



Powhatan County Fire and Rescue Department



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POWHATAN COUNTY FIRE & RESCUE RECIEVES NEW ISO CLASSIFICATION OF 5/5Y

Department receives a reduction of two classification levels.

Powhatan – Powhatan County Fire & Rescue Department (PCFRD) was re-evaluated late last year, through the Insurance Services Office's (ISO) Public Protection Classification (PPC) Program. ISO evaluates and classifies fire departments across the USA. We are happy to report our PPC classification has changed from a 7/9 to a 5/5Y.

ISO looks at a department's personnel, training, vehicles, equipment, incident reporting and the general operation of a fire department. They also look at the local water department and water sources, to determine its ability to provide adequate water flow for firefighting. Finally they look at Public Safety Communications / 911, operations that serve the county.

Additional equipment such as our first Ladder Truck, additional training including an emphasis on rural water supply operations, an increase in daytime staffing, and a decrease in 911 call processing time have all helped contribute to the lower classification.

PCFRD was a 7/9 and now is now a 5/5Y. So what does this mean and how is it going to make my insurance cheaper??

The lower the ISO number, the better the classification. 5/5Y represents a two level improvement over our last classification.

In a split classification of 5/5Y, the first number refers to the classification of properties within 5 road miles of a fire station and within 1,000 feet of a creditable water supply (fire hydrant or dry hydrant) . The second number, with the Y designation, applies to properties within 5 road miles of a fire station but beyond 1,000 feet of a creditable water supply. ISO generally assigns a Class 10 to properties beyond 5 road miles from a fire station.

Many insurance companies use the ISO classification to help in figuring your insurance premium. If you look at your renewal or if you are getting a new policy it should show the "class" or "classification" on the policy. Our new rating goes into effect July 01, 2018.

How much are you going to save?

The PCFRD can't answer that one, but your insurance agent can and should. The new classification should help all residents within the 5 road miles of a fire station and within 1000' of a fire hydrant or dry hydrant. Residents that don't have a dedicated water source nearby or live outside the 5 mile rule may or may not see a significant change in your premium. Either way, homeowners should check with their insurance carrier, ask about the new classification 5-5Y, and see how it can hopefully save some money.



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Continuous Improvement. The Powhatan Fire & Rescue Continuous Improvement Plan 2017-2022, identifies several areas in which the Department hopes to continue to strengthen over the next five years. We have implemented a new online training system to help us better instruct and track our required ISO training, we are taking steps towards constructing a regional fire and EMS training facility, and have applied for a federal grant to hire a part-time Community Risk Reduction individual. These items along with the current communications/911 projects such as a new CAD, radios, and 911 facility, will help the Department improve our classification further.

For further information, contact:
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For further information about the ISO/PPC program go to: <https://www.isomitigation.com/ppc/fsrs/>

The PCFRD Continuous Improvement Plan 2017-2022 is available on the Department's website
<http://www.powhatanva.gov/236/Fire-Rescue>

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