

Automatic Sprinkler Systems General Information

The PIAL sprinkler schedule is used to specifically rate buildings that are equipped with automatic sprinkler systems. This schedule places the majority of emphasis on the sprinkler system itself. Construction, occupancy, square footage, etc. receive less emphasis in the rate makeup.

In order to receive credit for the sprinkler system and to be rated using our sprinkler schedule, we require: 1) Sprinkler plans and related information and, 2) Annual sprinkler test report. If these documents are not available, we rate the buildings as non-sprinklered with no credits for the sprinkler system.

Our Field Representative Supervisor reviews the sprinkler system design data to determine that sprinkler systems are installed in accordance with the standards set forth by the National Fire Protection Association (N.F.P.A.).

Items that cause higher rates:

- Unsprinklered areas.
- Sprinkler obstructions.
- No central station alarm monitoring provided.
- Heat not provided to protect sprinkler pipes from freezing.
- Insufficient water supply.
- Insufficient water pressure.
- No extra sprinkler heads and wrench provided.
- No data plate on sprinkler riser provided.
- Unprotected vertical openings.
- Nearby buildings (exposures). The charges are based on distance, occupancy, construction and square footage.