

# Excelsior Fire District **News Release**

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February 1, 2018

## **NEW ISO RATINGS FOR THE EXCELSIOR FIRE DISTRICT IS GOOD NEWS FOR HOME AND BUILDING OWNERS**

**EXCELSIOR FIRE DISTRICT, MN** –Lower ratings can add up to insurance savings for home and buildings owners in the cities of Excelsior, Greenwood, Deephaven, Tonka Bay, and Shorewood.

In the summer of 2017 the Excelsior Fire District was evaluated by the Insurance Services Office (ISO). This was a scheduled review of our ratings from the last review in 2012.

**After the evaluation the entire Excelsior Fire District area (hydrated areas and non-hydrated areas) improved to an ISO class rating of 3.**

The ISO evaluation is based on Fire Alarms and Notification, Community Risk Reduction (Prevention), Water Supply which includes documentation of homes and commercial buildings with fire sprinkler systems, and the Fire Department itself. The Excelsior Fire District received high marks in all these areas - of special note is the high marks received in the Community Risk Reduction area. This is an area the Excelsior Fire District has committed time and resources to for many years.

Higher marks to acquire lower ratings would require items such as 2 additional fire stations, adding another fire engine to the fleet, and hiring full time firefighters.

Not all insurance companies use ISO ratings to determine insurance cost, however all home, building, and business owners should contact their insurance agents and inform them of the new lower ISO ratings in the Excelsior Fire District.

Here is lists of other items you want to let you insurance agent know about so you can save on insurance premiums:

Residential or commercial fire sprinkler system  
A fire alarm system  
A fire alarm system that a monitored by an offsite company  
Hardwired or radio frequency interconnected smoke alarms  
New wiring in homes or business  
StoveTops FireStops installed above stove tops in apartment complexes  
Restaurants with annual kitchen hood inspections  
Restaurants with kitchen hood/ fire suppressions systems

For more information:

- Fire Marshal, Kellie Murphy-Ringate – (952) 960-1692