

Why your clients need a complete fire protection system

The following **actual claim examples** show just how lucky people can be, and just how important a complete fire protection system – that can provide advanced warnings throughout the home – is to your clients’ safety.



The roof caught fire while the family watched TV in the basement

Location of the fire: Attic
Cause of fire: Fireplace
Heat sensors in attic: No
Final payout: \$6,000,000

When the client started a fire in his wood-burning fireplace at 11:00 a.m., he had no idea that it would start a fire around the flue pipe in the attic. Even though the home had a sprinkler system, because the fire started in the attic, which contained no heat or smoke detectors, it was able to grow undetected for up to two hours. Luckily, the client’s neighbor called to say that it appeared that his home was on fire, so he was able to leave the house unharmed. The home and its contents -- including a large art collection that was only partially scheduled – suffered extensive fire, smoke, and water damage.

A central station fire alarm system that covered all areas of the home, including heat sensors in the attic, could have prevented this level of devastation and risk of life.



When smoke comes through the floor vents, it’s time to get out

Location of the fire: Crawl space
Cause of fire: Undetermined
Heat sensors in crawl space: No
Final payout: >\$25,000,000

A fire started in the crawl space of the client’s home. When the family noticed smoke coming from the floor vents at around 5:30 p.m., they left the house immediately, unharmed. When the fire department arrived, fire fighters went into the crawl space and initially found thick, black smoke – but had to evacuate when the floor collapsed. In the end, the fire entered the walls and floors, setting the blown-in insulation on fire, and burned the house to the ground. The home was protected by a sprinkler system, however because the fire started in the crawl space and moved inside the walls, the sprinkler system was never activated.

A central station fire alarm system that covered all areas of the home, including heat sensors in the crawl space, could have alerted the family to the fire, allowing them to call 911 sooner and potentially save their home and contents.



The dogs detected the fire while the clients were asleep

Location of the fire: Attic
 Cause of fire: Electrical
 Heat sensors in attic: No
 Final payout: \$11,000,000

In the middle of the night, an electrical fire started in the attic of the client’s home. There was no alarm component in the attic so the fire was not quickly detected. Luckily, the client’s dogs woke him up at 2:30 a.m., he smelled smoke and immediately got his family out of the house. He called the fire department, who found the attic totally engulfed in flames.

A central station fire alarm system that covered all areas of the home, including heat sensors in the attic, could have alerted the family to the electrical fire, allowing them to get help quicker and minimize the damage and risk of life.



A recessed light fixture started a fire in the attic overnight

Location of the fire: Attic
 Cause of fire: Electrical – Lighting fixture
 Heat sensors in attic: No
 Final payout: \$5,000,000

During the night, a recessed light fixture in the client’s second floor bathroom got hot enough to ignite the blown-in insulation in the attic. The fire burned undetected because there were no smoke detectors in the attic. The client awoke and smelled smoke. Luckily, he was able to get himself, his wife, and dog out of the house unharmed. The local fire department fought the blaze for 12 hours.

A central station fire alarm system that covered all areas of the home, including heat sensors in the attic, could have made it easier for the firefighters to contain the fire, prevent the extensive damage and risk of life.