

## Central station monitored fire alarm systems



UFG Insurance recognizes the multiple benefits of central station monitored fire alarm systems and strongly considers the presence of these systems when creating insurance programs for our policyholders. This means you may have an opportunity to influence the cost of your insurance program by installing and properly maintaining a central station monitored fire alarm system in your building(s).

### What are central station monitored fire alarm systems

Central station monitored fire alarm systems are electronic systems that detect the presence of fire within buildings and then send alert signals to off-site alarm companies (central stations) so that local fire authorities can be contacted and respond as quickly as possible. These systems provide the fastest and most reliable means of alerting local fire authorities and building occupants to the presence of fire, even in the earliest stages of fire development. More important, these systems are proven to preserve life and property and reduce the likelihood of business interruption.

### Fire alarm system types

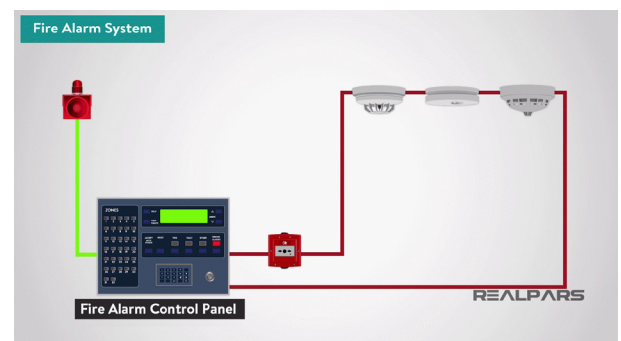
Central station monitored fire alarm systems are not designed to prevent the spread of heat and smoke like hand-held fire extinguishers or sprinkler systems. The sole purpose of fire alarm systems is to detect early and alert quickly.

There are a wide variety of fire alarm system types. Some detect the presence of heat, smoke and products of combustion (i.e. small airborne particles released during a fire) while others detect the light emitted by fire.

These systems send an electronic signal to a control panel when a fire is detected in a building. The control panel triggers a local alarm (to alert building occupants) and sends an alarm signal to an off-site company or central station. The central station immediately contacts local fire authorities to respond to the fire.

Detection and alerting usually occur in seconds (less than one minute) and ideally, fire department response occurs in minutes (less than 10 minutes). Fire department response is dependent upon building location and proximity to a local fire department.

The type of system best suited for your building and business should always be determined by a qualified fire protection contractor. UL-certified fire alarm systems and central station monitoring services are preferred.



Source: [realpars.com/fire-alarm-system](https://realpars.com/fire-alarm-system)

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### Risk control recommendations

At UFG Insurance, we believe that all buildings and all businesses can benefit from central station monitored fire alarm systems. However, we understand that these systems are not always practical for our policyholders. We generally recommend these systems when:

- The value of a building exceeds \$500,000.
- An existing fire alarm system is unmonitored by a central station monitoring service.

When an existing fire alarm system is found to be more than 20 years old, or improperly maintained, we recommend that it be upgraded by a qualified fire protection contractor.

Sprinkler protection is the ideal method of fire protection — a fire alarm system is not often recommended when a building is equipped with a central station monitored sprinkler system.

### Important next steps

If you have a central station monitored fire alarm system in your building, it is important to have the system regularly inspected, tested and maintained by a qualified fire protection contractor (at least on an annual basis). This is necessary to confirm the proper working condition of all system components.

If you do not have a central station monitored fire alarm system in your building, seriously consider the installation of such a system. A UFG Risk Control consultant who specializes in fire protection can help you better understand the benefits for your business, and a qualified fire protection contractor can help you design and install a system best suited for your needs.

### Assistance from UFG risk control

For more information or guidance regarding central station monitored fire alarm systems, contact UFG Risk Control. We have fire protection specialists ready and able to assist you.

Telephone: 800-828-2705 | Email: [riskcontrol@unitedfiregroup.com](mailto:riskcontrol@unitedfiregroup.com)

### Key fire alarm systems standards

National Fire Protection Association Standard 72, *National Fire Alarm and Signaling Code*.

National Fire Protection Association Standard 101, *Life Safety Code*.

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