

▶ *Hanover Risk Solutions*

Fire Protection and Record Storage

Why your decisions can affect your fire protection.

Your facility is equipped with an automatic sprinkler system for fire protection. Do you expect that a few sprinkler heads will operate and control the fire until the fire department finishes extinguishment? There is no way you could have a large fire, right? Well, think again.

Automatic sprinklers systems are designed to a specific performance level to protect what is underneath them. An office building will have very different requirements than a warehouse. A warehouse storing paper goods will have different requirements than one storing plastics.

What are some of the decisions you make that can affect your fire protection?

Here are some examples:

- Leasing or buying a building—do you know if the sprinkler system design is going to be adequate for your intended use of the space?
- Changing the storage configuration in your existing building—does this impact the adequacy of your current fire protection?
- Introducing a new service or product that changes the type of storage, for example, adding plastic storage—can your sprinkler system protect higher hazard storage?

What are some of the things that impact my sprinkler system?

These are some of the factors that are part of the design considerations for sprinkler systems that protect warehouses:

- What is being stored (paper, plastic, wood)?

- How is it packaged (in cartons, plastic bins, no packaging)?
- What is the maximum storage height?
- What is the storage configuration?
- In piles, with or without pallets, on the floor
- Storage racks
- Open mesh shelves, no shelves, solid wood or metal shelves
- What is the width of the racks?
- How much aisle space is between the racks?
- Are flue spaces (clear space between abutting racks) being maintained?
- Do you have catwalks?
- How much space is there from the top of the storage to the sprinkler head?

A change in just a single item above can make your existing sprinkler system go from one that will perform as designed to one that may get overwhelmed and allow a fire to grow uncontrolled.

When should I seek help?

You should contact Hanover Risk Solutions for help in evaluating your sprinkler protection when considering any of the following:

- Leasing a new space or buying a new building
- Building a new building or addition
- Adding a new process
- Changing the storage configuration
- Adding catwalks

How can Hanover help?

Hanover Risk Solutions can help you by:

- Offering practical options to help ensure your fire protection system provides an expected level of control over a potential fire
- Offering advice to you in the decision making process to help avoid costly upgrades to a building sprinkler system when buying a building or leasing a space

Services we offer include the following:

- Evaluation of the existing sprinkler system to determine the maximum performance level for the existing system
- Comparison of the existing system to the most current NFPA requirements that apply to your specific situation
- Modeling specific changes in the system and/or storage configuration such as:
 - Lowering your storage height
 - Changing sprinkler heads
 - Adding in-rack sprinklers if you have solid shelving in storage racks
 - Removing solid shelves or replacing solid shelves with open metal mesh shelves, perhaps avoiding the use of in-rack sprinklers
 - Adding catwalks

- Adding hard stops to your racks to avoid storage encroaching on flue spaces
- Work with you to develop sprinkler systems design criteria to ensure you obtain comparable quotes from sprinkler contractors when bidding on a new installation or revamping an existing system

- Review working drawings of new system installations to ensure the system meets insurance requirements, based on NFPA Standards
- Provide a field review after a new installation, to validate that the contractor completed the installation in accordance with submitted plans
- Provide recommendations and options to ensure the facility is adequately protected

There are various resources available to provide guidance for protecting your facility from the hazards associated with record storage. Listed below are some references that could be helpful:

National Fire Protection Association

- NFPA 13, Standard for the Installation of Sprinkler Systems
- NFPA 232, Standard for the Protection of Records

Industry Resources:

- National Association for Information Destruction: <http://www.naidonline.org/>
- Professional Records & Information Services Management: <http://www.prismintl.org/>

Hanover assistance

Your loss control consultant can meet with you to discuss your options to protect your business from the hazards common to the document storage industry.

▶ **To learn more about Hanover Risk Solutions, visit hanoverrisksolutions.com**

Why The Hanover?

The Hanover is a leading Property and Casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus, and local decision making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "A" (Excellent) from A.M. Best.



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

hanover.com
The Agency Place (TAP) — <https://tap.hanover.com>

The recommendation(s), advice and contents of this material are provided for informational purposes only and do not purport to address every possible legal obligation, hazard, code violation, loss potential or exception to good practice. The Hanover Insurance Company and its affiliates and subsidiaries ("The Hanover") specifically disclaim any warranty or representation that acceptance of any recommendations or advice contained herein will make any premises, property or operation safe or in compliance with any law or regulation. Under no circumstances should this material or your acceptance of any recommendations or advice contained herein be construed as establishing the existence or availability of any insurance coverage with The Hanover. By providing this information to you, The Hanover does not assume (and specifically disclaims) any duty, undertaking or responsibility to you. The decision to accept or implement any recommendation(s) or advice contained in this material must be made by you.