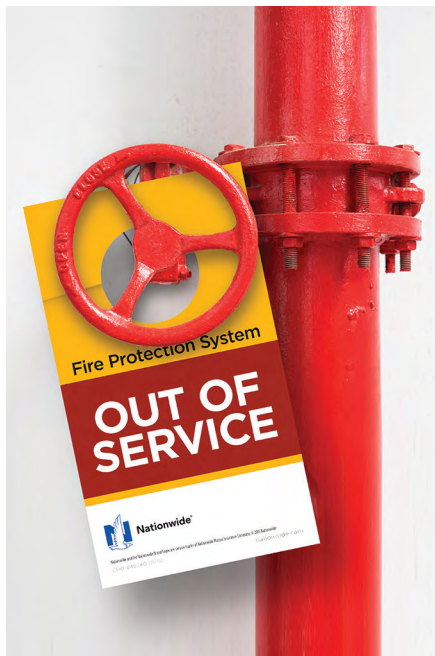


A program to help ensure safety when fire protection systems are down.



Whether an impairment is planned or accidental, you must take precautions to minimize the duration and extent of the outage.

Whenever a fire protection system cannot operate properly, it is said to be *impaired*. The likelihood of a large loss due to a fire or explosion increases significantly if there is an outage of a fire protection system, alarm system, water supply or components of these systems. Your insurance agreement may require you to notify Nationwide® if your fire protection systems are impaired. The *Nationwide Fire Protection Impairment Program* offers you a standard protocol for employees and contractors to follow whenever a fire protection system goes down.

Types of impairment your business may experience.

An impairment is a shutdown (in whole or in part) of a fire protection system. Fire protection systems include sprinkler systems, standpipe/hose systems, fire pumps, fire protection water supplies, fire mains, fire detection and alarm systems. Impairments can be caused by many events and may be planned, unplanned or unknown.

- **A planned impairment** is one that is scheduled and may occur during routine preventive maintenance, facility renovation or new construction. For example, during a routine inspection, you find that you need to shut off the water supply temporarily to replace a broken sprinkler head.
- **An unplanned impairment** occurs when an unexpected event impairs the normal function of the protection system. These emergency impairments may result from a fire incident, damage to the sprinkler system (such as a ruptured or leaking pipe), mechanical damage, or an interruption of the water supply, possibly due to a frozen or broken water main.
- **An unknown (or hidden) impairment** is the most serious type. It could occur when a fire protection system is inadvertently left out of service upon completion of work, a system is shut down without proper notification or a system is maliciously shut down. Regular inspection and testing of your systems can help to reduce most hidden impairments.

Whether the impairment is planned or accidental, you must take precautions to minimize the duration and extent of the outage, ensure prompt restoration, provide temporary protection and supervision and reduce hazards in the affected area. When impairments occur, it is *your responsibility* to notify Nationwide and your agent, as well as your alarm company and local fire department.

The Nationwide® Fire Protection Impairment Program.

The Nationwide Fire Protection Impairment Program offers you a convenient way to help manage system outages and possibly save your business from a catastrophic fire. The program, which is outlined in our Fire Protection System Impairment Program Kit, provides your *impairment coordinators* (see below) with a checklist, impairment forms, posters, notification stickers and hang cards.

Using the Nationwide Fire Protection Impairment Program Kit will help you:

- Plan and report the impairment outage and communicate these conditions
- Notify employees of any necessary operational changes
- Manage the outage until your fire protection systems are fully-restored

All employees and contractors should follow the Nationwide Fire Protection Impairment Program whenever it is necessary to disable a fire protection system. This procedure applies to sprinkler and fire alarm systems and their components.

Your insurance agreement may require notification to Nationwide if fire protection systems are impaired. The notification period varies by state and by agreement, but is often *within 48 hours*, and following the steps outlined in the Nationwide Fire Protection Impairment Program will help you meet this requirement.

Assignment of an impairment coordinator.

The Nationwide Fire Protection Impairment Program requires the property owner to designate an impairment coordinator for each work shift. To improve communication, you should post the names of these coordinators, along with their contact information.

Impairment coordinators are responsible for:

- Authorizing the shutdown of the fire protection system
- Ensuring that impairment procedures are being followed and completed
- Verifying that the steps necessary to restore systems to proper working condition have been followed and those systems are restored to service as soon as possible

Order your Fire Protection Impairment Program Kit today.

Contact Nationwide Loss Control Services using the phone number or email address below, or request a kit from your Nationwide agent.



Providing solutions to help our members manage risk.®

For your risk management and safety needs, contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.