

**Survey, May 2008: Insurance Costs with respect to Fire Protection and Fire Underwriters Survey Requirements.**

Company Name & contact info	RESPONSES		
	Distance Requirement to Hydrant?	Minimum Water Flow Requirement?	Insurance cost changes?
Thunderbird Insurance DPotvin@thunderbirdinsurance.com 385-9795	"Fully Protected": Within 1000 ft. of Hydrant, and 5km of Fire Dept.	Flow rates <b>determined by District</b>	At cost
	"Semi-Protected": Within 5km, no hydrant		Double cost
	Not protected: no hydrant, not within fire hall		Close to quadruple cost
Bob Lane Insurance insure@telus.net 478-9110	Insurance premiums are based on the level of protection: Table 1 - Within 1000' of a working fire hydrant and within 5 miles (8 km) (by road) of a responding firehall Table 2 - No hydrants, but within 5 Miles of a firehall Table 3 - Unprotected.	The flow requirements are <b>set out by code</b> <b>Must meet requirements</b> We do not ask the flow rate.	Rating of home insurance based on many factors - not just fire protection. Table 1: at cost Table 2 rates are about 40% higher than Table 1 Table 3 rates are about triple table one rates
Hodges and Company Insurance bill@hohoinsurance.com 386-9012	hydrant within 300m, Tables: 1. Fully protected (within 300m of hydrant and 8km of a fire hall) 2. Semi protected (within 8km of a fire hall) 3. Unprotected (beyond both)	<b>must meet minimum fire department regulations</b> for a fire hydrant. <b>stand pipes do not qualify</b> check with your local fire dept for this answer	Semi protected rates are usually 40 to 60% higher than protected and unprotected rates are usually 400 to 500% higher than protected rates.
Bryan Craigen bcraigen@megsonfitzpatrick.com www.megsonfitzpatrick.com 475-2276	There are three "Tables" we use when classifying the Fire Protection of a home. Table 1: Fully Protected: means there is a Fire hydrant within 300 meters of the home and a Firehall within 8km Table 2: Semi-Protected: means there is no fire hydrant within 300m but there is a Firehall within 8km. (This warrants a 40% insurance surcharge on your basic premium) Table 3: Unprotected: Means no hydrant or Firehall within the required distances above. (This warrants a 100% policy surcharge)	fire hydrant within 300m <b>hydrant approved</b> by the Fire Department	Table 1: At cost. Table 2: 40% insurance surcharge on your basic premium Table 3: 100% policy surcharge
Seafirst (info from Ed Johnson)	300 meters or less from a fire hydrant is ideal 301 meters to 8 km to a fire hall, 75% increase in base rate	Information not available	no surcharge
Coast Capital Insurance	Minimum Distance to hydrant req: 1000 ft	<b>Min. flow must be approved by insurance advisory organization</b> <b>hydrant must be recognized to qualify for hydrant rates</b>	40% discount with approved hydrant
Canadian Direct	Minimum Distance = 1000 ft. Hall within 8km	<b>Hydrants must meet underwriters standards</b>	Surcharge on policies without fire protection – call for rates.
<b>CONCLUSIONS</b>	<b>HYDRANTS *ARE* REQUIRED IN ORDER TO RECEIVE FIRE INSURANCE SAVINGS</b>	<b>HYDRANTS *MUST* MEET FIRE UNDERWRITERS MINIMUM FLOW STANDARDS</b>	<b>HYDRANTS *NOT* MEETING STANDARDS DO *NOT* RESULT IN INSURANCE SAVINGS</b>