

# Home Matters

Loss prevention tips for all your home matters provided by:  
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## Wet-Pipe Sprinkler Systems

Sprinkler systems are not just for commercial buildings—they can also be installed in your home. Learn more about the benefits and sprinkler options, highlighted below.

### The Basics

While there are many different types of sprinkler systems, wet-pipe sprinkler systems are the most popular for installation in homes. This type of sprinkler system uses pipes that are constantly filled with water, waiting to be released. Because homes are generally heated during the winter months, homeowners don't have to worry about frozen pipes. Luckily, wet-pipe sprinkler systems are less expensive than other types, are easy to maintain and even come with sprinkler heads that can be recessed into the ceiling discreetly to avoid interfering with the home's décor.



## Safety First

Home fires kill an average of 2,500 Americans each year, with an average of 85 percent of civilian fire deaths occurring in the home. However, the risk of dying in a home fire is reduced by 80 percent when a wet-pipe sprinkler system is installed.

### What You Should Know

- Some people assume that sprinkler systems douse the entire house with water when activated—in reality, only the sprinklers nearest the flame go off. Each one is designed and calibrated to activate when there is a specific heat change. When activated, water is dispensed directly onto the source of the flame. On average, sprinkler systems use eight times less water than fire hoses, far reducing the effect of water damage.
- Many safety codes now require the installation of sprinkler systems in new one- and two-bedroom homes. Some states have even enacted statewide regulations.
- While installing a sprinkler system may sound expensive, it costs an average of \$1.61 per square foot to install a wet-pipe sprinkler system. While the initial cost may push you away, sprinkler systems decrease property loss in home fires an average of 71 percent, can reduce insurance premiums and may qualify your home for a tax rebate. Plus, houses with sprinkler systems are selling faster than those without.
- If you live in a rural area without a public water supply, you'll need to purchase some additional equipment for your sprinkler system (water storage tanks, auxiliary pumps and backup power sources).
- Inspecting and maintaining your home sprinkler system is simple. All you need to do is walk around your home to make sure nothing is blocking the sprinkler heads. Additionally, avoid turning off the main control valve, which is difficult to do as access is typically restricted.

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