



## Does your Property Insurance Premium reflect the addition of the Municipal Water System?



6/9

Insurance Services Office (ISO) is an advisory organization, and insurers MAY use their information, modify it, or not use it, as they see fit. ISO collects information useful in many aspects of insurance underwriting. That information includes evaluations of public fire protection, flood risk, building codes, etc.

ISO collects information on municipal fire-protection efforts in communities throughout the United States. In each of those communities, ISO analyzes the relevant data using their Fire Suppression Rating Schedule (FSRS). They then assign a Public Protection Classification from 1 to 10. Class 1 generally represents superior property fire protection, and Class 10 indicates that the area's fire-suppression program doesn't meet ISO's minimum criteria.

In 2015 ISO assigned Bow a Property Protection Classification (PPC) of 6/9 which means:

- > Property within 5 driving miles from the Fire Station is a PPC 9.
- ➤ Property within 5 driving miles from the Fire Station AND within 1000 feet of a Fire Hydrant is a PPC 6.

Property owners in the 3A corridor are encouraged to contact their property insurance provider as you are now, most likely, within 1000 feet of a Fire Hydrant. Please note <a href="NOT ALL">NOT ALL</a> insurance providers use the ISO Property Protection Classification exclusively.

Additional information can be found at <a href="http://www.isomitigation.com/">http://www.isomitigation.com/</a>

or contact Chief Harrington at Bow Fire Department 223.3960