

The Protection Details section, located on the Property Information screen, captures the protection details of the property, including protective devices as well as Public Protection Class information.

**IMPORTANT:** Entering a valid USPS address will help the Protection Class process go smoothly.

## HOW TO NAVIGATE THROUGH THE PROTECTION DETAILS SECTION

Fill out the first three questions that include:

- **AUTOMATIC SPRINKLERS** – To get the discount for having automatic sprinklers, please select the option that applies to the dwelling. Field options include “All areas except attics, bathrooms, closets and attached structure areas that are protected by a fire detector,” “All areas including attics, bathrooms, closets and attached structures,” and “None.”
- **BURGLAR PROTECTION SYSTEM** – Depending on how you answer this question, the protection system discount may apply. Field options include “Central Station Reporting Alarm,” “Local Alarm,” “Police Station Reporting Alarm,” and “None.”
  - If Central Station Reporting Alarm is selected, a new required field named “Burglar alarm monitoring system certificate received?” needs to be answered. Field options include Yes or No. If applicable, attach the certificate of the monitored system in the documents tab of Sapiens.

# PROTECTION DETAILS

PolicyPro by Sapiens



- **FIRE PROTECTION SYSTEM** – Depending on how you answer this question, the protection system discount may apply. Field options include “Central Station Reporting Alarm,” “Fire Department Reporting Alarm,” “Local Fire Alarm/Smoke Detectors,” and “None.”
  - If Central Station Reporting Alarm is selected, a new required field named “Fire alarm monitoring system certificate received?” needs to be answered. Field options include Yes or No. If applicable, attach the certificate of the monitored system in the documents tab of Sapiens.

Protection Details

- Automatic Sprinklers: Please make a selection
- Burglar Protection System: Please make a selection
- Fire Protection System: Central Station Reporting Alarm
- Fire alarm monitoring system certificate received?: Please make a selection

Get Protection Class

Protection Class

- Responding Fire Dept. name: WEATHERFORD FS
- Distance from dwelling to the fire hydrant: Please make a selection
- Is risk located inside the city limits?: Please make a selection
- Distance to Fire Station (miles):

## GET PROTECTION CLASS

- Next, the user will see a blue button that says “Get Protection Class.” When the user clicks this button, Sapiens will pull information from Verisk based on the risk address and will return the following information:
  - Protection Class
  - Responding Fire Department
  - Distance to Fire Station (Miles)
- The data returned from Verisk is non-editable by the user in PolicyPro. However, if Verisk does not pull any protection information, the user must enter the remaining information to proceed.

Get Protection Class

Protection Class: 2/2Y

Responding Fire Dept. name: WEATHERFORD FS

• Distance from dwelling to the fire hydrant: Please make a selection

Is risk located inside the city limits?: Please make a selection

Rated Protection Class:

Distance to Fire Station (miles): GREATER THAN 4 TO 5 MILES



**PLEASE MAKE A SELECTION**

If a field has ‘Please make a selection’, the user will answer the question based on the options provided in the drop-down menu.

**Distance from dwelling to the fire hydrant** options include:

- 1,000 feet or less
- More than 1,000 feet

**Is risk located in the City limits** options include:

- Yes
- No

**SPLIT CLASS**

A split class (in this example 2/2y) may be returned if the Responding Fire Department has two possible Protection classes. The class is dependent upon the location of the structure and the distance the structure is from the nearest fire hydrant.

If there is a split class, once all questions are answered, the Rated Protection Class will display the Protection class used for rating purposes. In this case, it used Protection Class 2 based on the information provided.

**ASK YOUR UNDERWRITER**

- If the insured is subscribing to a Fire Department with a better Protection Class, please contact your Property underwriter for assistance. Proof of subscription will be required to offer the better Protection Class.
- If your Protection information doesn't come back, contact your Property Underwriter for assistance.