



In my opinion...

DEAN SAYS:

Installed, But Not Maintained

I spend some time each month reading engineering reports of property losses at large industrial and commercial establishments. In over twenty-three years as an employee of the major Highly Protected Risk insurance company, I have literally read thousands of such reports. After the first few hundred, I began to realize that King Solomon's wisdom prevails: "What has been will be again, what has been done will be done again; there is nothing new under the sun." (Ecclesiastes 1:9 NIV)

Over and over and over and over engineering loss reports tell a repetitious and familiar tale—only the name of the facility, its geographic location, and its particular type of industry change. The cause of the loss, the peculiar array of intervening variables that mixed together to bring damage to the facility, the moment of unthinking carelessness, the disobedience to the fundamental principles of loss prevention and control occur with regularity.

Fires caused by welding, cutting and hot work, for example, regularly cause serious damage. Nearly one hun-

dred years ago, fire protection engineers set down some basic procedures that would virtually eliminate the potential for fires caused by welding, cutting and hot work. Modern fire protection engineers in their role of loss prevention and control representatives of insurance companies routinely review these principles with every customer. Yet fires started by improperly-controlled welding, cutting and hot work continue to cost stock holders of a host of manufacturing and service facilities significant dollars in physical damage, business interruption, and loss of profits.

Failure to maintain protective equipment and systems pops up as another recurrent theme in the engineering loss reports. And, as often as I read of the failure to maintain this fire alarm system or that extinguishing system, I always marvel at a business that would expend funds to install protection and then cheapen that protection into uselessness by not maintaining it.

I suspect that properties other than large industrial and commercial facilities that qualify for property insurance coverage under the Highly Protected Risk rating plan also fall prey to this lamentable condition. Public school buildings, restaurants, laundromats, theaters, college dormitories, suburban office buildings, libraries, medical clinics, apartment buildings, retail businesses, single and multiple family dwellings, and innumerable other properties have unmaintained fire alarm systems and

other fire protection equipment.

Recently, an office building added a small addition to allow a branch bank tenant to have a more efficient drive-in banking operation. The electrical contractor extended the smoke detector fire alarm initiating device circuit for the original tenant space into the new addition. When she restored the control panel and tried to test the detectors, they would not initiate an alarm. A more careful inspection and some voltage and current testing disclosed that the initiating circuit did not deliver operating power to the circuit-powered smoke detectors. Tracing backwards, the contractor found that a component on the printed circuit board serving the fire alarm initiating device had failed. Because of the nature of this unique and highly unusual failure, while the control unit showed no "trouble" on that particular circuit, the smoke detectors could not operate in a fire. Since no one had maintained or tested the system in the intervening years, this wholly unsatisfactory condition went undetected.

A fire at the bank, allowed to grow without early detection, would have cost the owners far more than the price of a maintenance contract. Why take the chance?

The requirements that a maintenance contract must exist for a certificated fire alarm system and that the alarm service provider issuing the certificate must perform maintenance in accordance with the schedule contained in the appropriate NFPA Signaling Standard creates two of the strongest selling points for the UL Fire Alarm Certificate Programs.

I raise my voice to implore Authorities Having Jurisdiction to insist on UL certificated installations. I similarly implore alarm service providers to install only certificated installations. Fulfilling the maintenance requirements of the certificate can help eliminate a significant cause of malfunctioning and non-functioning fire alarm systems.

Working together with a singleness of purpose, we can make the unmaintained fire alarm system obsolete. In all seriousness, will our collective conscience allow us to do less? □

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Page 12