

Apex Fire Protection Classification Rating Improves

Homeowners, Businesses Could See Decrease in Insurance Premiums

Apex, NC – The Apex Fire Department recently improved their Fire Protection Classification (FPC) rating and received an impressive reclassification of 3. The new rating applies to the Apex Fire District, and is an improvement from the previous rating of 5.

This new rating puts Apex Fire Department in the top 3% of fire departments in the country for Public Protection Classification.

Areas outside of the Apex town limits are also served by the AFD as part of the ‘Hipex’ Fire District. This area also received an improved rating of 6/9E.

“Most homeowners and businesses live day to day without coming in direct contact with their local Fire Department,” said Fire Chief Mark Haraway. “But fighting live fires is only part of what they do to keep a community safe. Prevention and preparedness is also key.”

Lower ratings suggest that a department is overall better prepared to respond to fires in its district. Among other things, the routine inspections look for proper staffing levels, sufficient equipment, proper maintenance of equipment, communications capabilities and availability of a water source.

As of December 1, 2013, insurance companies have the option to lower rates based on the improved FPC rating. Because the rating inside town limits was already near the top of the scale, a decrease in premiums is more likely in the rural areas outside of town.

“The commitment made by the Apex Fire Department to achieve a lower FPC rating not only addresses the safety of homes and other structures, but also shows that the investment we make in fire protection can put money directly back into household and business owners’ pockets by lowering premiums,” said Apex Mayor Keith Weatherly.

Each insurance company independently determines the premiums it charges its policyholders. Residents and business owners should contact their insurance company to find out whether their rates will be affected.

The first number is the PPC for buildings within 1,000 feet of a fire hydrant and five road miles of a recognized fire station. The second number is for buildings more than 1,000 feet from a fire hydrant but within five road miles of a recognized fire station.

Based upon a quote from local insurance agent, a homeowner with a house valued at \$150,000 that has an annual premium of \$859 will have a potential savings of \$175 when their community’s ISO rating goes from 6 to 3.

