



FIRE UNDERWRITERS SURVEY

A SERVICE TO INSURERS AND MUNICIPALITIES

November 5, 2018

Errington Volunteer Fire Department
960 Errington Road,
Errington, British Columbia
V0R 1V0

Attention: Troy Bater, Fire Chief
Doug Gardiner, Fire Service Coordinator, Transportation & Emergency Services

Fire Underwriters Survey – Errington Fire Protection Area – Fire Insurance Grade Update

Fire Underwriters Survey is a national organization that represents approximately 90 percent of the private sector and casualty insurers operating in Canada. Fire Underwriters Survey provides data to program subscribers regarding public fire protection for fire insurance statistical and underwriting evaluation. The following letter provides a brief description of the grading process.

The Public Fire Protection Classification (PFPC) is a numerical grading system scaled from 1 to 10 that is used by Commercial Lines¹ insurers. Class 1 represents the highest grading possible and Class 10 represents an unrecognized level of fire protection, or fire protection beyond 5 km by road travel distance from the nearest responding fire station. The PFPC grading system evaluates the ability of a community's fire protection programs to prevent and control major fires that may occur in multi-family residential, commercial, industrial, institutional buildings, and course of construction developments.

Fire Underwriters Survey also assigns a second grade for fire protection. The second grading system, entitled Dwelling Protection Grade (DPG), assesses the protection available for small buildings such as single-family dwellings and is used by Personal Lines² insurers. The DPG is a numerical grading system scaled from 1 to 5. One (1) is the highest grading possible and five (5) indicates little or no fire protection is present; Class 5 also represents fire protection beyond 8 km by road travel distance of a responding fire station. This grading reflects the ability of a community to handle fires in small buildings such as single-family dwellings and semi-detached dwellings.

An update to the Errington's fire insurance grades has occurred. The following two tables below outline the updates to the fire insurance grades of the Errington Fire Protection Area of the Regional District of Nanaimo.

Public Fire Protection Classification (PFPC) Updates

SUB DISTRICT(S) and (contract protection areas)	PFPC Previous	PFPC 2018	COMMENTS
Errington Fire Protection Area	9	9	Fire Hall Protected – Commercial Lines insured properties within 5 km in road travel distance of an Errington fire station but not within 150 m of hose lay of a recognized hydrant.
	10	10	Unprotected - Commercial Lines insured properties beyond 5 km in road travel distance of an Errington fire station.

¹ Commercial Lines: A distinction marking property and liability coverage written for business or entrepreneurial interests (includes institutional, industrial, multi-family residential and all buildings other than detached dwellings that are designated single-family residential or duplex) as opposed to Personal Lines.

² Personal Lines: Insurance covering the liability and property damage exposures of private individuals and their households as opposed to Commercial Lines. Typically includes all detached dwellings that are designated single family residential or duplex structures.



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Dwelling Protection Grade (DPG) Updates

SUB DISTRICT(S) and (contract protection areas)	DPG Previous	DPG 2018	COMMENTS
Errington Fire Protection Area	3B(S)	3B(S)	STSS – Personal Lines insured dwellings within 8 km in road travel distance of an Errington fire station and within 5 in road travel distance of a recognized water supply point.
	3B	3B	Fire Hall Protected – Personal Lines insured dwelling within 8 km in road travel distance of an Errington fire station but not within 5 in road travel distance of a recognized water supply point.
	5	5	Unprotected - Personal Lines insured dwellings beyond 8 km in road travel distance of an Errington fire station.

Based on the information submitted to FUS and the fire insurance grades of the Errington Fire Protection Area have been maintained since the previous assessment. Superior Tanker Shuttle Service (STSS) accreditation has been maintained and is valid for an additional five years.

FUS will be looking to collect updated information again in five years. If any significant changes occur before the communities next scheduled update, details should be submitted to FUS for review to determine if changes are warranted to the fire insurance grades published within the Canadian Fire Insurance Grading Index for the Errington Fire Protection Area. It is recommended to submit updates as soon as they occur to be credited. If updates occur to the fire protection area boundary or if additional water supply points are added or relocated, details should be submitted to FUS as soon as possible to update grade coverage areas in the Canadian Fire Insurance Grading Index.

Please note that this letter is private and confidential for the Errington Fire Protection Area and the Regional District of Nanaimo. The underlying data of this report has been developed for fire insurance grading and classification purposes. This letter may be used by the stakeholders of the Errington Fire Protection Area and the Regional District of Nanaimo to assist in planning the future direction of fire protection services.

Michael King
Public Fire Protection Specialist
Fire Underwriters Survey



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November 20, 2018

Errington Volunteer Fire Department
960 Errington Road,
Errington, British Columbia
V0R 1V0

Re: Superior Tanker Shuttle Accreditation – Effective November 15, 2018

I am pleased to advise that the Fire Underwriters Survey has evaluated the test results and application for accreditation to deliver Superior Tanker Shuttle Service and FUS has determined that Errington Volunteer Fire Department qualifies for accreditation for Personal Lines insured risks within the Dwelling Protection Grade system.

Errington Volunteer Fire Department has been added to the list of accredited agencies for the delivery of Superior Tanker Shuttle Service and the appropriate changes have been made to the Canadian Fire Insurance Grading Index.

Please find the enclosed certificate of accreditation and a brief letter of recognition. As an accredited agency, constituents within your fire protection area who own:

- detached dwellings (Personal Lines) and are within 8 km of the accredited fire hall and within 5 km of a recognized water supply point (within the defined Fire Protection Area maps) conforming to NFPA 1142 – Standard on Water Supplies for Suburban and Rural Fire Fighting, *recent edition*, are eligible to receive a cost reduction in their fire insurance rates from the majority of insurers in Canada.

Insurers utilize the information provided by Fire Underwriters Survey in setting the property insurance rates throughout Canada. Insurers are advised that Superior Tanker Shuttle Accredited fire protection districts qualify for hydrant protected equivalency status and may be rated as protected. Note that this equivalency applies only to detached dwellings without exposures.

It should be noted that insures are under no obligation to accept this equivalency; however, Fire Underwriters Survey recommends that they do so.

It should also be noted that a re-accreditation process will occur five years from the date of this letter. Records of training and use of STSS should be maintained each year for review. Accreditation may be extended for another five years if no significant changes have occurred to the fire department that would negatively affect its ability to provide the service since the first accreditation was granted.

As a Surveyor for the province of British Columbia, I must advise you that Superior Tanker Shuttle Service accreditation and benefits associated with the accreditation are contingent upon Hornby Island Fire Rescue being capable of continuously meeting the requirements of the Superior Tanker Shuttle Service delivery and being continuously able to provide evidence of such capacity upon request. Should the capacity of the fire protection district to deliver this level of service change at any time, notification should be made immediately to the offices of Fire Underwriters Survey. Fire Underwriters Survey retains the right to revoke Superior Tanker Shuttle Service Accreditation at any time.

Should you have any questions or concerns related to the Fire Underwriters Survey, the Superior Tanker Shuttle Service accreditation process or any other related area, please feel free to contact FUS for further information.

Michael King
Public Fire Protection Specialist
Fire Underwriters Surveyor of British Columbia



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