



Impairment Procedures

It's a condition of most fire insurance policies that fire protection systems are operative and in good condition at all times. It is vital that ACE INA Insurance be notified if it's necessary to shut off, or if failure has occurred to, part or all of a fire protection detection system such as a sprinkler installation, gaseous extinguishing system, hydrant main, fire pump, etc.

Our experienced loss control personnel may be able to suggest ways to minimize the risk to your business during the impairment.

If the impairment is the result of an emergency, ACE INA Insurance should be notified immediately by fax 416.594.3062. If an impairment is planned (i.e., extending a sprinkler installation), then at least 3 days notice should be given. Please include: scheduled commencement/completion dates and times, and a note of precautions that will be taken while the fire protection system is impaired. Once the work has been completed and full protection is tested and restored, ACE INA Insurance should be notified. A sample fax form has been included.

To avoid confusion, one person per location, with deputies, should be responsible for control and notification of impairments. When contractors are to perform work requiring an impairment, they should first obtain permission from the designated person in charge. Contractors should never be allowed to impair your fire protection systems without permission.

The impairment of even a small part of a fire protection system can leave a business very vulnerable to fire loss. There are, however, some steps that can be taken to curb the danger:

1. For planned impairments, allow only one at a time.
2. Cease hazardous operations in the affected area. These include production-hazards, the use of flammable liquids and hot work (cutting, welding, etc.).
3. Remove combustible materials from the affected area, whenever possible.
4. Inform the public fire department, plant fire team and all personnel in the affected area that the fire protection system is impaired. If relevant, notify the central station alarm service.
5. Check that fire extinguishers and hand hose stations in the affected area are available. Connect hose to outside hydrants ready for immediate use by the plant fire team, if necessary.
6. Ban smoking throughout the affected area.
7. Take emergency measures to limit the area of impairment as much as possible. For example, take temporary connections into impaired sprinkler systems from hydrants or adjacent sprinkler systems. If only a small part of a sprinkler system is being worked on, disconnect the relevant part, plug the remainder and restore protection to the rest of the system pending completion of the work and connection.
8. Ensure that the impairment lasts for as short a time as possible. All materials, equipment and labour should be on hand, ready to complete the work quickly. If it's necessary to leave the work, endeavour to re-commission the system during idle periods.



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9. Maintain continuous watch service and/or regular checking procedures during the period of impairment.

10. After completion of work, restore the fire protection system and test it. Ensure that all valves that should be left open are FULLY open. Perform a 2-inch drain test and an alarm test on sprinkler installations, noting the residual pressure with the drain valve fully open. It should be similar to pressures recorded during previous drain tests.