

F.Y.I

Maintain Your Fire Sprinkler System

How often should my system be inspected?

The National Fire Protection Association publishes NFPA 25 Inspection, Testing and Maintenance of Water-Based Fire Protection Systems. This document recommends that control valves without electronic supervision be checked on a weekly basis, just to make sure that they are in the open position. Other system components have different requirements. Check with the NFPA 25 or the manufacturers' literature for details.

At least four times each year, a full sprinkler system inspection should be performed by a knowledgeable professional. Some states and cities require more frequent inspections. Most sprinkler contractors offer economical long-term service agreements. These contractors can provide you with the test certificates which will comply with your insurance company and local fire department inspection requirements.

Are there other times when the system should be checked by knowledgeable professionals?

Yes! Fire Sprinkler systems are designed to the conditions which exist, or are expected to exist, within a building when the sprinkler system is installed. After any changes to the building or the use of the building an analysis should be done to determine if the sprinkler system is adequate. Similarly, even if the building and its use remain the same, changes in the water supply or changes to equipment in the sprinkler system necessitate a reevaluation of the system. Any time a sprinkler system is reviewed for these reasons, it should be done by a fire sprinkler contractor or a registered fire protection engineer. The following is a partial list of situations where a full reevaluation should be performed.

1. Change or addition of backflow preventer or water meter.
 2. Change of building occupancy or use.
 3. Change in building (walls, partitions, additions).
 4. Reduction in public water supplies (sometimes done in areas for water conservation).
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Is there anything building occupants or employees can do?

Yes! Although members of the general public are generally not knowledgeable enough to inspect, test, or maintain a fire sprinkler system, there are a few simple ways in which they can help:

1. Never paint any fire sprinkler.
 2. Never hang anything from any part of a fire sprinkler system.
 3. Never stack items close to fire sprinklers. (Tops of storage or furniture should be at least 18 inches below fire sprinklers.)
 4. Always report damage to any part of a sprinkler system immediately.
 5. Always make sure control valves are in the open position.
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How does inspection affect my insurance rate?

Buildings which are completely sprinklered enjoy special reduced rates. However, if the insurance company does not receive verification of system inspection, penalties in the form of higher insurance rates apply.

The Insurance Services Office (ISO) publishes a Commercial Fire Rating Schedule (CFRS). Section 402 of the CFRS requires building owners to have annual inspections of sprinkler systems to enjoy the “sprinklered” insurance rate.

If an inspection is overdue for up to 12 months, a 5% penalty applies. If the inspection is overdue for 12-24 months a 20% penalty applies. If an inspection is 24-36 months overdue, a 60% penalty applies. If after 36 months an inspection is still not performed, a fully sprinklered building is rated as “Unsprinklered” for the purpose of insurance, with no credit allowed.

Check with your insurance carrier about the rate for your building. Even though it is fully sprinklered you may not be getting as big a discount you’re entitled to. Get your sprinkler system inspected and take full financial advantage of your fire sprinkler system.

Are there financial benefits other than insurance for maintaining a sprinkler system?

Yes! Regular inspections of fire sprinkler systems will help reveal problems (if they exist) long before they become major. Sprinkler system repair can then be scheduled for a convenient time, saving you the cost of unnecessary business interruption.

What about liability?

Recent court decisions have held building owners and managers liable because they did not have a fire sprinkler system in a building which had a fire. Even though sprinkler systems were not required in these buildings by fire or building codes, owners still had to pay out millions of dollars. Similarly, an owner or manager of a building with a fire sprinkler system would be held liable if he failed to maintain that system in a working condition.

In addition, owners and managers of commercial and business facilities have an obligation to maintain safe conditions for employees and occupants. By working in a sprinklered building, employees come to expect a certain level of protection. It is incumbent on the owner to maintain this level of protection.

Remember!

Owning a sprinkler system without having it inspected is like owning a car and never changing the oil.

For More Information, Contact:

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