



Idaho Surveying & Rating Bureau, Inc.

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TO: All Interested Parties

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 72) 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 its 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 cannot 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 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 a minimum of every six months by a person or firm - properly trained and qualified to service the specific system (see contract requirement above). 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 servicing and testing agent must provide the Bureau with a copy of the inspection or maintenance report after each inspection.

DOCUMENTATION REQUIREMENTS

A System Record of Completion must be submitted to the Bureau prior to a field survey of the protected property. This form can be found in NFPA 72. Chapter 7. The form is attached for your convenience.

SYSTEM RECORD OF COMPLETION

This form is to be completed by the system installation contractor at the time of system acceptance and approval.

It shall be permitted to modify this form as needed to provide a more complete and/or clear record.

Insert N/A in all unused lines.

Attach additional sheets, data, or calculations as necessary to provide a complete record.

Form Completion Date: _____ Supplemental Pages Attached: _____

1. PROPERTY INFORMATION

Name of property: _____

Address: _____

Description of property: _____

Name of property representative: _____

Address: _____

Phone: _____ Fax: _____ E-mail: _____

2. INSTALLATION, SERVICE, TESTING, AND MONITORING INFORMATION

Installation contractor: _____

Address: _____

Phone: _____ Fax: _____ E-mail: _____

Service organization: _____

Address: _____

Phone: _____ Fax: _____ E-mail: _____

Testing organization: _____

Address: _____

Phone: _____ Fax: _____ E-mail: _____

Effective date for test and inspection contract: _____

Monitoring organization: _____

Address: _____

Phone: _____ Fax: _____ E-mail: _____

Account number: _____ Phone line 1: _____ Phone line 2: _____

Means of transmission: _____

Entity to which alarms are retransmitted: _____ Phone: _____

3. DOCUMENTATION

On-site location of the required record documents and site-specific software: _____

4. DESCRIPTION OF SYSTEM OR SERVICE

This is a: New system Modification to existing system Permit number: _____

NFPA 72 edition: _____

4.1 Control Unit

Manufacturer: _____ Model number: _____

4.2 Software and Firmware

Firmware revision number: _____

4.3 Alarm Verification

This system does not incorporate alarm verification.

Number of devices subject to alarm verification: _____ Alarm verification set for _____ seconds

5. SYSTEM POWER

5.1 Control Unit

5.1.1 Primary Power

Input voltage of control panel: _____ Control panel amps: _____

Overcurrent protection: Type: _____ Amps: _____

Branch circuit disconnecting means location: _____ Number: _____

5.1.2 Secondary Power

Type of secondary power: _____

Location, if remote from the plant: _____

Calculated capacity of secondary power to drive the system:

In standby mode (hours): _____ In alarm mode (minutes): _____

5.2 Control Unit

This system does not have power extender panels

Power extender panels are listed on supplementary sheet A

6. CIRCUITS AND PATHWAYS

Pathway Type	Dual Media Pathway	Separate Pathway	Class	Survivability Level
Signaling Line				
Device Power				
Initiating Device				
Notification Appliance				
Other (specify):				

7. REMOTE ANNUNCIATORS

Type	Location

8. INITIATING DEVICES

Type	Quantity	Addressable or Conventional	Alarm or Supervisory	Sensing Technology
Manual Pull Stations				
Smoke Detectors				
Duct Smoke Detectors				
Heat Detectors				
Gas Detectors				
Waterflow Switches				
Tamper Switches				

9. NOTIFICATION APPLIANCES

Type	Quantity	Description
Audible		
Visible		
Combination Audible and Visible		

10. SYSTEM CONTROL FUNCTIONS

Type	Quantity
Hold-Open Door Releasing Devices	
HVAC Shutdown	
Fire/Smoke Dampers	
Door Unlocking	
Elevator Recall	
Elevator Shunt Trip	

11. INTERCONNECTED SYSTEMS

- This system does not have interconnected systems.
- Interconnected systems are listed on supplementary sheet _____ .

12. CERTIFICATION AND APPROVALS

12.1 System Installation Contractor

This system as specified herein has been installed according to all NFPA standards cited herein.

Signed: _____ Printed name: _____ Date: _____
 Organization: _____ Title: _____ Phone: _____

12.2 System Operational Test

This system as specified herein has tested according to all NFPA standards cited herein.

Signed: _____ Printed name: _____ Date: _____
 Organization: _____ Title: _____ Phone: _____

12.3 Acceptance Test

Date and time of acceptance test: _____
 Installing contractor representative: _____
 Testing contractor representative: _____
 Property representative: _____
 AHJ representative: _____