



TECHNICAL BULLETIN

FIRE UNDERWRITERS SURVEY™

A Service to Insurers and Municipalities

HYDRANT TERMS OF REFERENCE FOR FIRE INSURANCE GRADING AND PUBLIC FIRE PROTECTION CLASSIFICATION

Fire Underwriters Survey takes into consideration all types of hydrants in the determination of the Public Fire Protection Class of each community. Full credits are given to public hydrants that are installed accordingly to the municipality's design standards and maintained by the local government. The amount of credits given for private hydrant coverage is a function of

- whether or not the municipality requires access for maintenance and takes responsibility for maintaining the hydrants (results in the most credits),
- the bylaws and standards that specify installation requirements for individual hydrants as well as overall design and coverage requirements (ex. spacing)

Note that it is most common for municipalities to leave all maintenance to the private owners of hydrants. In many cases this results in the hydrants not being maintained and this results in the hydrants failing to operate (typically they rust shut).

Once the PFPC has been calculated for the area the fire insurance grades throughout communities are presented at the address level to insurers for interpretation. When address search results include private hydrants in the immediate vicinity of the risk, the private hydrants are separated from the public hydrants (different color) on the map and in the grade details section.

Here are the terms of reference for hydrants, public and private.

Fire Hydrant

A reliable connection to a water main for the purpose of supplying water efficiently and reliably to fire hose or other fire protection apparatus. To be recognized for fire insurance grading purposes, the device shall be designed and installed in accordance with CAN/ULC S520, UL 246 and/or AWWA C502/C503 and listed for use as a fire hydrant by UL and/or ULC.

Fire Hydrant - Public

A *fire hydrant* situated and maintained for public use on a public right-of-way (or easement) to provide water for use by the fire department in controlling and extinguishing fires. The location of a *public fire hydrant* is such that it is accessible for immediate and unrestricted use by the fire department at all times. *Public fire hydrants* are owned and maintained by the government entity (ex. city, village, etc.) which is responsible for maintaining the hydrants and water supply distribution system in operating condition at all



Fire Hydrant - Private

times and is authorized to levy taxes to fund the operation and maintenance programs.

A *fire hydrant* located on privately owned property, or on streets **not dedicated to public use**. Although a *private fire hydrant* may be connected to a public water supply system, **maintenance of the hydrant and access to the hydrant may be the responsibility of the property owner**. *Private hydrants* are normally required where buildings are so located on the property, or are of such size and configuration that a normal hose lay from a *public hydrant* would not reach all points on the outside of the building(s).

With respect to assessing an individual property, private hydrants can be treated as recognized or unrecognized depending on insurance company policy and whether or not the private hydrant owner has verified that the hydrants have been maintained and are operational. The reason for this is that private hydrants being owned privately must be maintained, tested and inspected by the private owner (both in terms of operability and accessibility).

When private hydrants are not properly maintained they become non-operational and water is then not available for effective firefighting.

For this reason, FUS recommends that with respect to individual properties, private hydrants by default remain unrecognized, unless the maintenance of the hydrant can be verified by the insurer. Alternatively, the private owner may turn over responsibility for maintaining the hydrant to the public water service provider in which case the hydrant will be reclassified as public and will be shown as public in the Grading Index.