



FIRE UNDERWRITERS SURVEY

A SERVICE TO INSURERS AND MUNICIPALITIES

May 15, 2020

Pemberton Fire Rescue
Box 100, 7400 Prospect Street
Pemberton, British Columbia
V0N 2L0

Attention: Robert Grossman, Fire Chief – Village of Pemberton

Fire Underwriters Survey – Pemberton Meadows – Fire Insurance Grade Update

Fire Underwriters Survey is a national organization that represents approximately 90 percent of the private sector and casualty insurers operating in Canada. Fire Underwriters Survey provides data to program subscribers regarding public fire protection for fire insurance statistical and underwriting evaluation. The following letter provides a brief description of the grading process.

The Public Fire Protection Classification (PFPC) is a numerical grading system scaled from 1 to 10 that is used by Commercial Lines¹ insurers. Class 1 represents the highest grading possible and Class 10 represents an unrecognized level of fire protection, or fire protection beyond 5 km by road travel distance from the nearest responding fire station. The PFPC grading system evaluates the ability of a community's fire protection programs to prevent and control major fires that may occur in multi-family residential, commercial, industrial, institutional buildings, and course of construction developments.

Fire Underwriters Survey also assigns a second grade for fire protection. The second grading system, entitled Dwelling Protection Grade (DPG), assesses the protection available for small buildings such as single-family dwellings and is used by Personal Lines² insurers. The DPG is a numerical grading system scaled from 1 to 5. One (1) is the highest grading possible and five (5) indicates little or no fire protection is present; Class 5 also represents fire protection beyond 8 km by road travel distance of a responding fire station. This grading reflects the ability of a community to handle fires in small buildings such as single-family dwellings and semi-detached dwellings.

FUS has reviewed submitted documentation submitted on 2020-05-05 and determined the Pemberton Meadows Fire Association that operates in the Pemberton Meadows fire protection area of the SLRD is now eligible for fire insurance grading recognition.

As per the previous grade update letter, the Pemberton Meadows Fire Association required a fire apparatus ideally under 20 years in age to qualify for satellite hall recognition when supported by the Pemberton Fire Rescue. Pemberton Meadows Fire Association has acquired and received a 2004 Freightliner Fire Truck.

1 Commercial Lines: A distinction marking property and liability coverage written for business or entrepreneurial interests (includes institutional, industrial, multi-family residential and all buildings other than detached dwellings that are designated single-family residential or duplex) as opposed to Personal Lines.

2 Personal Lines: Insurance covering the liability and property damage exposures of private individuals and their households as opposed to Commercial Lines. Typically includes all detached dwellings that are designated single family residential or duplex structures.



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An update to the Pemberton Meadows fire insurance grades has occurred based on details submitted and will be published within the Canadian Fire Insurance Grading Index within 1-2 months of the date of this letter.

The following two tables below outline the updates to the fire insurance grades of the fire protection area of the Squamish-Lillooet Regional District.

Public Fire Protection Classification (PFPC) Updates – Pemberton Meadows Fire Protection Area

SUB DISTRICT(S) and (contract protection areas)	PFPC Previous	PFPC 2020	COMMENTS
Pemberton Meadows	9	9	Fire Hall Protected – Commercial Lines insured properties within 5 km in road travel distance of the Pemberton Meadows and Pemberton fire stations but not within 150 m of hose lay of a recognized hydrant
	10	10	Unprotected – Commercial Lines insured risks not within 5 km in road travel distance a fire station recognized for fire insurance grading purposes

Dwelling Protection Grade (DPG) Updates - Pemberton Meadows Fire Protection Area

SUB DISTRICT(S) and (contract protection areas)	DPG Previous	DPG 2020	COMMENTS
Pemberton Meadows	3B	3B	Fire Hall Protected – Personal Lines insured dwellings within 8 km in road travel distance of the Pemberton Meadows and Pemberton fire stations but not within 300 m in hose lay of recognized hydrant
	5	5	Unprotected – Personal Lines insured dwellings not within 8 km in road travel distance a fire station recognized for fire insurance grading purposes

Please note that this letter is private and confidential. The underlying data of this report has been developed for fire insurance grading and classification purposes. This letter may be used by the stakeholders of the Pemberton Meadows Fire Association and the Pemberton Fire Rescue to assist in planning the future direction of fire protection services.

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Fire Underwriters Survey



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Appendix A – Dwelling Protection Grade Summary



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Required for Dwelling Protection Grade System		Requirement Met?
Organization	Meet the requirements for organization under the authority of the Municipal Government Act. It should establish requirements for the establishment of boundaries, provision of funding and for the formal appointment of a fire chief by the involved local government body.	Yes
Membership	Adequate roster levels for a recognized fire department. Fire department members should respond from within a reasonable travel distance to the fire station. An auxiliary fire fighter should live and work within 8 km of the fire station. DPG 1 - On duty: 3 career fire fighters, plus duty fire chief or other officer DPG 2 - On duty: 1 career fire fighter, plus 15 auxiliary fire fighters DPG 3A or 3B - 15 auxiliary fire fighters' credit DPG 4 - 15 or 10 minimum auxiliary fire fighters' credit	Yes – 20 members on the fire department society's roster + supported by the Pemberton fire station
Training System	Meet minimum training levels including required frequency of training and maintenance of training records.	Yes – BC Exterior Firefighter Operations
Fire Fighting Apparatus	Meet minimum apparatus standards and requirements. NFPA 1901 or ULC S515 listed apparatus.	Yes – fire apparatus under 20 years in age
Fire apparatus equipment	Outline minimum equipment requirements pursuant to local needs and operating conditions.	Yes
Fire Station	Provide a well-designed and located fire station to serve the department and the community, and house apparatus.	Yes – two temporary halls at this time until primary hall is built
Alarm Notification System	Provide a reliable means of receipt of alarms and the immediate notification of fire fighters required to respond to these alarms, 24 hours/day, 365 days/year.	Yes
Water Supply	Require that a fire department has an adequate water supply for fire suppression purposes. Provide hydrant water supply designed in accordance with FUS Water Supply for Public Fire Protection.	No – no pressurized water distribution system with hydrants