



November 2, 2004

## **LIMITED RATE CREDIT FOR “LIFE SAFETY” SPRINKLER SYSTEMS IN RESIDENTIAL BUILDINGS**

### **BACKGROUND**

There has been an increase in “life safety” sprinkler systems installed in residential buildings (apartments, condominiums, motels, etc.) following NFPA 13R - Standard for Installation of Sprinkler Systems in Residential Occupancies up to and Including Four Stories in Height. The primary emphasis of this standard is on life safety and not property protection.

### **DEFICIENCIES**

NFPA 13R permits omission of sprinklers in certain areas of the building. This sprinkler coverage elimination results in a reduced level of property protection. A higher degree of property protection could be achieved by installing sprinklers throughout the premises in accordance with NFPA 13, Standard for the Installation of Sprinkler Systems, with residential sprinklers installed in the dwelling units. NFPA 13R does recommend but does not require sprinklers in all areas of the building.

### **FIRE ALARM SYSTEM**

NFPA 13R assumes that one or more smoke alarms are installed in accordance with NFPA 72 - National Fire Alarm Code. Smoke alarms are intended to provide improved protection against smoldering fires and from fires that originate in areas not required to be protected by automatic sprinklers.

### **MSO<sup>®</sup> ACTION: SCHEDULE RATE CHANGE**

Recognizing the lower hazard of residential occupancies and the value of a “NFPA 13R” sprinkler system with its limitations, we have lowered the charges for non-sprinklered areas that are allowed by NFPA 13R only when smoke alarms are provided. We will continue to recommend installation of sprinklers in all areas following NFPA 13. This change only affects the charge for major non-sprinklered areas, all other aspects of the sprinkler grading remain unchanged. The revised sprinkler grading will be reflected in the schedule rates developed for the risk.

**MSO ACTION:  
BOP CREDITS  
CHANGE**

The existing Businessowners Program provides a substantial credit for sprinklered buildings. Unlike the schedule rate, the amount of credit given is not modified by the actual sprinkler grading. To reflect the lower property protection provided by “life safety” sprinkler systems, we will be filing the following reduced credit for those systems: “For residential type buildings, where sprinkler protection is from a system designed to meet NFPA 13R standard, apply a factor of 0.80 (20% credit)”.

**QUESTIONS**

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