

AUGUST AGENT'S TIP - NEW NO-BURN® DISCOUNT

In the last few years, many state and local governments passed tougher fire codes, causing increase in the interest in and the use of new technology as a means to fill the gap that exists with other fire protection methods.

A new type of fire-retardant technology product has recently come to market that fits these qualifications. The product, called "No-Burn® Plus" is so effective it qualifies for the Superior Construction discount on the homeowners policy if applied during the construction of a new home. A company based in Wadsworth, Ohio, manufactures and distributes No-Burn® Plus nationally. A discount will be available on Motorists homeowners policies in September of 2005. The only qualification for customers to receive the Superior Construction/Flame Retardant construction class discount is that they must present a certificate of application of the product.

The Motorists homeowners manual has been amended to show No-Burn® under the fire resistive class of construction, which qualifies as a superior construction. The following description has been added to cover this new product: "or treated or new construction with No-Burn® or similar resistive protectant." The Superior Construction discount is available on all homeowner policy forms. The premium for an eligible dwelling or apartment unit in a building of superior construction is computed by multiplying the base premium, after application of any deductible factor by a factor of .85.

Gregory Kraemer, president of Insurance Loss Control Consultants, Inc., stated regarding No-Burn®- type products, "The use of such products will soon change the way that the insurance industry will charge consumers for insuring their property." According to an article in Firehouse magazine, the insurance industry officials feel the product could reduce the amount of fire claims by 30 percent to 50 percent, because homes treated throughout with No-Burn® do not experience damage to any structural components of the home.

As an example of No-Burn®'s capabilities, according to the magazine, a demonstration was arranged - attended by representatives of the insurance industry - using a couple of average-sized recliner chairs with polyester-blended fabric covers and polyurethane foam cushions. The chairs were set in a mock up of a living room with curtains hanging next to the chairs, as is typical in the average home. A few sheets of newspaper were placed on each chair. One chair was treated with the No-Burn® "Fabric Fire Gard" and the other chair's cushions were left untreated. Within 20 seconds of igniting both models, there was a quite a difference between the two. The untreated chair immediately started to burn, melting the fabric cover off of the cushion and seat back and exposing the polyurethane foam underneath. Next the polyurethane foam started to burn vigorously, quickly spreading the fire beyond its point of origin. In the No-Burn®-treated chair demonstration, however, all that burned were the newspapers. No-Burn® Plus is available in six different product applications that may be sprayed or painted onto almost any surface within a home to prevent the spread of fire by foaming up when heated. It creates what experts call an intumescent or bubbling reaction with the addition fire or heat. The coating develops a char barrier or cocoon-type covering that protects a structure from flames. Various agencies and laboratories have tested No-Burn® and it has passed all tests to be classified by UL and ULC.

This new technology adds an additional dimension to the fire protection industry, increasing the time that a family has to put out a small fire effectively without immediate danger to themselves, or to get out of the house and call the fire department. It also provides firefighters with more time, less smoke, less heat, and a much smaller fire to extinguish. It also reduces fire damage, and most importantly, it may save lives.