



ELECTRONIC SURVEILLANCE, WATER DETECTION AND FIRE SUPPRESSION

Please refer to your Builder's Risk quote to verify if electronic surveillance, water detection, and/or fire suppression are conditions of coverage.

Electronic Surveillance

- Executed security contract must be submitted to Tokio Marine Highland within 60 days of binding.
- Electronic surveillance must initiate at the start of vertical wood framing and/or erection of exterior walls and be maintained through the issuance of all certificates of occupancy.
- To obtain a quote for electronic surveillance, you will need the following materials available to discuss:
 1. Site plan
 2. Most current CPM schedule, Gantt chart, or construction timeline
 3. COPE information including gross square footage of the project (excluding parking garages)

Fire Suppression

Please review your Builder's Risk quote with your underwriter to establish what fire detection and/or suppression solution should be implemented and the minimum performance requirements that apply.

You may be eligible for a discount on your Builder's Risk insurance coverage if you implement fire detection and/or suppression. For further details, please discuss with your underwriter.

Water Detection

Water detection must be installed prior to activating any water flow in each building (excluding parking garages) that is part of the insured project.

- To obtain a quote for water detection, you will need the following materials available to discuss:
 1. Plumbing plans, riser diagrams, and mechanical drawings
 2. Most current CPM schedule, Gantt chart, or construction timeline
 3. Number of fire and domestic mains
 4. COPE information including gross square footage of the project (excluding parking garages)

Looking for a vendor to provide electronic surveillance, water detection, and specialized fire detection and/or suppression solutions? Check out a list of providers who have been pre-authorized as satisfying our minimum performance requirements. Visit [our website](#) or scan to learn more.





Electronic Surveillance and Water Detection Checklist

Minimum Performance Requirements for Electronic Surveillance

Monitoring center is...

Owned and operated within North America.

UL Certified, a TMA (aka CSAA) Member, or Five Diamond Certified.

Surveillance system...

Covers 100% of the site perimeter.

Operational in low light conditions using IR illumination or thermal imaging cameras.

Detects and discriminates, in real-time, the intrusion of persons or vehicles along the site perimeter using automatic visual content analytic capabilities and zone calibration functionality to reduce false alerts.

Notifies monitoring center to verify possible intrusions and prompt an immediate response in the event of a trespasser.

Set as "armed" during all non-working hours with a failsafe method to "arm" itself based on a pre-determined time schedule.

Equipped with (a) live audible voice-over capabilities to "talk down" an intruder at any point along the site perimeter and (b) strobe, or lighting feature, as visual indication to the intruder that the system has detected them.*

Equipped with a battery backup capable of running the entire system for 4 - 6 hours for 120 VAC-based systems or 12 hours for solar-based systems.

Primary and backup power systems tamper-proof and monitored for battery health, with an automatic notification to the monitoring center to dispatch site personnel to energize the system if power is low.

Maintains daily random cycle counts of camera FOV's to check camera view and site health.

** To the extent permissible by local ordinance.*

Special Performance Requirements for Electronic Surveillance as respects Tattletale only

Entire first level of each building secured with exterior motion sensors.

Rise fire sensors spaced every ~50 ft throughout each level of wood frame buildings.

Supplemented video cameras are highly recommended to enable video verification of intruders.

Minimum Performance Requirements for Water Detection

Flow monitoring sensors must be...

Connected to the existing fire system main and domestic water line for each building (excluding parking garages).

Properly sized to fit pipes where sensors are installed.

Additional recommendations for Pillar Technologies and Tattletale

Leak detection sensors installed per level in accordance with vendor recommendations to ensure adequate site coverage.