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Alfred C. Frieze, CPCU
Secretary - General Manager

Memorandum

DATE: July 17, 1992

TO: All Interested Parties

FROM: Alfred C. Frieze, CPCU

Re: Requirement for Automatic Fire Alarm Systems

The Idaho Surveying & Rating Bureau, Inc. establishes advisory property insurance rates using the standards of the National Fire Protection Association (NFPA) in evaluating automatic fire alarm systems, in conjunction with the Commercial Fire Rating Schedule developed by the Insurance Service Office, Inc. and the Bureau's own criteria.

The following outlines what the Bureau looks for in determining if an alarm system is creditable. It is possible that a system be installed to N.F.P.A. standards and not receive credit.

The attached are this Bureau's interpretations. They are applicable only to establishing of advisory property insurance rates in Idaho. They do not necessarily meet or exceed federal, state or local building or life safety codes, laws, ordinances, regulations or rules.

BASIC REQUIREMENTS

The Bureau will consider an alarm system for credit in the advisory fire insurance rates only if the alarm is transmitted to one of:

- A. a listed central station - See U.L. Fire Protection Equipment Directory which can provide one hour service time to the property being allowed credit, or
- B. a public alarm headquarters - i.e. fire department or central dispatch operated by a public entity which is usually the fire department or the police/sheriff department, or
- C. a constantly attended commercial location (other than a listed central station and,

the fire detectors and, transmitter and/or control panel at the property being allowed credit are listed by U.L. - See U.L. Fire Protection Equipment Directory, and

the automatic fire alarm system is installed to protect the entire fire division or building. If we have separately rated a building under the provisions for unacceptable passageways both buildings must be covered, and,

a completed certificate is provided for the alarm system.

DETECTOR REQUIREMENTS

All detectors must be U.L. listed.

Detectors must be installed in all rooms, halls, storage areas, basements, attics, lofts, spaces above suspended ceilings, and other subdivisions and accessible spaces, and inside all closets, elevator shafts, enclosed stairways, dumbwaiter shafts and chutes, and accessible under floor spaces of buildings without basements. (See NFPA 72E Section 2-6.4 & 5.)

Detectors must be supported independently of their attachment to the circuit conductors.

Detectors spacing and installation must be in accordance with it's U.L. Listing and NFPA 72E.

All detectors must be connected to a control panel and/or transmitter.

ALARM TRANSMISSION

The control panel and/or transmitter at the property being allowed credit must be U.L. listed for the service to which it is to be connected. Units listed only for Household warning or burglary are not acceptable. Digital transmitters that use the public switching networks are creditable only if connected to U.L. listed Central Station.

- A. When an alarm is transmitted to public alarm headquarters there must be a dedicated circuit connection between the property being allowed credit and public alarm headquarters. The operation of the circuit must be independent of any switching network. This means that the alarm transmission is not dependent upon the operation of an automatic dialer or digital transmitter.



ALARM TRANSMISSION - Continued

B. When an alarm is transmitted to a constantly attended commercial location (other than a listed central station) there must be a dedicated circuit connection between the property being allowed credit and the constantly attended commercial location (other than a listed central station). The operation of the circuit must be independent of any switching network. This means that the alarm transmission is not dependent upon the operation of an automatic dialer or digital transmitter.

1. Retransmitting from the constantly attended commercial location (other than a listed central station) to the fire department must be either:
 - (a), a dedicated circuit that's operation is independent of any switching network. The circuit may be used for voice communication or for transmission of coded signals, or
 - (b), a one way (outgoing only) telephone, which utilizes a switching network, used primarily for voice transmission of alarms to a telephone at the public alarm headquarters that can not be used for outgoing calls or,
 - (c) a private radio system using the fire department frequency, where permitted by the fire department.

Note: Without one of these retransmitting methods the accumulated deficiency points may give the system too many points to be creditable.

CONTRACTING CENTRAL STATION SERVICE

When a U.L. Listed Central Station is not physically located so as to provide the one hour service time to the property being allowed credit, the central Station may use subcontractors to fill this requirement. When the subcontractors are used the Bureau must be provided with a copy of the contract between the central station and the subcontractor. The primary contract for the alarm service must be between the property owner and the central station. Contracts where the central station is only a service provider of another alarm company are not acceptable.

SERVICING REQUIREMENTS

In order to maintain the rating credit for the system, the following minimum servicing is required:

- A. The system must be inspected and serviced at least every six months by a person or firm - properly trained and qualified to service the specific system. The Bureau may require information on the person or firm providing this service who is not a representative of the manufacturer or the Central Station.
- B. The person or firm must provide the Bureau with a copy of the inspection or maintenance report after each inspection.

