



Town of Hebron
Fire Marshal's Office

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ISO has completed its analysis of the structural fire suppression delivery system provided in Hebron. On June 25, 2012 we received our new Public Protection Classification of 4/8B, with the effective date of October 1, 2012.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. Most insurers use PPC information as part of their decision making process for what business to write insurance for, coverages to offer and prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges policyholders. Insurance Companies may use this information along with other items such as; fire-loss experience in our area, ratemaking methodology, underwriting guidelines and its marketing strategy. This is all factored into policy cost.

ISO's Public Protection Classification is important to communities and fire departments. This provides fire departments with a valuable benchmark, and is used as a valuable tool when planning, budgeting and justification for fire protection improvements.

The Fire Suppression Rating recognizes fire protection features only as they relate to suppression of structure fires. ISO understands the dynamic and comprehensive duties of our fire department, and understands the decisions our town must make in planning and delivering emergency services. The Public Protection Classification program evaluates the fire protection for small to average size buildings. Specific properties with a needed fire flow in excess of 3,500 gpm are evaluated separately and assigned an individual classification.

ISO's PPC program evaluates according to a uniform set of criteria, incorporating nationally recognized standards developed by the National Fire Protection Association and the American Water Works Association. The PPC depends on the following:

Needed Fire Flows, which are representative building locations used to determine the amount of water necessary for fire suppression purposes.

Receiving and Handling Fire Alarms, including telephone systems, telephone lines, staffing, and dispatching systems.

Fire Department, includes equipment, staffing, training, and geographic distribution of fire companies.

Water Supply, including the condition and maintenance of hydrants, alternative water supply operations, and a careful evaluation of the amount of available water compared with the amount needed to suppress fires up to 3,500 gpm.

In order for a community to obtain a classification better than a class 9, three elements of fire suppression features are reviewed. These three elements are receiving and handling fire alarms, fire department and water supply.

Receiving and Handling of Alarms and communication system accounts for 10% of the total classification. The review focuses on the towns handling and dispatching of fire alarms.

The Fire Department accounts for 50% of the total classification. ISO focuses on our first alarm response and initial attack to minimize potential loss. They review such items such as distribution of fire stations, equipment carried on apparatus, pumping capacity, ladder and engine companies, department personnel and training.

Water Supply systems account for 40% of the total classification. ISO reviews the water supply a community uses to determine the adequacy for fire suppression. Water line and hydrant flows and size, type and installation is also considered, as well as the inspection frequency and condition of fire hydrants.

There is one additional factor considered in calculating the final score-**Divergence**.

Even the best fire department will be less than fully effective if it has an inadequate water supply. Similarly, even a superior water supply will be less effective if the fire department lacks the equipment or personnel to use the water. The FSRs score is subject to modification by a divergence factor, which recognizes disparity between the effectiveness of the fire department and the water supply. The factor is introduced in the final equation.

Our divergence factor is -2.47.

The resulting community classification for Hebron is **Class 4/8B**.

The classification applies to properties with a needed fire flow of 3,500 gpm or less in the town. If the classification is a split class which Hebron is the following applies:

(Class 4) applies to properties within 5 road miles of a recognized fire station and within 1,000 feet of a fire hydrant or alternate water supply (dry hydrant). Listed below are all properties with a Class 4 rating.

THE FOLLOWING AREAS ARE IN THE CLASS 4 DESIGNATED AREA:

BARBER'S WAY

All Addresses- Fire Hydrants

BUTTONWOOD ROAD

All Addresses – Fire Hydrants

CHURCH ST.

10,13,17,18,22,30,39,49, – Fire Hydrant

120,126,142,168,182,185,195,202,207,212,227,233,243,540,544,552,555,568,
574,578,582,584,590,594,598,605,612,621,637, Dry Hydrant

CONGRESS DRIVE

All Addresses – Dry Hydrant

COTTAGE LANE

All Addresses – Dry Hydrant

COUNTRY LANE

8,18,24,33,36,41,44,45,50,51, Dry Hydrant

DALEY ROAD

146,149,159, Dry Hydrant

DEER ROCK ROAD

All Addresses – Dry Hydrant

EAST STREET

33,44,47,49,52,57,61,64,65,76,86,92,98,104,115,121,128,141,150,157,672,
676,688,694,699,705,706,707,709,717, 803,810,811,819,836, Dry Hydrant

ELIZABETH DRIVE

40,51,52,58,88,94, Dry Hydrant

GILEAD STREET

15,22,28,38,46,51,71,77, Fire Hydrant
3326,344,347,353,364,369,370, Dry Hydrant

HARDY ROAD

All Addresses – Dry Hydrant

HIGHLAND DRIVE

9,21,23,25,32,38,44, Dry Hydrant

HOPE VALLEY ROAD

75,83,89,90,94,96,98,106,109,114,147,169, Dry Hydrant

JOHN E HORTON BLVD

All Addresses – Fire Hydrants

JONES STREET

36,38,40,45,58,59,60,85, Dry Hydrant

LAKE ROAD

11,12,18,29,39, Dry Hydrant

LEBANON ROAD

1,3,10,21,32,53, Dry Hydrant

LIBERTY DRIVE

All Addresses – Fire Hydrants

LONDON ROAD

135,136,143,144,149,150,153,158,159,164,181,182,192,217, Dry Hydrant

LOVELAND ROAD

30,48,70,79,89,95,101,109, Fire Hydrants

MAIN STREET

1 THRU 160 – Fire Hydrants

MILLSTREAM ROAD

339 – Dry Hydrant

NORTH STREET

66,91,128,136,139 Dry Hydrant

OAK DRIVE

11,18,19,26,27,34 Dry Hydrant

PENDLETON DRIVE

ALL ADDRESSES – Fire Hydrants

RHAM ROAD

ALL ADDRESSES – Fire Hydrants

RICHARDSON DRIVE

ALL ADDRESSES – Dry Hydrants

SCARBORO ROAD

14,20,26,27,28,30,36,39,45,49 Dry Hydrants

SENATE BROOK DRIVE

55,62,63,68,71,91,92,95,110,111,117,123,128,135,137,145 Dry Hydrant

STONECROFT DRIVE

14 – Fire Hydrants

TEICHERT LANE

7,15,18,19,22 – Dry Hydrant

TIMBERPOST WAY

ALL ADDRESSES – Fire Hydrants

VILLAGE LANE

ALL ADDRESSES – Dry Hydrant

WALL STREET

10,11,15,21,24,25-27,30,44,66,95,108,116,117,122,127,135 Fire Hydrants

375,379,383,389,395,398,405,411,425,434,439,444,447,453 – Dry Hydrant

WEBSTER LANE

6,14,15,21,22,27,28,33,34,39 – Dry Hydrant

WELLSWOOD ROAD

46,56,57,62,65,71,80 – all buildings,102-108,109,150 – Dry Hydrant

WEST MAIN STREET

1,5,33,43 – Fire Hydrant

138,144,156,167,189,195,205,213,218,222,223,224,228 – Dry Hydrant

WEST STREET

144,152,171,180,185,189,195,201,205,231,236,240,248,254 – Dry Hydrant

Addresses not listed above are Class 8B (Class 8B applies to properties within 5 road miles of a fire station but beyond 1,000 feet of a fire hydrant or water supply. It is designed to represent a fire protection delivery system that is superior except for a lack of a water supply system capable of the minimum FSRS fire flow criteria of 250 gpm for 2 hours.)

The Public Protection Classification program is not to analyze all aspects of structural fire suppression system. It is not for purposes of determining compliance with any state or local law, nor is it making loss prevention or life safety recommendations.

This ISO report is data and analytics for the property/casualty insurance industry. **Most** insurers use the Public Protection Classification for underwriting premiums for residential and commercial properties. Some may not use this information in setting their premiums. Check with your insurance carrier.

If you have any questions about your classification, please call the Fire Marshal's Office at 860-228-3022.

Randy Blais
Fire Marshal