

Personal Insurance

RESIDENTIAL SPRINKLER SYSTEMS

Using Preventative Fire Safety Tools



Benefits of a Residential Sprinkler System

It takes only minutes for a fire to escalate. Even with the responding fire department's prompt arrival, a home could be totally destroyed. To help avoid this, have your home fitted with an automatic fire suppression system. A licensed sprinkler installer is able to install a system that meets NFPA 13-D residential protection system requirements.

What is a Residential Sprinkler System and how does it work?

A residential sprinkler system is a series of sprinkler heads connected by water pipes in the home. The system is supplied by a reliable water source, such as a cistern or public water supply. The sprinkler head has a heat sensitive element that is triggered to release water when the temperature reaches between 135 and 165 degrees. These systems are triggered, one head at a time – most fires can be extinguished by only one or two activated sprinkler heads.

Some advantages of a Residential Sprinkler System are:

- Results in less water damage than a fire hose.
- Extinguishes a small fire, preventing it from spreading.
- Provides more time to safely escape your home.
- Protects surrounding rooms from the fire, heat and smoke damage.

Types of Residential Sprinkler Systems:

- **Wet** – composed of steel pipes and pressurized water, triggered by a sprinkler head. This is the simplest and most reliable system.
- **Dry** – pipes fill with compressed air, released when the sprinkler head is activated.
- **Deluge** – a variation on the dry pipe system, water enters the head when triggered by smoke or heat detection. The sprinkler heads activate simultaneously, deluging the area with water.
- **Pre-Action** – a variation on the dry pipe system; water enters the system only after a smoke or heat detector is triggered. The sprinkler heads then act independently.
- **Foam** – a system that uses foam and chemicals to suppress the fire by cooling it and coating flammable materials to reduce combustion and suppress the fire.

For information, coverage availability in your state, quotes or policy service, please contact your local independent agent recommending coverage.



Sprinkler Water Flow Alarm

A residential sprinkler system requires a sprinkler water flow alarm connected to a central station monitoring service. The water flow alarm notifies the central station fire alarm service that the residential fire sprinkler head has opened and water is passing through the fire suppression system. Linked to a central station fire alarm system, it also alerts the monitoring company if the sprinkler head is leaking, reducing any potential water damage.

Thank you for trusting your agent and Cincinnati to protect your home.



Everything Insurance Should Be®

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