

Frequently Asked Questions

Chubb is adjusting its underwriting requirements regarding alarm systems. To help you explain these adjustments to your clients, we've we have put together the following commonly asked questions and answers.

What are Chubb's requirements for a central fire alarm system?

The clients' central fire alarm system should fully protect all areas of the home including living areas, basements, attics, attached garages and crawl spaces and should be installed by a professional alarm company.

In what cases is a central fire alarm system necessary?

Chubb requires central fire alarm systems for all new lines, all new locations of existing business, all change in exposure of existing business, and all inspections where the client is required to expand an existing central alarm system.

Why does Chubb now require fire detection in all compartmentalized areas of a home?

Industry statistics and our own loss data indicate that many house fires start in areas that are not typically protected by heat or smoke detectors, such as basements, attics, garages, and crawl spaces. Fires that start in these unprotected areas can be more deadly and destructive than fires that start in areas that are protected.

What is the difference between a smoke detector and a heat sensor?

A smoke detector activates when it detects smoke in a room while a heat sensor is activated when it senses an increase in temperature. Both are designed to detect fire. In some cases, heat sensors are more suitable for attics, crawlspaces, and garages because they are less susceptible to contaminants in the air and fluctuations in the environment. A professional alarm company would provide the best guidance for the right protection for your home.

Is there more than one type of heat sensor?

Yes. Heat sensors can be triggered by a specific fixed temperature or by the rate of rising temperature. A fixed temperature heat sensor activates when the temperature within the space reaches a pre-determined setting on the component – usually 135 degrees or 194 degrees F. The natural environment and mechanical systems contained within determines which temperature rated component is used. A rate of rise heat sensor activates when the temperature in the room increases at a rate of 10 – 15 F per minute. There are also combination fixed temperature and rate of rise heat detectors.

How much does it cost to add components to an existing alarm system?

Each additional component will cost approximately \$250, depending on the type of detector, construction of the house, and location of the main alarm panel, and will include both materials and labor.

Can clients install it themselves?

No, a professional alarm company must install all components associated with a central alarm system.

Why would I need to install a heat sensor in my crawl space, it is empty with no mechanical equipment.

Even if mechanical equipment, such as HVAC systems, are not present, many crawl spaces contain electrical systems, such as electrical wiring running under floors, lightbulbs and dehumidifiers.

I heard heat sensors cannot be installed in attics or garages due to their extreme temperatures?

While some sensors' performance may be impacted by extreme temperatures (hot or cold), there are also sensors available that can effectively perform in prolonged hot or cold areas such as attics and/or garages. Always consult with your professional alarm company.

Do I have to submit a new alarm certificate if I am required to add additional detectors?

Yes. Any time a completely new alarm system is installed or components are added to an existing alarm system, clients will need to submit a new alarm certificate. They should also submit documentation as to the type of fire alarm components and where they are located.

Do homes with replacement cost values below our alarm requirement threshold follow this same guidance for alarm systems?

Although an alarm requirement may not be applicable per the Underwriting Guidelines, we always encourage our clients to install a central alarm system that fully protects their home no matter what the home value.

My client's alarm company is indicating this cannot be done.

Please contact the Chubb Risk Consultant who recently completed the inspection or who works in the general area. He or she can assist you by talking with the alarm company about the need for additional detectors.

Can a smoke detector be located in an attic?

While all industry resource guidance indicates that attics, garages and crawl spaces are best protected by heat sensors, clients should talk with their professional alarm company to decide which components are most appropriate to protect their home.

Are there any codes or documents available that provide guidance regarding alarm systems?

Yes. NFPA 72 is known as the National Fire Alarm and Signaling Code, and Chapter 17 provides guidance around placement/type of detectors in a home. You can use local code as a minimum, and 17.5.3.1.1 for guidelines on Total (Complete) Coverage.

What is an IoT (Internet of Things) alarm system and when is it acceptable?

An IoT (Internet of Things) alarm system is an alarm system that connects to the internet, is purchased either in a commercial store or online, and sold in packages with a pre-determined number of components. Common brand names include SimpliSafe, Vivint, Nest, FrontPoint, Ring, and ADT LifeShield. These alarm systems tend to focus on security for personal safety rather than property protection.

IoT (Internet of Things) alarm systems may be acceptable:

- If the Total Insured Value is less than or equal to \$5 million AND exposure is one of the following types only: Freestanding homes, condo/coop, or CityHome. The residence may not be under construction or undergoing major renovation.
- If the client initiated the installation and, per the Chubb inspection, the risk consultant deems the system acceptable given the exposure.
- For policy credit for Coverage A values below the threshold at which the Chubb Risk Engineering Strategies reflect a central alarm system is required, if a valid alarm certificate is provided. (i.e. If a primary home with a replacement cost of \$1.2 million has a valid central alarm certificate, central alarm premium credit will apply. An evaluation of the alarm system and/or its components is NOT required.)

If the home is already equipped with an IoT alarm system that does not and cannot effectively protect the entire structure, therefore, not meeting Chubb's position on central alarm systems, the risk consultant may require that a professional alarm system be installed. You should never require or suggest that an IoT alarm system be installed.