

Protection Class and Fire Underwriters Survey



How Do We Rate for Protection Class (PC)?

- ▶ Rating system is based on 1–10 (1 being the best and 10 being the worst)
- ▶ USLI property rates are the same for classifications 1–6
- ▶ A rating of 7 or higher will result in a higher premium, capped total insured value (TIV) or possible ineligibility (see individual product guide for details)

What Are Some CLUES That a PC Rating May Be Greater Than a 6?

- ▶ Does your aerial and/or street view search of the location show a very rural area?
- ▶ Does your submission list the PC number with a letter after the number (e.g., 4X)?
- ▶ Does your submission list the PC number as a split number (e.g., 5/5Y)?

If any of the above are yes, the following steps can be taken to confirm:

What Does the Letter After the Number Mean?

X indicates a 9
 Y indicates an 8B
 8B gets rated as an 8

What Is a Split Classification?

This is ISO's determination that an address in a city/town could either be the first number or the second number depending on the location of the fire hydrant and fire station.

A search engine can be used to determine the closest fire station and hydrant in a rural area.

How Do You Know Which Number to Use in a Split Classification?

FIRST NUMBER: The fire station is within 5 miles and the fire hydrant is within 1,000 feet of the location.

SECOND NUMBER: The fire station is within 5 miles but the fire hydrant is over 1,000 feet from location.

PC 10: The fire station is over 5 miles (regardless of the distance of the fire hydrant).

SPLIT CLASSIFICATION	RISK WITHIN 1,000 FEET OF A FIRE HYDRANT?	RISK WITHIN 5 MILES OF A RESPONDING FIRE STATION?	FINAL CLASSIFICATION
4/4X	Yes	Yes	PC 4
4/4X	No	Yes	4X = PC 9
4/4X	Yes or no	No	PC 10

How Do You Know How Far the Hydrant Is From the Risk?

1. Find a hydrant near the risk using Google street view.
2. Identify where the hydrant is in relation to streets and structures around it.
3. Switch to aerial view, and find the hydrant based on landmarks you saw in the street view.
4. Right-click on the area of the hydrant, choose measurement tool and then drag the dot to the risk.
5. A measurement in feet will appear at bottom of screen.

How Do You Know How Far the Fire Station Is From the Risk?

1. Enter the address into the Google search bar.
2. Click on the Maps tab at the top of the screen.
3. In the Maps application, select “nearby” on the left side of the screen.
4. Search “fire stations” in the search bar. The fire stations in the area will appear on the map.
5. Hover over the one closest to the risk and then click the arrow for directions.
6. In the top left, enter both addresses to get directions from the fire station to the risk.
7. Click on the car button, and identify the route with the shortest road distance.

Canada: How to Find the Fire Underwriters Survey (FUS) Classification?

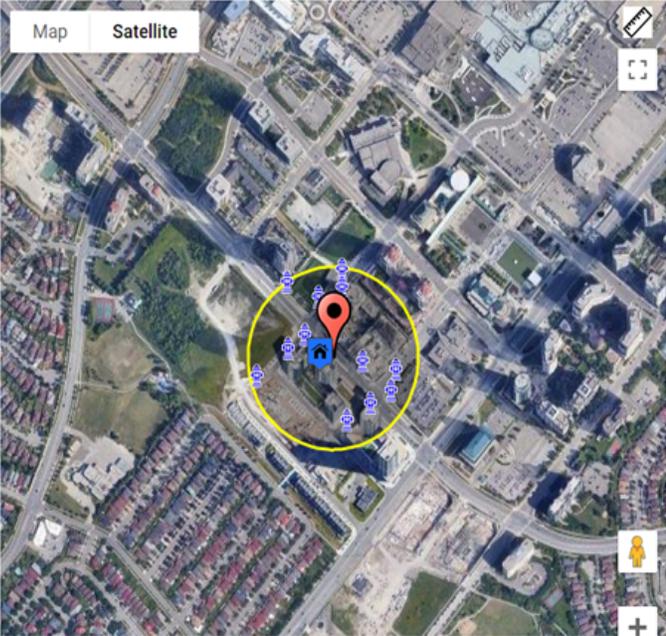
The FUS should be utilized at the time of quoting for all Canadian policies with property coverage. FUS is convenient because there are no split classifications.

1. Navigate to [FUS](#), and enter your login.
2. Select either “Commercial” or “Personal” as the grade.
3. Enter the risk’s address, and click “search.”
4. The “RiskSCOR” number is the fire protection rating for that risk.

← → C www1.optaintel.ca/FUSPortal/GradingIndex/GradingIndex.aspx 🔍 ☆

Search

Map



Map Satellite

Fire Insurance Grades

Property Location:	4080 CONFEDERATION PKY, MISSISSAUGA, ONTARIO, L5B L5B0G1
GeoCode Accuracy:	High(Civic)
Fire Protection Area:	MISSISSAUGA
Municipality:	CITY of MISSISSAUGA
RiskSCOR: ?	2
PFPC:	2
Grades Provisional:	No
Firehall Recognized:	Yes
Water System Recognized:	Yes
Water System Name:	Mississauga
Responding Firehall (distance):	Cooksville/HQ - F.S. #101 (2.151 km)
Estimated Initial Response Time (IRT) ?	4.9 Minutes
Contract Response:	No
Recognized Public Hydrants within 150m:	13
Recognized Private Hydrants within 150m:	0
Territory Code:	91

[Inquire about this result](#) ✉