RYAN SPECIALTY | NATIONAL PROGRAMS

FIRE PROTECT & ALARM PROTECT

Loss Control Resource Guide

Fire Suppression | *Sprinkler* | *Alarm* | *CCTV* | *Access Control* | *Automation*

Installation Quality | *Inspection & Testing* | *PVC / CPVC Controls* | *Monitoring Integrity* | *Recordkeeping* | *Contract Risk Management*

Fire suppression, sprinkler, alarm, CCTV, access control, and home automation contractors share a common risk foundation: when systems fail to perform as designed — due to installation error, inadequate inspection, or monitoring failure — losses occur and liability follows. Contractors who operate in both fire suppression and alarm spaces typically present a stronger, more diversified risk profile. This guide addresses the key loss drivers and best practices across both programs.

1 INSTALLATION QUALITY & SYSTEM PERFORMANCE

Installation deficiencies are the single largest contributor to liability claims across both programs. Whether a sprinkler fails due to an improper fitting or an alarm fails to trigger due to a wiring error, the contractor bears the exposure.

FIRE SUPPRESSION & SPRINKLER	ALARM, CCTV & ACCESS CONTROL
• Follow NFPA 13, 13R, and 13D standards on every project without exception	• Follow manufacturer specs and applicable NFPA, UL, and local codes on every job
• Conduct pre-installation site assessments and document all hazard conditions found	• Conduct pre-installation site survey — assess structural, electrical, and environmental conditions
• Perform hydrostatic and flow tests per code; retain all test documentation in job file	• Test every system component fully before turnover; document results by device and zone
• Obtain all required permits and maintain copies in every project file	• Provide written system acceptance documentation signed by the customer at completion
• Issue a formal system completion certificate to the building owner at turnover	• Maintain as-built diagrams for all commercial installations in the permanent job file
• Photograph all system components at key installation milestones	• Change all default passwords on network-connected systems before customer handoff

2 PVC / CPVC PIPING — CONTROLS & COMPLIANCE

PVC / CPVC piping is a key program differentiator — the Fire Protect program has a broad appetite for this work with no limiting forms. However, improper installation, cure time violations, and storage failures are material loss drivers. Strong controls here protect both the contractor and the program.

INSTALLATION & CURE TIME CONTROLS	STORAGE, HANDLING & DOCUMENTATION
• Strictly adhere to manufacturer-specified cure times before pressure testing — never rush	• Store all PVC / CPVC piping and fittings indoors and away from direct sunlight at all times
• Use only PVC / CPVC piping and fittings from original manufacturer packaging	• Inspect piping and fittings for UV damage or discoloration before use — never install damaged material
• Ensure all installers are properly certified by the applicable PVC / CPVC manufacturer	• Document all PVC / CPVC work: product batch, cure time observed, tester name, and date
• Renew installer certifications every 2 years minimum or per manufacturer requirements	• Photograph CPVC joints at key stages during installation for job file
• Use CPVC piping in wet sprinkler systems only — confirm system type before installation	• Maintain running log of annual percentage of work using PVC / CPVC by project type
• Complete pressure testing according to manufacturer specifications, not general standards	• Segregate PVC / CPVC materials from incompatible chemicals in storage and on job sites

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3 INSTALLATION QUALITY & SYSTEM PERFORMANCE

Both programs require ongoing verification that systems perform as designed. For fire suppression, this means NFPA 25 inspection cycles with documented findings. For alarm and monitoring, it means verified signal delivery, response protocols, and false alarm management.

FIRE SUPPRESSION INSPECTION	ALARM & MONITORING
• Conduct inspections per NFPA 25 schedule — quarterly, semi annual, and annual as required	• Use UL-listed or FM-approved central monitoring stations for all commercial accounts
• Use standardized inspection forms capturing all required test points and findings	• Verify monitoring center receives and acknowledges all test signals before leaving every job
• Document all deficiencies in writing; provide written correction timelines to clients	• Establish documented response protocols for each alarm type — intrusion, fire, medical, panic
• Never certify a system as operational when known deficiencies remain uncorrected	• Maintain current emergency contact lists for every account; review at least annually
• Follow up on open deficiencies within 30 days; retain all client correspondence	• Log all alarm events: time received, actions taken, and notifications made
• Winterize annually — inspect insulation, antifreeze levels, and low-temp alarms before winter	• Implement a false alarm reduction program — track repeat events and provide client retraining
• After all work is completed, provide the customer with a copy of the NFPA 25 and inform them of system maintenance requirements	

4 RESTAURANT HOOD / DUCT & GREASE CLEANING OPERATIONS

The Fire Protect program has appetite for limited restaurant hood / duct work and grease cleaning operations up to 10% of revenue. These operations carry distinct exposures including grease fire risk, chemical cleaning agents, and liability for system effectiveness. Strong protocols are essential to support this specialized appetite.

HOOD & DUCT SYSTEM STANDARDS	GREASE CLEANING CONTROLS
• Perform all hood and duct work in accordance with NFPA 96 standards	• Use only approved chemical cleaning agents; maintain SDS for all products used on-site
• Inspect and clean exhaust systems at frequency required by NFPA 96 based on cooking volume	• Ensure technicians are properly trained and certified for chemical grease cleaning operations
• Issue written inspection reports documenting grease accumulation levels and areas cleaned	• Protect surrounding equipment, surfaces, and food contact areas during cleaning operations
• Photograph duct interiors before and after cleaning — retain in job file	• Properly contain and dispose of all grease waste per local environmental regulations
• Identify and document any areas inaccessible for cleaning — notify building owner in writing	• Issue a written certificate of completion to the building owner after every service
• Verify suppression system is operational and properly charged before leaving the job site	• Retain all service records, photos, and certificates for a minimum of 5 years

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5 RECORDKEEPING & DOCUMENTATION

Across both programs, inadequate recordkeeping is a direct contributor to claim severity and can weaken the contractor's position in litigation. Documentation discipline protects the contractor and demonstrates professionalism to carriers and underwriters.

PROJECT & JOB-SITE RECORDS	INSPECTION & SERVICE RECORDS
• Maintain a complete project file for every job: contract, permits, drawings, test reports, photos, certificates	• Issue written inspection and service reports to customers within 5 business days of each visit
• Retain all project and service files for a minimum of 10 years — longer where statutes of repose allow	• Retain a signed copy of every report — verbal-only findings create significant liability exposure
• Document all scope changes or owner-directed modifications in writing with dual signatures	• Document all client refusals to authorize recommended repairs or upgrades immediately in writing
• Log all service calls, repairs, and system modifications with date and technician details	• Maintain a deficiency tracking log: open items, owner notifications, and resolution status
• Store all records in a secure, backed-up digital system — paper-only files create unacceptable risk	• Record all employee training completions, certifications, and license renewals by individual

6 CONTRACT RISK TRANSFER & LIABILITY MANAGEMENT OPTIONS

GENERAL CONTRACT PROTECTIONS	INDUSTRY-SPECIFIC PROTECTIONS
• Use written contracts for installation, inspection, and monitoring agreements — no verbal arrangements	• Fire Protect - Fire/Sprinkler: define scope-of-work clearly — ambiguous system responsibility language can drive claims
• Include limitation of liability clauses capping contractor exposure to a defined amount	• Fire Protect - Fire/Sprinkler: document all owner-directed changes to system design or scope in writing
• Include waiver of subrogation and indemnification provisions in all contracts	• Fire Protect - PVC/CPVC: include contractual provisions addressing cure time compliance and material standards
• Specify insurance requirements for subcontractors and obtain certificates before work begins	• Alarm Protect - Alarm/Monitoring: state explicitly that monitoring is not a guarantee against loss
• Address warranty disclaimers and customer responsibilities explicitly in agreements	• Alarm Protect - CCTV/Access: include data retention, deletion policies, and privacy obligations for commercial accounts
• Review and update standard contract language with legal counsel at least every 2 years	• Fire Protect - Hood/Duct: include limitation of liability and system effectiveness disclaimers in service agreements

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7 RISK SELF-ASSESSMENT CHECKLIST

Installation

- ☐ All systems are fully tested and results documented before customer turnover
- ☐ As-built diagrams and project files complete and stored securely for every job
- ☐ Customer walkthrough completed and signed acceptance on file

PVC / CPVC

- ☐ Manufacturer cure times strictly observed and documented on all PVC / CPVC work
- ☐ All PVC / CPVC installers certified by manufacturer and certifications current
- ☐ Piping stored indoors, away from sunlight, and inspected before use

Inspections

- ☐ Fire Protect - Fire/Sprinkler: NFPA 25 schedule followed with written reports issued within 5 days
- ☐ Open deficiencies tracked with client notifications and resolution status documented
- ☐ Alarm Protect: Alarm systems re-tested after any service or modification; results documented

Monitoring

- ☐ UL-listed or FM-approved monitoring station confirmed for all commercial accounts
- ☐ Emergency contact lists reviewed and updated annually for every monitored account
- ☐ All alarm events logged with time, actions taken, and notifications documented

Hood / Duct

- ☐ All hood / duct work performed per NFPA 96 with written service certificates issued
- ☐ Photos of duct interiors before and after cleaning retained in job file
- ☐ Grease waste disposal documented and compliant with local environmental regulations

Recordkeeping

- ☐ Project files retained minimum 10 years with digital backup in place
- ☐ Client refusals to authorize recommended work documented in writing immediately
- ☐ Employee certifications, licenses, and training records current and on file

Contracts

- ☐ Limitation of liability and waiver of subrogation included in all agreements
- ☐ All active contracts reviewed within the last 12 months
- ☐ Subcontractor insurance certificates collected before any work begins

About This Resource

Developed by the Ryan Specialty National Programs risk management team for the Fire Protect and Alarm Protect programs. Covers fire suppression, sprinkler, alarm, CCTV, access control, home automation, restaurant hood / duct, and grease cleaning operations. The information contained in this material is for information purposes only. Nothing in this material is intended to, or shall be construed to, amend, interpret, or impose requirements under any insurance policy, and coverage is governed solely by the terms, conditions, exclusions, and endorsements of the applicable policy. This material should not be relied on or treated as a substitute for specific advice relevant to any particular circumstances. Appropriate steps to manage any of the risks described herein will vary depending on particular circumstances. This material should be considered in addition to all other relevant information, including the advice of professional advisors, best practices suggested by health and safety organizations and the requirements of any applicable policy of insurance. Ryan Specialty National Programs shall not be liable for any loss alleged to relate to the provision of this material. The operations described herein are conducted by RSG Specialty, LLC, a Delaware limited liability company based in Illinois. RSG Specialty, LLC, is a subsidiary of Ryan Specialty, LLC. RSG Specialty works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. In California: RSG Specialty Insurance Services, LLC (License #0G97516).