



Decoding Your Property Schedule

When you look at your Property Schedule, you'll notice that we use abbreviations and codes on your Schedule. This document explains the abbreviations and codes you may find on your Schedule.

Protection Code (PC) – This refers to the Insurance Standards Office (ISO) Protection Code. It reflects how close you are to a fire hydrant and/or a fire station. In general, you don't need to update these. This is something that we complete for you when you add a new location or when you join CSDSIP. The codes that you'll find in this column are:

PC	Description
1	Possess all features of PC 2 and conforms to practically all standard requirements set for same.
2	Public water system of merit. May have auxiliary high-pressure system in the congested value district. A heavily manned, well trained, full-paid fire department, numerous pieces of standard equipment of all types. Municipal fire alarm system.
3	Public water system of merit. Adequately manned, well trained, full-paid fire department, numerous pieces of standard pumping, aerial ladder, and minor equipment. Municipal fire alarm system.
4	Public water system is somewhat more extensive than Class 5. Full-paid fire department; numerous pieces of standard pumping equipment and reasonably adequate aerial ladder equipment. Municipal fire alarm system.
5	Public water system capable of supplying maximum consumption plus fire demands for 10 hours; may be volunteer but usually full-paid fire department; several pieces of standard pumping equipment and fairly adequate aerial ladder equipment. Municipal fire.
6	Public water system considered fairly adequate and reliable under most ordinary conditions. Fire department on a volunteer or part-paid basis. Minimum of 2 well-equipped pumpers of 750 gallons per minute (gpm) capacity.
7	Public water system considered fairly adequate and reliable under most ordinary conditions. Fire department on a volunteer or part-paid basis. Minimum of 2 well-equipped pumpers of 750 gpm capacity.
8	Water capable of delivering at least 500 gpm for a minimum of 5 hours (this is 2 standard hose streams of 250 gpm each). Volunteer fire department with pumping equipment of 500 gpm capacity and at least 1,500 feet of fire hose.
9	Water supply inadequate. Volunteer fire department with pumping equipment of 50 gpm at 150 psi capacity, and water tank with at least 300-gallon capacity. Also, it must have 300 feet of 1-inch fire hose.
10	No recognized protection of value, having no apparatus with pumping capacity of at least 300 gallons; or having unacceptably long response time.

Occupancy Code (OC) – This is ISO’s Occupancy Code. This is also something that we complete when you add a new location or when you join CSDSIP. The codes that you’ll find in this column are:

OC	Description
1	Dwellings - Owner - Occupied Detached Dwellings
2	Apartments, Condominiums & Townhomes
6	Warehouses
7	Automotive Repair & Services and Beauty & Barber Shops
8	Computer & Data Processing Services, Miscellaneous Repair Shops & Office Buildings
10	Restaurants & Sports Stadiums
13	Printing & Publishing
16	Pottery Products
20	Agricultural Services
20	Landscape & Horticultural Services and Livestock, Dairy Farm Products, Eggs
25	Educational Services - Elementary & Secondary Schools, Daycare Centers & Nursery Schools
31	Water Supply, Water Storage Facilities & Tanks
34	Communications, Except Radio & TV Broadcasting
35	Radio & TV Broadcasting
39	Miscellaneous - Not Otherwise Classified

Construction “Constr” – This is the type of construction of the building. Our system can only capture 1 construction type, so the construction type shown here should represent the majority of the building. The codes that you’ll find in this column are:

Constr	Description
1	Frame - Buildings where the exterior walls are wood or other combustible materials including construction where combustible materials are combined with other materials such as brick veneer, stone veneer, wood iron-clad, or stucco on wood. Generally has wood frame.
2	Joisted Masonry - Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials and where the floors and roof are combustible.
3	Non-Combustible - Buildings where the frame, exterior walls and the floors are constructed of, and supported by metal, asbestos, gypsum or other non-combustible materials. Includes pre-engineered metal buildings.

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Constr	Description (continued)
4	Masonry Non-Combustible - Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials with the floors and roof of metal or other non-combustible materials.
5	Modified Fire Resistive - Buildings where the exterior walls, floors and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more but less than two hours. Has fireproofed structural steel frame which may be welded, bolted or riveted together.
6	Fire Resistive - Buildings where the exterior walls, floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours. Has reinforced concrete frame in which the columns and beams can be either formed or precast concrete.

Square Footage “SQ Ft” – This is the total square footage of the building.

Alarm – This notes if the location has a fire alarm. The codes that you’ll find in this column are:

Alarm	Description
None	No fire alarm
MFD	Manual Fire Detection. Someone has to do something (such as pull an alarm) to put the fire department on notice of the fire.
AFD	Automatic Fire Detection. The system detects the fire and automatically calls the fire department.

Sprinkler – This notes if the location has a sprinkler system. The codes that you’ll find in this column are:

Sprinkler	Description
None	No sprinkler system
Full	The entire building has a sprinkler system.
Part	Part of the building has a sprinkler system.

Other – This notes if there are other systems or items of note at the location. The codes that you’ll find in this column are:

Other	Description
None	No other systems/items to note.
SEC	This location has a security system.
LEASE	This location is leased (could be your owned location that you are leasing out to someone or you are leasing it from someone else).
ELVTR	This location has an elevator(s).
ELV/SEC	This location has an elevator(s) and a security system.
ELV/LEASE	This location has an elevator(s) and is leased.
SEC/LEASE	This location is leased and it has a security system.

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