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 residential 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 and protecting property for more than a century. Home fire sprinkler technology has also evolved greatly over the past 25 years, increasing its use dramatically. Today, reduced labor costs and low-profile sprinklers have helped make home fire sprinkler systems 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. Several hundred municipalities across the country have passed 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.

### **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.

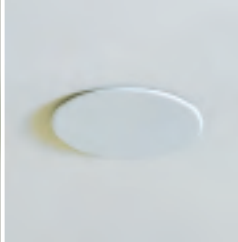
## HARRIS INTERACTIVE® SURVEY FINDINGS

- 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 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 sprinklers (51%).





*Sidewall Sprinkler*



*Concealed Sprinkler*



*Pendent Sprinkler*

## **INSURING A HOME WITH A RESIDENTIAL 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 residential 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 piping network that contains water. Most residential 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. In unfinished basements, the piping may be exposed to view. Where there is no municipal water supply, a tank and pump may be necessary to provide water to the sprinkler system.

Residential sprinklers are designed to react faster than standard commercial sprinklers. Each fire sprinkler has a temperature sensitive element that causes the sprinkler to open 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 heat of a fire. Residential sprinklers are designed to be installed on the wall or ceiling or may be concealed behind a decorative plate.

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

Each fire sprinkler has a temperature-sensitive element. Sprinklers flow only when the temperature near the sprinkler reaches 135°-165°F and they operate for sufficient time to keep a fire extinguished or controlled until the fire department arrives.

### **Maintenance is a Snap**

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.

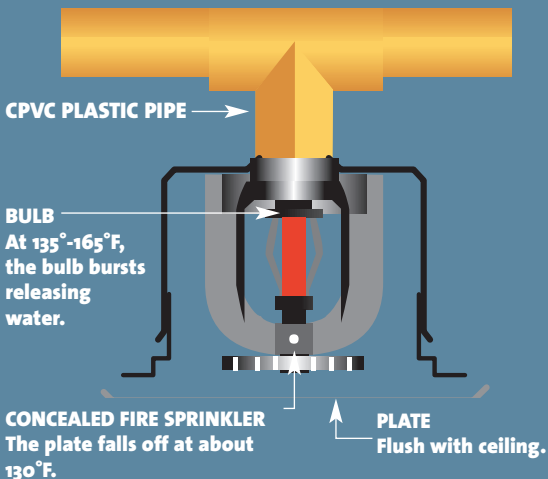
Every home sprinkler system should have a water flow test on a regular basis. It's a simple test that can be done by the homeowner or a fire sprinkler contractor.





## 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**

When a fire starts, the heat from the fire will cause the sprinkler closest to the fire to operate. The quick action of the sprinkler gives residents more time to safely escape. Fire growth stops and flashover is prevented. By controlling heat, flames and smoke, the sprinkler system protects additional property from the fire. The water dispensed from a sprinkler is much less than what would be required by fire department hoses to do the same job.

### **Without Fire Sprinklers**

Without fire sprinklers, the fire will continue to grow, spreading heat and toxic gases. The fire becomes deadly within minutes. Once flashover occurs everything in the room is on fire. The room is untenable once flashover occurs. Firefighters will use hoses that flow large amounts of water to extinguish the fire. The home suffers more damage from the fire and water than if it had fire sprinklers.



## HOME FIRE SPRINKLER FAQs

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

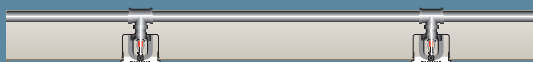
Only the sprinkler(s) closest to the fire will activate.

### If I burn the toast will the sprinkler activate?

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

## HOW HOME FIRE SPRINKLERS WORK

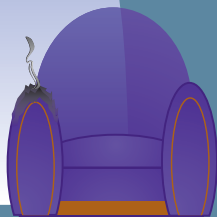
**Sprinklers are linked by a network of piping, typically hidden behind walls and ceilings and usually drawing upon household water sources.**



**Each sprinkler protects an area below, and when heated by fire, activates.**



**Only the sprinkler closest to the fire will activate, spraying water directly on the fire.**



## **Will my sprinklers leak?**

Leaky sprinklers are very rare. Sprinkler systems are less likely to leak than the other plumbing in the home.

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

A residential 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 10 times the water used by a residential sprinkler. The property loss in a home with residential sprinklers 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 my things?**

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

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

Freezing is not a problem when the residential sprinkler system is correctly installed to the requirements of NFPA 13D.

## **Since I have smoke alarms, why do I need fire sprinklers?**

Smoke alarms are essential, but a residential 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 residential sprinkler system.

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

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

In Scottsdale, AZ, 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.



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