

## **Underwriting Guidelines for Suffocation Coverage**

All buildings being considered for this coverage must be inspected and approved by a Kane County Mutual inspector before coverage can be bound. Meeting these guidelines does not automatically guarantee coverage will be bound.

The following are proposed underwriting guidelines for building and equipment, auxiliary generator and alarm systems:

### **GENERAL UNDERWRITING GUIDELINES**

#### **Building & Equipment:**

1. There must be an established routine maintenance program for the building and equipment.
2. The building electrical service entrance(s) must be protected with the use of a lightning surge arrestor(s).
3. There must be a minimum of two ventilation fans per building.
4. There must be a minimum of two electrical circuits to ventilation fan motors per building.
5. There must not be more than two ventilation fan motors per circuit. In each livestock room, each ventilation fan motor must be on a separate circuit and meet the requirements of item #3 and #4 above.
2. The unit's installation must be checked and approved by the electrical Power Company.
3. The unit must be kept external of the building or be in a building of its own. If the unit is inside a building (with another occupancy) the unit must then be enclosed in a one-hour fire resistant room.
4. The unit must be installed in accordance with the requirements of the National Electrical Code.
5. The unit must be installed in accordance with the manufacturer's recommendations.
6. The unit must be tied into a power outage alarm system for automatic start up.
7. The building must be equipped with an approved alarm system.
8. The unit must be started (tested) underload once a week and a log kept showing the date and time of operation.

### **AUXILIARY GENERATORS**

#### **Automatic Start Auxiliary Generator System**

1. The electrical Power Company must approve the unit for use.
9. The unit must be sized to handle the minimum ventilation rates for that building and/or livestock room.
10. The unit must provide for a fully automated start up and transfer.

**Manual Start or PTO Auxiliary Generator System:**

1. The electrical Power Company must approve the unit.
2. The unit's installation must be checked and approved by the electrical Power Company.
3. The unit must be kept external of the building or be in a building of its own. If the unit is inside a building (with another occupancy) the unit must then be enclosed in a one-hour fire resistant room.
4. The unit must be installed in accordance with the requirements of the National Electrical Code.
5. The unit must be installed in accordance with the manufacturer's recommendations.
6. The unit must be started (tested) underload weekly if a manual start unit and twice monthly if a PTO unit. In either case, a log should be kept showing the date and time of operation.
7. The building must be equipped with an approved alarm system.
8. The unit must be sized to handle the minimum ventilation rate for that building and/or livestock room.
9. The manual start auxiliary generator must be manually and/or automatically transferred. The PTO auxiliary generator must be driven by an external source of power and must be manually and/or automatically transferred.
10. All adult family members and employees should be trained in the operation of the auxiliary generator.

**Approved Alarm Systems:**

This shall mean a system capable of monitoring electrical power failure & temperature extremes

1. All devices for the alarm system must meet the requirements of Article #547 of the 1990 National Electrical Code (or the current National Electrical Code).
2. The alarm electrical system must be installed in accordance with the requirements of the National Electrical Code.
3. The system must be capable of sounding an alarm at the livestock building(s) either at the residence of the owner/manager, or in at least three (3) off-premise locations. This can be accomplished by one of the following methods:
  - a. Telephone
  - b. Hard wire system (transmitting lines are buried underground).
  - c. Line carrier transmitting/receiving system providing it does send a continuous signal during a Anormal≅ state.
  - d. Digital communicator (would transmit an alarm to a computer, which in turn would make notification of alarm.
  - e. Wireless radio with appropriate base, mobile or pocket receiver.
4. The alarm system sensing devices are to be wired on a Asupervised loop circuit.
5. The alarm system must be fully operational if AC current or primary power fails.
6. All sensing devices installed within the livestock area must be dust, moisture and corrosion resistant.

7. The electrical power outage alarm system must monitor the hot legs of the main electrical service entrance panel as well as any branch feeder panels of 100 amp or larger.
8. Power failure devices should monitor the load side of the electrical system on ventilation fan motor circuits. Any airflow, shaft rpm, power sensors, or similar solid state sensors are acceptable providing they are designed to be utilized in a damp, corrosive and dusty environment.
9. The hi-low sensor should have a readable dial and be designed for use in a damp, dusty, corrosive atmosphere. The sensors should sense a minimum area of 2,500 square feet and be placed within the 4-8 foot zone above the floor. Each livestock room must have a minimum of one sensor.

**FOUR OPTIONS TO QUALIFY FOR COVERAGE**

Meeting all requirements in any one of the levels of protection will meet the preliminary requirements for coverage. It will still require an inspection by a Kane County Mutual Inspector.

**Building Protection Level 1  
(Generator Required)**

A confinement building with both of the following:

1. An automatic start auxiliary generating system.
2. An approved alarm system (power outage and temperature extremes.)

**Building Protection Level 2**

1. An automatic start auxiliary generating system.

**Building Protection Level 3  
(Generator Required)**

1. A manual start or PTO auxiliary generating system.
2. An approved alarm system (power outage and temperature extremes.)

**Building Protection Level 4  
(No Generator Required)**

1. Doors, windows, sidewall louvers or curtains in the building must have the capability of being manually operated by an individual of normal intelligence and strength.
2. Doors, windows, sidewall louvers or curtains in the building must provide, when open, a cumulative unobstructed open space equal to 20% of the combined sidewall area.
3. Doors, windows, sidewall louvers or curtains in the building must be proportionately spaced in opposite sidewalls to allow for natural air currents to flow through the building.
4. The building must be equipped with an approved high-low temperature sensing system.

**If you have any questions please call the office.**