



TECHNICAL BULLETIN

FIRE UNDERWRITERS SURVEY™

A Service to Insurers and Municipalities

APPARATUS ACCEPTANCE TERMS OF REFERENCE FOR FIRE INSURANCE GRADING AND PUBLIC FIRE PROTECTION CLASSIFICATION

Fire Underwriters Survey evaluates the capacity of the fire department to provide required fire flows through the apparatus within the fire department fleet.

- If apparatus is ULC listed¹ and of an appropriate age then it can receive full credit
- If apparatus is designed to meet all of the requirements of NFPA 1901, and has been tested and evaluated for its compliance with NFPA 1901, by an accredited agency², then it can also receive full credit.
- If the apparatus does not meet one of the two above criteria, then some credit between 0-100% would be applied to the apparatus within the calculation of fire insurance grades.
 - This credit is based on an analysis of the reliability of the apparatus with respect to its capacity of continuously provide emergency response and all related intended purposes (as specified in ULC S515 and/or NFPA 1901):
 - Apparatus design standard and specifications;
 - Age of apparatus;
 - Results of apparatus acceptance and service testing (including, but not limited to, weight, road and pump performance tests);
 - Accident history;
 - Out of service history;
 - Frequency of testing and indications of apparatus reliability; and
 - Frequency of maintenance and indications of apparatus reliability.

¹ Listed by ULC means that the apparatus has been tested and certified through “listing” and a ULC plate (indicating listing number) has been applied to the apparatus. The testing and certifying organization must be a Standards Council of Canada accredited agency (ULC is an accredited agency). Listing of the apparatus implies the apparatus meets all of the requirements of the standard ULC S-515.

² NFPA 1901, Standard for Automotive Fire Apparatus, lists requirements for third party certification under section 4.7:

4.7 Third-Party Certification of Test Results. Where this standard requires the results of tests to be certified by an independent third-party certification organization, that organization shall meet the requirements of this section.

4.7.1 All certification shall be performed by a certification organization that is accredited for inspection and testing systems on fire apparatus in accordance with ISO/IEC 17020, General criteria for the operation of various types of bodies performing inspection, or ISO/IEC 17065, Conformity Assessment: Requirements for bodies certifying products, processes and services.

4.7.2 The certification organization shall not be owned or controlled by manufacturers or vendors of the product that is being tested.

4.7.3 The certification organization shall be primarily engaged in certification work and shall not have a monetary interest in the product's ultimate profitability.

4.7.4* The independent third-party organization shall witness all required tests by an in-person representative(s) at the test site or by use of verifiable automated data collection and image recording equipment. The third-party organization shall refuse to certify any test results for a system if all components of that system requiring testing do not pass the testing required by this standard.

4.7.5 There shall be no conditional, temporary, or partial certification of test results.

4.7.6* Forms or data sheets shall be provided and used during the testing.

4.7.7 Programs shall be in place for training, proficiency testing, and performance verification of any staff involved with certification.

4.7.8 The certification organization's operating procedures shall provide a mechanism for the manufacturer to appeal decisions. The procedures shall include provisions for the presentation of information from representatives of both sides of a controversy to a designated appeals panel.