

Direct Automatic Alarm Signals Insure Prompt Fire Department Response and Prevent Large Losses!

Delayed alarms contribute to large losses:

Delayed fire alarm signals have contributed to disastrous fires and unnecessary loss of life. An alarm system, in itself, is never a substitute for automatic sprinkler protection. However, a good automatic signaling system in conjunction with sprinkler protection can vastly strengthen the fire protection of your property.

Various types of automatic alarm connections are available. Select the system best suited for your property. The various kinds of systems are as follows:

1. Central station system...
 - Where the operations of the system are signaled to, recorded in, maintained and supervised from an approved central station. Competent and experienced observers and operators are in attendance at all times. Their duty, upon receipt of a fire signal is to take the action required under the rules established for their guidance.
 - Central Station systems should be used in properties where values are involved, or conditions warrant the installation of a fully supervised and well maintained system.
2. Auxiliary system...
 - Where the operations of the system are transmitted over a municipal fire alarm system directly to a fire station or to fire alarm headquarters. This system is a combination of the facilities of a municipal fire alarm system and the signaling system equipment in a private property.
 - In order to receive full recognition as an auxiliary system the property owner must have a contractual agreement with a recognized service organization to make a complete inspection and test of the system at intervals not exceeding 30 days. Also, the trouble alarm for the system must be located where there is someone on duty at all times with facilities for immediately notifying the repair man. Trouble signals are not normally transmitted over a municipal fire alarm system.
 - Systems of this type may only be installed with the approval of the municipal authorities.
 - These systems are used when there is no central station service available, and high values are involved, or other conditions indicate a need for a direct connection to a fire department.
3. Proprietary system...
 - Where the operations of the system are recorded in an supervised by a supervising station located within the protected property and operated and maintained by the occupant.

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- This class of system is applicable when central station service is not available, or when a plant is large enough and the equipment desired warrants the employment of responsible persons to maintain constant attendance and supervision of the apparatus involved, and promptly take such necessary action as may be indicated by signals received.
4. Remote station system...
- Where the signals are transmitted over leased telephone wires to a remote station, such as fire or police headquarters or other places where prompt, reliable action will be taken on signals received.
 - This type of system requires electrical supervision so that if there is a loss of energy in the equipment located in the protected property, the defect will be indicated by a distinctive trouble signal at the remote station.
 - Any trouble in any part of the complete system must not result in a false alarm signal at the remote station. This kind of system is used where there is no central station or municipal fire alarm system, and high values are involved, or other conditions indicate a need for prompt receipt of fire alarms by the local fire department.
5. Local systems...
- Where the operation of the system causes the sounding of an audible alarm in one or more places in the premises covered, primarily for the notification of occupants.

Proper maintenance of alarm systems is of utmost importance

Complete maintenance of water flow alarms is provided for all central station systems by the central station companies. Local alarms, direct fire department alarms, and alarm systems connected to police departments and telephone exchanges should be tested at least once every thirty days in order to be sure that the alarm system will function properly in an emergency.

Summary

No sprinkler system can be considered complete, unless an alarm system is provided which will give an immediate alarm in the event of water flow through the system, and competent persons will take steps to summon the fire department promptly.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.
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