



MISSISSIPPI STATE RATING BUREAU

2685 CRANE RIDGE DRIVE P.O. BOX 5231
JACKSON, MISSISSIPPI 39296-5231

TELEPHONE (601) 981-2915
FAX (601) 981-2924

CERTIFIED FIRE DEPARTMENT

PREMIUM CREDITS FOR RURAL FIRE PROTECTION DWELLING FIRE INSURANCE AND COMPREHENSIVE DWELLING POLICY INSURANCE

The Mississippi Insurance Department has authorized Mississippi State Rating Bureau member companies to grant a fire insurance premium credit of 5% to Class 10, or unprotected, dwelling fire insurance policies and Comprehensive Dwelling policies where rural fire protection meets certain recognized standards. This fire insurance premium credit shall be made applicable to dwelling fire insurance policies and Comprehensive Dwelling policies by endorsement where a certified fire department station is located within five (5) road miles travel distance.

Fire Departments whose stations are located outside the limits of 3rd through 9th Class municipalities or fire district, and who are certified and listed by the Mississippi State Rating Bureau as meeting minimum standards of equipment, organization, training and alarm facilities, will qualify as meeting the requirements of this fire insurance credit procedure. Fire departments whose stations are located within a 3rd through 9th Class municipality or legal fire district will also qualify as meeting the requirements of this fire insurance credit procedure.

A reproducible copy of an Application for Certified Fire Department Designation required of Fire Departments whose stations are located outside the limits of 3rd through 9th Class municipalities and legal fire districts follows, together with minimum requirements for such designation.

APPLICATION FOR CERTIFIED FIRE DEPARTMENT DESIGNATION

If a fire department located outside the limits of a 3rd through 9th Class municipality or legal fire district meets the criteria for recognition as a certified fire department, then the Mississippi State Rating Bureau should be so advised in order that an Application for Certified Fire Department Designation may be furnished the appropriate fire department official for completion and return. If the application is complete and proper, a survey of the fire department facilities will be scheduled. If the survey determines that the fire department is eligible for certification, then a listing in this respect will be completed and the Fire Department, insurance agents and insurance companies of immediate interest will be notified.

CERTIFIED FIRE DEPARTMENT PREMIUM CREDITS FOR RURAL FIRE PROTECTION HOMEOWNERS POLICY PROGRAM

See the last page of this pamphlet for rules and endorsement for Certified Fire Department premium credits for Rural Fire Protection.

DWELLING FIRE INSURANCE

CLASS 10 PREMIUM CREDIT FOR CERTIFIED FIRE DEPARTMENT

A credit of 5% shall be allowed on 10th Class dwellings located with five (5) road miles travel distance from a responding fire department fire station located in a 3rd through 9th Class municipality or fire district. (Such fire department located in a 3rd through 9th Class municipality or fire district is designated as a certified fire department for the purposes of this premium credit).

A credit of 5% shall be allowed on 10th Class dwellings located within five (5) road miles travel distance from a fire station of a responding fire department located outside the limits of a 3rd through 9th Class municipality or fire district provided the fire department is certified and listed by the MSRB as meeting the following minimum requirements.

- (1) Fire Department equipment should consist of a reliable tanker truck with a minimum capacity of 1,000 gallons and equipped with at least a 250 g.p.m. pump. The tank should have a six-inch top fill. Equipment to be carried on the tanker should consist of thirty (30) feet of 2 ½' hard suction hose (3' hard suction hose with 2 ½' couplings would be better), two 150-foot pre-connected 1 ½' fire hose with combination nozzles and 100-feet of spare 1 ½' fire hose, 400-feet of 2 ½' double jacketed fire hose, spanner and hydrant wrenches, 24-foot extension and 10-foot attic ladders, Underwriters Laboratories approved Class B-C fire extinguisher(s) with minimum thirty (30) BC rating, two (2) 5-gallon back packs, grass flaps, hand lights, shovel, axe, and a pike pole. Additional equipment that would be desirable are a booster reel, thirty (30) minute self contained breathing apparatus and a float pump. Based on conditions, some variations of a minor nature in these requirements may be acceptable. Adequate housing is required to protect the equipment.
- (2) The fire department should be an organized and actively training volunteer and/or paid fire department consisting of a chief, assistant chief and ten (10) or twelve (12) other dependable members. Due to local circumstances and work schedules of the fire fighters it might be necessary to increase the overall size of the department so that a minimum of four (4) or five (5) would respond to all structural fires. A regular monthly training program should be maintained so that members might retain their skills with the equipment and broaden their knowledge of fire fighting tactics. Members should take advantage of local training sponsored by the State Fire Academy, #1 Fire Academy USA, Jackson, Mississippi 39208.
- (3) There should be a reliable means to sound a fire alarm together with an established method of response. The alarm system should be such that the fire fighters will respond in a minimal time frame.

The credit is based on fire premiums derived from the 10th Class premium chart of the Dwelling Manual.

Mississippi No. 205

CLASS 10 CERTIFIED FIRE DEPARTMENT ENDORSEMENT

In consideration of a reduced premium, the company acknowledges that a certified fire department fire station is located within five (5) road miles travel distance from the dwelling(s) located on the premises described in the policy declarations. The insured agrees to notify the company promptly should the fire department certification be withdrawn.

This endorsement must be attached to Change Endorsement when issued after the policy is written.

**MISSISSIPPI STATE RATING BUREAU
APPLICATION FOR CERTIFIED FIRE DEPARTMENT DESIGNATION**

Date _____

1. Name of Fire Department _____
2. Location of Fire Station _____
3. Community or Area Served _____
_____ County _____
4. Is the Fire Department under the sponsorship of a governmental body? _____, If so, advise name of the body and name(s) of elected official(s) in charge _____

5. Fire Chief's Name _____ Phone _____
Address _____ City _____ Zip _____
Place most likely to be contacted _____
6. Other available Officer's name _____ Phone _____
7. Number of Active Fire Dept. members _____, Average number of fire fighters responding per alarm _____, Are records kept? _____.
8. Is apparatus and equipment properly housed for protection from weather and to prevent freezing?
_____.
9. Are periodic meetings held for the fire department membership to engage in organizational business, training sessions, equipment maintenance? _____, If so, how frequently? _____, Average Attendance _____.
10. Are records kept on above meetings? _____.
11. List type, make, model and pumping capacity of all fire departments apparatus:

	No. 1	No. 2	No. 3
(1) Type (Pumper - Tanker)			
(2) Year, Make and Model			
(3) Pumping Capacity			
(4) Water Capacity			

12. Check correct column if equipment listed is or is not provided:	Yes	No
(1) 30 feet of hard suction hose (2 ½ ' Minimum)		
(2) 400 feet of 1 ½' hose (with appropriate combination nozzles)		
(3) 400 feet of 2 ½' double jacketed hose (with appropriate nozzles)		
(4) Spanners and hydrant wrenches		
(5) 24-foot extension ladder		
(6) 10-foot attic ladder		
(7) U. L. approved extinguisher(s) Class B-C (30 BC Minimum)		
(8) Two 5-gallon back packs		
(9) Grass flaps		
(10) Shovel		
(11) Hand lights		
(12) Axe		
(13) Pike Pole		
(14) Booster reel		
(15) 30 minute self contained breathing apparatus		
(16) Float pump		

13. Advise name(s) of owner(s) of above listed apparatus and equipment: _____

14. Give a brief description of training sessions: _____

15. Describe the method of equipment used for alerting fire fighters during a fire alarm: _____

16. Does any of the area served by the fire department have a water system with fire hydrants? _____

17. If a map showing the area served and location of fire station is available, please attach a copy.

18. Name of person completing this application _____

Should additional information be desired or particular questions need answers, we suggest that the Mississippi State Rating Bureau's Superintendent of Public Protection, Ty Windham, or Public Protection Field Rating Representative, Richard Parham, or Richard Watkins be contacted at the following address or telephone number.

MISSISSIPPI STATE RATING BUREAU
 POST OFFICE BOX 5231
 JACKSON, MISSISSIPPI 39296-5231
 TELEPHONE NUMBER (601) 981-2915
 www.msratingbureau.com

COMPREHENSIVE DWELLING POLICY INSURANCE

CLASS 10 PREMIUM CREDIT FOR CERTIFIED FIRE DEPARTMENT

A credit of 5% shall be allowed under Coverage Group A on 10th Class dwellings written under the CDP Policy when located within five (5) road miles travel distance from a responding fire department fire station located in a 3rd through 9th Class municipality or fire district. (Such fire department located in a 3rd through 9th Class municipality or fire district is designated as a certified fire department for the purposes of this premium credit).

A credit of 5% shall be allowed under Coverage Group A on 10th Class dwellings written under the CDP Policy when located within five (5) road miles travel distance from a fire station of a responding fire department located outside the limits of a 3rd through 9th Class municipality or fire district provided the fire department is certified and listed by the MSRB as meeting the following minimum requirements.

1. Fire Department equipment should consist of a reliable tanker truck with a minimum capacity of 1,000 gallons and equipped with at least a 250 g.p.m. pump. The tank should have a six-inch top fill. Equipment to be carried on the tanker should consist of thirty feet of 2 ½' hard suction hose (3' hard suction hose with 2 ½' couplings would be better), two 150-foot pre-connected 1 ½' fire hose with combination nozzles and 100-feet of spare 1 ½' fire hose, 400-feet of 2 ½' double jacketed fire hose, spanner and hydrant wrenches, 24-foot extension and 10-foot attic ladders, Underwriters Laboratories approved Class B-C fire extinguisher(s) with minimum 30 BC rating, two 5-gallon back packs, grass flaps, hand lights, shovel, axe, and a pike pole. Additional equipment that would be desirable are a hooster reel, 30 minute self contained breathing apparatus and a float pump. Based on conditions, some variations of a minor nature in these requirements may be acceptable. Adequate housing is required to protect the equipment.
2. The fire department should be an organized and actively training volunteer and/or paid fire department consisting of a chief, assistant chief and ten (10) or twelve (12) other dependable members. Due to local circumstances and work schedules of the fire fighters it might be necessary to increase the overall size of the department so that a minimum of four (4) or five (5) would respond to all structural fires. A regular monthly training program should be maintained so that members might retain their skills with the equipment and broaden their knowledge of fire fighting tactics. Members should take advantage of local training sponsored by the State Fire Academy, #1 Fire Academy USA, Jackson, Mississippi 39208.
3. There should be a reliable means to sound a fire alarm together with an established method of response. The alarm system should be such that the fire fighters will respond in a minimal time frame.

The credit is based on premiums derived from the 10th Class Coverage Group A premium chart of the Comprehensive Dwelling Policy Manual.

Mississippi No. CDP-19 (Ed. 1-86)

CLASS 10 CERTIFIED FIRE DEPARTMENT ENDORSEMENT

In consideration of a reduced premium, the company acknowledges that a certified fire department fire station is located within five (5) road miles travel distance from the dwelling(s) located on the premises described in the policy declarations. The insured agrees to notify the company promptly should the fire department certification be withdrawn.

This endorsement must be attached to Change Endorsement when issued after the policy is written.

(CDP-19 Miss. - 1-86)

**RECOMMENDED
BASIC INFORMATION
AVAILABLE FROM
NATIONAL FIRE PROTECTION ASSOCIATION
BATTERY MARCH PARK
QUINCY, MA 02269-9990**

NFPA 1231

Water Supplies for Suburban and Rural Fire Fighting

Standard on minimum requirements for fire fighting water supplies in rural and suburban areas without hydrant systems. Potential water sources and suggested methods of water supply are also covered.

NOTE: A toll free number is also listed as being available Monday through Friday 8:30 A.M. to 8:00 P.M., Eastern Time.
Call 1-800-344-3555

SECTION 1 - OPTIONAL COVERAGES AND LIMITS OF LIABILITY (CURRENT MANUAL)

Q. Protection Class 10

Certified Fire Department - All Forms

The following credit shall be given on policies for dwellings falling into the following defined areas, unless the insurer is already providing a deviation credit of 3% or more for dwellings in these areas.

1. FIRE DEPARTMENT GRADED CLASS 9 or BETTER

The premium for a dwelling located in a Class 10 area shall be reduced as noted below if it is situated within five (5) road miles travel distance from a responding fire department fire station in a 3rd through 9th Class municipality or fire district. (Such fire department located in a 3rd through 9th Class municipality or fire district is designated as a certified fire department for the purposes of this premium credit).

2. FIRE DEPARTMENT GRADED CLASS 10

The premium for a dwelling located in a Class 10 area shall be reduced as noted below if it is situated within five (5) road miles travel distance from a responding certified fire department fire station outside the limits of a 3rd through 9th Class municipality or fire district.

Contact the Mississippi State Rating Bureau to determine if the municipality or fire district is designated as a certified fire department.

If eligible under 1. or 2. above, multiply the Homeowners or Fine Arts premium shown in the BASIC PREMIUM CHART by a factor of .97.

Use Endorsement HO-401

**PROTECTION CLASS 10
CERTIFIED FIRE DEPARTMENT ENDORSEMENT
MISSISSIPPI**

**HO-401
(Ed. 3-87)**

For a premium credit, we acknowledge that the residence premises is served by a Certified Fire Department fire station located within five (5) miles travel distance from the residence premises.

You agree to notify us if such Certified Fire Department service is withdrawn.