

Property protection principles for high rise buildings

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Objectives

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- High rise buildings
 - The challenges
 - Building construction
- Methodologies for assessing active fire protection systems
 - Existing systems
 - Proposed installations
- Our three stage approach for existing systems
 - Is it in service?
 - Will it work?
 - Is it designed right?
- Zurich Recognized Solutions
 - Discuss the concept overview
- Zurich Acceptance Criteria
 - Common issues
 - Our stance



High rise buildings



- Buildings are primarily designed to satisfy national Building Regulations, which are aimed at ensuring the safety of occupants and making sure there are suitable means of escape.
- More innovative tall buildings are being erected in the UK using more sustainable construction methods and having improved energy performance.
- Fire risks may be increasing with the use of combustible modern construction materials and methods.
- Fire engineered solutions, which use active fire suppression systems to reduce internal compartmentation, can also increase the risk as they rely on the active systems to always be in service and to operate exactly as planned if the emergency occurs – experience demonstrates this is not always the case.
- High rise buildings, which have a large number of individual tenants, are far more likely to have building alterations and refurbishment works taking place at any given time.









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Water mist



• Primary objectives:



The basics



• Our basic approach to fire protection systems:









Will it work?

Is it designed right?

- Valves open?
- Power at pump?
- Impairments?
- Solenoid fitted?
- Water in tank?
- Town main water supply available?













- Service and maintenance
- Weekly testing
- Pumps achieving rated duty
- Dry systems trip tested
- Pre action systems mechanical and electrical elements tested together
- Deluge systems tested
- Cause and effect matrix tested?









Listed technology



The terms approved, certified, and listed are used interchangeably

 A product certification body who has been: Evaluated by a third-party accreditation body Qualified to perform self-accreditation of the product tests they conduct 		he	A test protocol:Used for the evaluation of a productWhich is acceptable to Zurich		
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 A third party codes and standards: Recognized by Zurich for property assessment purposes Along with additional Zurich insights where provided 		е	Guidelines Acceptable to Zurich for property assessment purposes with sufficient instructions for: design, installation, commissioning, inspection, testing, and maintenance of listed products		

Key issues:



 Some premises might have multiple authorities having jurisdiction (AHJs), who might be concerned with life safety, property protection, business continuity, heritage preservation, and environmental protection. Some AHJs might impose additional requirements beyond the British Standard.

Key issues:



Components	Test data	Water supplies	Objectives
Dry / pre action systems	Project management	Cause and effect matrix	Certification
Fundamentals of water mist	Value engineering	AHJ's	Competency

We support and encourage our customers to exceed life safety codes and standards

Understanding the objective

Protection coverage to be 100%

Use of a property protection code or standard

Property protection system

Designed and proven for both life safety and property protection

Includes special requirements for high rise buildings e.g. water supply durations, electrical supplies to pumps

Consultation with the insurer

Our position

Zurich guidance:







• A reminder of our three stage approach



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Any questions?

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