

Sprinklered Property Report

Is that building's sprinkler system up to par? Find out with Verisk's Sprinklered Property Report.



The single most effective way to control and limit the spread of fire in a building is an automatic sprinkler system. But will the sprinklers work in case of a fire? With Verisk's Sprinklered Property Report, you can determine the condition of a building's sprinkler system before it's too late. Every year, Verisk surveys about 50,000 sprinkler systems throughout the United States — and adds 12,000 new sprinklered buildings to the ProMetrix® commercial property database. We have active files on more than 500,000 sprinklered buildings, and the number keeps growing. The Sprinklered Property Report gives you the detailed reporting you need for high-valued sprinklered properties.

Our easy-to-read reports tell you about a building's:

- Public Protection Classification (PPC™)
- exposures
- sprinkler grading
- unsprinklered areas
- sprinkler equipment
- sprinkler system design
- sprinkler system maintenance and testing
- physical condition
- occupancy hazards
- private fire protection equipment
- water supply

The report also includes underwriting recommendations that — if the insured complies — may result in lower ISO specific loss costs.

Web delivery for new and updated building reports

You can use the ProMetrix system to order reports on buildings already in the ProMetrix database. If you don't find a report online or if you'd like an updated report, our trained staff will survey your sprinklered risk efficiently and quickly. We can arrange for automatic updates to your Sprinklered Property Report annually or as often as you like. We can also customize the information we collect on a sprinklered property and present it in a format that meets your needs.

There's value in knowing more

The Sprinklered Property Report can help you:

- give your insureds recommendations for reducing hazards and improving protection
- make well-informed underwriting decisions
- identify loss exposures
- stay ahead of the competition by offering better pricing for a better risk

Loss control is just a few clicks away

You have the option to order a Sprinklered Property Report together with a Building Underwriting Report. The Building Underwriting Report gives you an inside view of a building's construction, occupancy, hazards, and fire protection. We bundle the report with PhotoPak™, a Relative Hazard Grading (RHG), detailed LOCATION® data, a Probable Maximum Loss (PML) Report, an InfoUSA Detailed Business Report, and a Property Characteristics Report. This powerful combination of reports can eliminate the need for a loss control survey and give you the valuable detail you require for accurate underwriting.

Providing an expert, unbiased assessment of a sprinkler system

Verisk's field representatives perform an extensive fact-gathering survey when they visit a property. We prepare a report that has specific data, narrative, and commentary.

Building information

- building address and occupant information
- date Verisk field representative surveyed the property
- building construction class
- Group II symbol

Public Protection Classification (PPC™) information

- PPC code: 1 to 10
- distance to nearest responding fire station and hydrant
- type of fire department

Exposure

- information on external exposures to adjacent buildings in all directions (within 100 feet of the property), including exposing walls, hazards, construction, and distance

Sprinkler system summary

- sprinkler grading, a score based on a 100-point scale reflecting the adequacy and condition of the sprinkler system
- list of identified deficiencies and point value for each

ProMetrix		Verisk Insurance Solutions SM Commercial Property	
SPRINKLERED PROPERTY REPORT SERVICE			
Policy#/Insured: x			
Primary Address	: 100 EXAMPLE ST SAN FRANCISCO, CALIFORNIA 94112	County: SAN MATEO	
Alternate Information	: SPECIFIC		
File No	: SF2551G		
Report No. - SFC2551G		Survey Date - 09/06/13	
Area/Risk ID - 8888/999995			
See Also - None			
NAME OF PROPERTY:	THE EXAMPLE PRINTERS		
LOCATION:	100 Example St San Francisco, San Mateo County, California 94112		
CHANGES: New Report.			
SUMMARY			
OWNER: Mary Doe			
OCCUPANT: Example printers - job printer and distributor.			
PROPERTY CONTACT: John Doe/Manager of Finance TELE. NO.: (650) 555-6840			
BUILDING CONSTRUCTION CLASS: 4 - Masonry Noncombustible			
GROUP II CAUSES OF LOSS: Standard Group II symbol "AB" applies.			
PUBLIC PROTECTION CLASSIFICATION: 2 At Risk: 2			
Approximately 1/2 mile to nearest responding fire station and 80 feet to hydrant. Paid Fire Department. No obvious route obstruction.			
EXPOSURE:			
North: 20' to 1 story, sprinklered, joisted masonry warehouse building.			
South: Open air parking and truck dock area. East: 50' to open air parking area. West: 30' to Zexample St. (overall exposure from adjacent facilities is minimal.			
SPRINKLER SYSTEM SUMMARY:			
Actual Sprinkler Grading: 72 Total Sprinkler System Deficiency Points: 28			
DEFICIENCY BREAKDOWN:			
No Secondary Water Supply..... 10 pts.			
Water supply is considered 12% deficient..... 8 pts.			
Combined inside/outside hose stream is considered 100% deficient.... 5 pts.			
Sprinkler branch lines lack wrap around U-hangers..... 5 pts.			

Report continued on next page...

Risk Improvement Statements

- underwriting conditions found at the property that don't meet Verisk rating criteria or nationally recognized fire protection standards

RISK IMPROVEMENT STATEMENTS: These statements highlight underwriting conditions found at this location. They do not necessarily constitute a complete list, and are not made for the purpose of life safety or loss prevention. Criteria used to evaluate conditions are those criteria published by ISO, Inc.; or, those fire protection standards and good practice documents published by the National Fire Protection Association (NFPA). These statements were not discussed with the property owner or tenant.

1. (2013) Pipe schedule sprinkler system installed does not meet standard design requirements of current occupancy. The system is installed on extra hazard schedule piping. Current occupancy requires a minimum of .37 gpm/sq. ft. density over an operating area of 2000 sq. ft. This results in a water supply deficiency of 12% (8 pts). Sprinkler system should be reinforced to meet minimum design requirements. See "Automatic Sprinkler Protection".
2. (2013) The hose stream water supply requirement is 500 gpm. The most recent test results indicate 0 gpm available. Hose stream is deficient 100% (5 pts) and should be increased to required gpm. See "Water Supply".

Construction

- construction class with definition
- percentages of each type of construction (if mixed)
- year built, building height, and square footage per floor
- details on the building's physical specifications, including composition, fire resistance, and support for walls, roofs, and floors
- information on the building interior, concealed spaces, vertical openings, combustible attachments, and substandard conditions
- description and condition of the heating and electrical systems

CONSTRUCTION:

TYPE OF
CONSTRUCTION: 96.2% Masonry Noncombustible - Construction Class 4.
3.8% Noncombustible - Construction Class 3.
AGE: Built in 1969.

HEIGHT: 2 stories, no basement, 25' high to eave and 25' high to peak.

AREA: 1st floor = 50,760 sq. ft.
2nd floor = 50,760 sq. ft.
Total = 101,520 sq. ft.

WALLS: 96.2% 8" Reinforced concrete tilt-up panels tied into 16"x 16" reinforced concrete pilasters, bearing. 3.8% Noncombustible, material with unprotected steel columns.

ROOF: 100% Built-up tar and gravel on 3 inch masonry on unprotected steel bar joists, steel beams, masonry walls and interior metal columns.

FLOORS: 1st floor - 100% Concrete on ground. 2nd floor - 3 inch masonry on steel bar joists, steel beams, masonry walls and interior metal columns.

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Occupancy

- details on the occupant, including business information, losses and claims, and sales and inventory
- workflow description of operations from raw materials to finished products, including presence of flammable liquids, type of machinery, and quality control
- information on stock storage, such as materials stored, size of piles, and storage methods
- description of management controls, such as fire evacuation plan, building maintenance, and alarm and lighting systems

Private fire protection

- information on the adequacy and design of the automatic sprinkler systems along with deficiencies and their point value
- water supply information for connections, pumps, drains, and hydrants
- description of alarm service, extinguishers, watch service, and standpipes

This report is an example only. Actual reports contain more detailed information.

OCCUPANCY:	
TENANT:	Doe Printing is sole lessee and occupies the entire building, 101,520 sq. ft., as a printer of various material. This company has been in business since 1956 and at this location since 1997. There are 55 Full-time employees working 8 hours per day, 5 days per week. The neighborhood appears to be stable and 100% industrial. The company has a 5 year lease with Mary Doe, the building owner, calling for monthly payment of \$55,000. Standard complement of fire extinguishers furnished by this occupant with service tag dates of 01/20/13.
PROCESS:	Copy is printed on paper which is boxed and sampled for quality. The boxes are stacked on pallets which are stored on the metal racks until they are shipped. Ten gallons of Type I flammable liquid blanket wash and alcohol are stored in 1 gallon containers on a metal stand in the printing area.
STOCK	
STORAGE:	Printed paper in cardboard boxes, Commodity Class III, is stored to a height of 20' on double row metal racks with 8' aisles. There are no in-rack sprinklers. Wet standpipe and hose stations are provided in the warehouse area. The rack storage area occupies 22,400 sq. ft. of the total warehouse area. Stock is moved by propane fueled forklifts. Floor drains appear to be unobstructed and functional. Spare propane fuel canisters are stored outside the building.
PRIVATE FIRE PROTECTION:	
AUTOMATIC SPRINKLER	
PROTECTION:	Two wet 8" extra hazard pipe schedule sprinkler systems protect the entire building. No nonsprinkled areas were observed. Sprinklers are 1/2" orifice 286 degree F. in the warehouse area and 212 degree elsewhere. Sprinklers are 1968 and 1969 issue Duraspeed Model manufactured and installed on extra hazard schedule piping by Grinnell Fire Protection.
REC 1	However, the current occupancy requires a hydraulically calculated system designed in accordance with NFPA 231C (Standard on rack storage) to protect rack storage 20' high. Sprinkler system design is not adequate for the current occupancy in the building.
REC 1	Design density should be 0.37 gpm/sq.ft. over the most remote 2,000 sq. ft. Based on a visual observation of pipe sizes and lengths, the existing system would require 892.15 gpm at 92.47 psi at the base of the riser to meet the required design. 785 gpm at 73 psi is available based on hydrant test below. Sprinkler heads are installed with 90 sq. ft. spacing which is within the allowable limits; the maximum allowed limit is 100 sq. ft. spacing.
REC 1	Sprinkler system water supply is not adequate for the occupancy in the building, considered 12% deficient (8 pts.).
REC 3	Wraparound U-hangers are not installed on the end of sprinkler branch lines as required for this seismic zone..... 5 pts.
WATER SUPPLY:	Single source, one 8" and 10" connection to a 12" public circulating water main. A secondary water supply is not provided (10 pts.).

For more information about Verisk's Sprinklered Property Report

Call Verisk Customer Support at 1-855-859-8775 or send e-mail to info@verisk.com. Or contact your Verisk representative. For information on all Verisk products, visit us at www.verisk.com.



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