

Kalida Fire Department Improves Fire Insurance Classification in Townships

Recently Kalida Fire Department was notified by Insurance Services Office (ISO) of an improvement in the fire insurance classification for the township areas protected by the department. Known as the ISO Public Protection Classification, this rating has improved from Class 9 to Class 7, effective August 1, 2013. Kalida Fire Department is the first fire department in Northwest Ohio to earn a classification better than Class 9 in areas without fire hydrants.

A primary benefit of the fire department improving the ISO Public Protection Classification to Class 7 is that many residents and businesses in the Kalida fire district will realize an annual decrease in fire insurance premiums. An independent insurance estimate of savings indicates average annual rate reductions of approximately 28% for home owner policies, approximately 15% for commercial policies and approximately 7% for farm policies. Many factors are used to determine fire insurance rates and the actual savings on policies in the areas with the Class 7 classification could vary greatly. Residents should notify their fire insurance representative concerning possible premium reductions.

The former Class 9 indicated to fire insurance companies that there was no water supply system in the townships that would provide a minimum of 250 gallons per minute for two hour duration for fire suppression use by the fire department. To improve on the classification, a water delivery system that would meet or exceed these minimum standards needed to be developed.

With the support of the Greensburg, Jackson, Perry, Sugar Creek and Union Township Trustees, 22 years ago Kalida Fire Department started a program to enhance the firefighting water supply capabilities in the areas of the fire district without fire hydrants. That was when the first dry hydrant was installed in a pond in the Kalida fire district. A dry hydrant is underground piping extending from a pond to a road or driveway. A fire engine connects to the pipe and fills fire department water tankers. This allows for a reliable water supply source all year long. Over the years the department continued to install dry hydrants in new and existing ponds throughout their 79 square mile fire district. Residents have been very cooperative in granting permission to use their ponds with many asking to have a dry hydrant installed in newly constructed ponds. Today there are 31 dry hydrants installed in the fire district. The Putnam County Soil and Water Conservation District has calculated and provided the fire department and pond owners information on the maximum water capacity and severe drought minimum capacity for each pond. This information was used by ISO in evaluating how much water is

available for use by the fire department. This program was a significant factor in achieving the better insurance classification.

Another major component in supplying the needed water at structure fires is fire department tanker trucks and water supply equipment. Kalida Fire Department realized they did not have enough resources themselves to deliver the needed water supply. Through automatic mutual aid agreements with area fire departments they now utilize tankers along with fire engines and manpower from at least three nearby departments at all structure fires in the Kalida fire district. Fire departments from American Township, Columbus Grove, Continental, Fort Jennings, Glandorf, Miller City, Ottawa and Ottoville are all part of the agreement. All of these departments have attended several training sessions with Kalida Fire Department to learn methods of delivering water to structure fire incidents quicker and more efficiently.

In 2012 Kalida Fire Department submitted a request to ISO for recognition of the firefighting water supply system. This came after countless hours over many years were volunteered by department members to develop the system and prepare for the ISO survey. The survey was conducted by ISO personnel in December.

Kalida Fire Department would like to thank all the groups of people mentioned for helping to attain this lofty goal. The department has seen it as a very rewarding experience to witness the results of many people from multiple communities working together in a positive manner.

Questions concerning the Kalida Fire Department or fire district can be directed to the department at 419-532-3899 or 419-532-3335.