



PENNSYLVANIA LUMBERMENS MUTUAL  
INSURANCE COMPANY

# SPRINKLER SYSTEM INSTALLATION

## ADVANTAGES

1. Excellent first line of defense against fire.
2. Protection of assets.
  - a. Minimize fire damage.
  - b. Water damage less than that in non-sprinklered buildings where hose streams are deployed.
3. Insurance premium savings.
  - a. Savings dictated by type of system, adequacy of water supply, design features.

## TYPES OF SYSTEMS

1. Wet pipe system
  - a. Most efficient system.
    - Pressurized water in sprinkler piping.
    - Immediate response to a fire.
  - b. Recommended for all areas where adequate heat is provided.
2. Dry pipe system
  - a. Must be used where there is a danger of freezing.
    - Pressurized air in sprinkler piping.
    - Delay in response time until water reaches open sprinkler head(s).
  - b. Should be avoided for high hazard operations such as flammable finishing and storage, upholstery.
3. Preaction system
  - a. Used where accidental water discharge would severely damage stock or equipment.
  - b. Installation of heat detection prevents system from activating unless there is a fire.
4. Deluge system
  - a. Immediate response to entire sprinklered area.
    - All sprinkler heads are open.
    - System activates through heat detection system.

## OBTAIN A CONTRACTOR

1. Contact at least three contractors to submit bids based upon your plans.
2. PLM can provide specific guidelines regarding the design and installation of sprinkler systems.
3. Contractor must submit plans to PLM Home Office for review.

## BASIC REQUIREMENTS

1. Available water supply and sprinkler system design must meet requirements based on building occupancy.
2. Protected building(s) should have 100% coverage of sprinklers.
3. System should be equipped with a central station alarm system which will provide immediate notification in the event of a fire.
4. System should be tested prior to activation and a copy of the test certification should be sent to the PLM Home Office.

## INSPECTION, TESTING AND MAINTENANCE

1. All systems require a regular schedule of inspection, testing, and maintenance. PLM can provide a copy of a service schedule with the recommended frequencies.
2. A qualified employee or an outside contractor should be designated to provide these service and to monitor the results.