Fire & Life Safety Contractors have the most important responsibility of working to protect people and property. Contractors deserve to be insured by partners who care about their work, business, and who are truly part of their niche industry. *Many factors go into selecting an insurer, but it is in the handling of claims where a contractor and their broker will ultimately determine if they have an insurance partner or not*. For example, an insurance partner works to understand the dynamics of CPVC Compatibility or service and inspection contractual liability, and importantly - provide the tools to manage the exposure, not merely exclude it.

While the General Liability claims of Fire & Life Safety Contractors vary, the process to handle them responsibly does not. Handling claims responsibly requires promptly responding to and investigating the actual and not assumed causation, communicating with the contractor and utilizing their knowledge, having an appreciation for the contracting process and applicable codes, and a sincere curiosity in truly understanding if the contractor contributed any negligence. *I can tell you that 2 out of every 3 claims we have been involved in (Over 1,400), the Fire & Life Safety Contractor did absolutely nothing wrong*.

Fire & Life Safety Contractors deserve better from insurance companies and this point is the driving factor behind our Risk Suppression Partners Program. I encourage Fire & Life Safety Contractors and brokers who value industry knowledge, claims aptitude, and our appreciation for the work of protecting life and property to give us a call.

Personal Fire Sprinkler Claim Story – *as a building owner*!   Wilton Marburger - Risk Suppression Partners LLC

In February of 2016, I was sitting at my office desk and the phone rang. On the phone was my security system monitor indicating they received a waterflow alarm from my homes fire sprinkler system. Working a short commute from home, I jumped in my car and traveled home to fortunately discover there was no fire. What I did find was water filling the basement from the 1st floor. I proceeded to shut the control valve for the fire sprinkler system and begin the process of clean up, including contacting my home owner's insurance company. Being on well water, my sprinkler system is supplied by two storage tanks in the basement and pressurized by nitrogen gas tanks. The system is plumbed in copper and it was a section of the piping that decided to freeze and break in its 14th year of being in service. As part of the remediation, a large portion of drywall was cut which provided visibility to both the piece of pipe that needed replaced and also the significant lack of insulation. Even though the section that froze was within an interior wall in an adequately heated home, the wall was nearest a one-story in height porch ceiling off the 1st floor kitchen which was erroneously uninsulated, allowing freezing air to enter the shell and directly contact the piping.

Whether it is my home or any building in which a contractor sprinklered, the property insurer will fix and repair the damages and make the owner whole again. Often, the property insurer will then decide to recoup the money they paid to the building owner. The property insurer will look to the fire sprinkler contractor's insurer by the process of subrogation to "get paid back." It is at this point the contractor will find out if they have only an insurance company or an insurance partner. The team at Risk Suppression Partners has seen hundreds of Fire & Life Safety Contractor mishandled claims which lacked any root cause investigation, utilized experts and attorneys who do not know the difference between a wet and dry system, and conclude that the contractor installed the system, so it must be their fault! Sound familiar? This conduct only serves to aggravate the contractor and their broker and increase insurance costs. *There is a better way and Risk Suppression Partners will give the service and support Contractor's and their brokers deserve in the Fire & Life Safety market.*