

James R. Favor & Company

Fraternity / Sorority Risk Management & Insurance Program

Fire Protection / Automatic Sprinkler Systems

Risk Management Recommendations

Our recommendations present general information for Fraternity / Sorority groups considering the installation of Automatic Fire Protection Sprinkler Systems. They are provided to assist you in loss control and project evaluation. Attention to these areas will enable our staff and your underwriters to assist you in developing cost effective protection, and to maximize your insurance savings based on the improved Property & Life Safety provided by Automatic Fire Sprinkler System Protection.

- 1) Contact your local authorities (i.e., Fire Marshall). Request that they advise you in writing about the type of sprinkler protection they will approve of or require for your facility.
- 2) Ask your local authorities for their comments and recommendations on sprinkler firms. Request detailed written proposals from at least two qualified sprinkler protection firms.
- 3) Have a current fire hydrant flow test done and check the property water line to verify that your current water supply is adequate for the sprinkler system. Reliance on historical data may provide inaccurate water supply information.
- 4) Automatic sprinkler system design and layout should conform to NFPA 13R or a recognized authority having jurisdiction. NFPA Standards would be the preferred standard for design and layout of sprinkler systems. If the NFPA 13R Standard cannot be used, ask WHY NOT?
- 5) Working sprinkler plans in accordance with NFPA 13R should be provided to your Insurer for review of and comment on the sprinkler plans.
- 6) Hydraulic calculations & test results indicating the performance of the sprinkler system and design area calculations should be provided to the appropriate parties for review.
- 7) NFPA 13R does not require sprinklers in attics. As they are frequent sources of Fraternity and Sorority fires, evaluate your attic exposures. If storage or equipment exposures exist, sprinkler protection should be strongly considered.
- 8) All sprinkler systems should include alarms that are connected to a monitored central station. A continuous testing and maintenance program should be instituted in accordance with NFPA 25 to ensure for proper operation of the sprinkler system and its components.
- 9) Dry sprinkler systems, additional insulation or suitable alternatives should be provided in attics and any other areas subject to freezing.
- 10) If NFPA Standards are not utilized, provide documentation of the design standard for the authority having jurisdiction for proper review of the design and approval of the sprinkler system.

For Further Information or Assistance

Write or Fax requests to James R. Favor & Company, 14466 East Evans Avenue, Aurora, Colorado 80014-1409. WATS (800) 344-7335 • TEL. (303) 750-1122 • FAX (303) 745-8669.