



# COMBER - TILBURY WEST FIRE DEPT.

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519 - 687-2240

OCT. 16/88  
WATER TANKER SHUTTLE TEST

- In June of 1984, at a fire in Staples, a small community in Tilbury West Township situated at approximately 5 miles from the Comber Fire Hall, and the nearest fire hydrant, Deputy Chief Bob Miner, as officer in charge, called in 4 other fire departments under mutual aid to provide water by tank truck. (see attached newspaper article).

- Deputy Chief Miner, being an insurance broker in Comber, could see that since the Comber Fire Department had the capability (using its tank trucks) to haul sufficient volume of water to a fire when it was over 1,000 feet from a fire hydrant, that fire insurance rates should be at hydrant rates for all of the Comber fire area.

- After discussion with Chief Tom Mosey of the Comber Fire Department as to the advantages of the water tanker shuttle proposal, Chief Mosey appointed Deputy Chief Miner to represent the department in pursuing the program.

- At an Ontario Fire Chiefs Annual Conference, D/Chief Miner approached David Cowie, supervisor for the Fire Underwriters Survey, of the Insurers' Advisory Organization (see attached copy of a brochure setting out the Fire Underwriters mandate) to see if their organization would provide accreditation to a rural fire department which could, via tank trucks, provide a minimum of 200 gallons of water per minute for a period of 2 hours (this being the minimum amount of water from a hydrant, to be eligible for class one homeowners rates for fire insurance).

- The Fire Underwriters agreed that they would provide some kind of accreditation for water tanker shuttle ability to the Comber Department, but they must be witness to such a test. (the credit would be equal to hydrant accreditation)

- The Comber Fire Department did a test of their own with their own tankers which proved that they could maintain 200 gpm, and sent the details to The Fire Underwriters. The Fire Underwriters encouraged the Comber Department to try to attain 600 gpm, which would mean bringing in other fire departments to assist under Mutual Aid. The Comber Department arranged a meeting with David Cowie at the Ontario Fire Chiefs Conference being held in Chatham, in 1988. All of the chiefs and deputy chiefs of Essex County, and neighbouring Kent departments were invited to attend.

- Most of the rural fire chiefs of the area of Essex & Kent attended that meeting and came away enthusiastically supporting such a test.

- The test would be held at Comber under the supervision of the Comber Department.

- For insurance purposes, the Fire Underwriters have also agreed to provide the same accreditation obtained from this test, (witnessed by the underwriters) to ALL the fire departments operating under mutual aid in Essex County and Kent County, and there should be additional agreements to interact between counties.

- The Fire Underwriters informed the Comber Fire Department that to the best of their knowledge, the Comber department was the first fire department in Canada to ask for such accreditation.

- NOTE - It should take about 2 to 3 years before reduction of rates will be experienced by the insurance buying public.

THE COMBER FIRE DEPARTMENT  
WOULD LIKE TO THANK

\* \* \* \* \*

DAVID COWIE  
OF THE FIRE UNDERWRITERS  
AND  
HIS PERSONEL  
FOR ALL THEIR ASSISTANCE IN PREPARING AND STAGING THIS TEST

\* \* \* \* \*

TO ALL THE FIRE DEPARTMENTS  
AND THEIR PERSONEL  
WHO HAVE PARTICIPATED AND ASSISTED  
TILBURY, MERLIN, WHEATLEY, LEAMINGTON, ROCHESTER, COTTAM,  
MAIDSTONE NORTH, KINGSVILLE, WINDSOR  
AND OTHERS

\* \* \* \* \*

THE PERSONEL OF THE WATER DIVISIONS OF  
THE MINISTRY OF ENVIRONMENT  
TILBURY NORTH WATER DEPARTMENT

# Comber calls on neighbors

By MURRAY  
NOSANCHUK  
News Staff

**STAPLES** - Although their hands-on services fortunately were not required, the four neighboring fire departments which responded to an alarm at St. Clair Grain and Feed in Staples Friday night provided a valuable lesson in rural fire-fighting.

The Comber Fire Department responded to a 6:30 p.m. alarm at the grainery, located on Highway 77, after a local resident noticed smoke coming from a grain storage building. Since Staples, and the portion of Tilbury West Township south of Comber, does not have water service, Comber deputy fire chief Bob Miner called on neighboring departments from Tilbury, Wheatley, Leamington and Rochester to bring in water supplies in the event the fire got out of hand.

Within minutes of the assistance calls, the departments arrived and began filling water storage units in preparation for a potential all-out blaze.

Since the storage building, filled to the ceiling with dried-out corn cobs, also was filled with grain dust, Mr. Miner was concerned the cause of the fire was spontaneous combustion, caused by a build up of heat within the pile. If disturbed, the heat could have ignited the dust, creating an extremely serious fire.

ACCORDING TO Mr. Miner, a similar situation occurred "about 15 years ago," when a storage building pile burned "for

about three weeks. We thought we had a similar situation on our hands," he said. "That's why we called everybody in. We wanted all the water we could get."

Comber firefighters determined the burning embers in the cob pile were limited to the outer edge, but had burned their way down to a depth of about one foot. As a back hoe scooped up piles of cobs, the firefighters hosed down any embers. "We wanted to make sure it was out that there was no chance of it starting back up," he said.

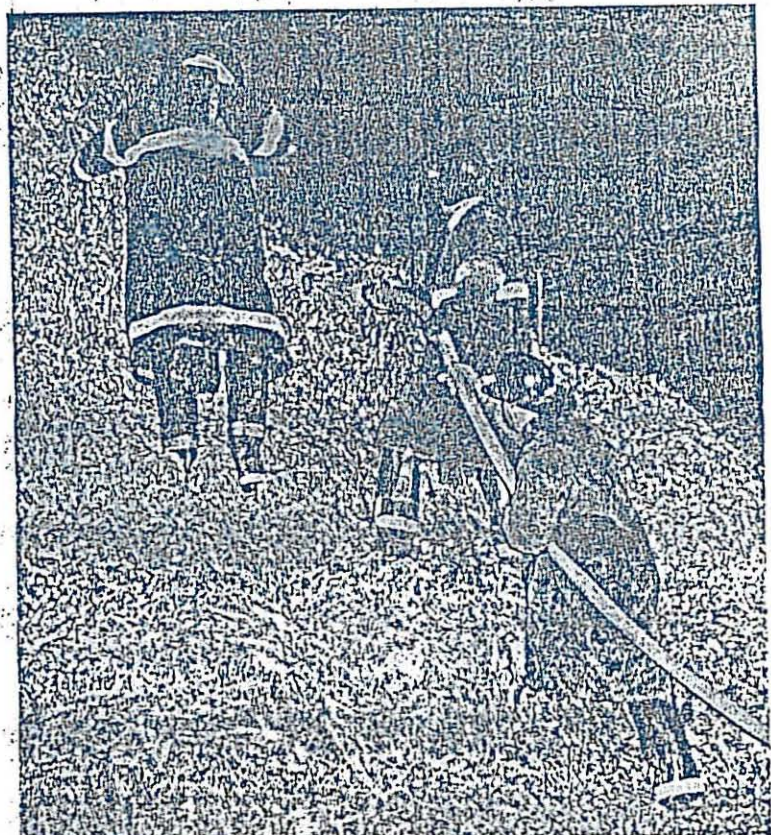
While most of the

neighboring firefighters remained on standby, Mr. Miner said their presence at the scene was proof an adequate supply of water could be brought into the township in a short amount of time.

"We've discussed the problem of getting water to a rural area that lacks hydrant water before, and I think all the departments proved we could do it very rapidly. They proved a very valid point - it certainly was not a wasted effort."

MR. MINER SAID the cause of the fire has not been determined, and is still under investigation.

2 - THE NORTH ESSEX NEWS, Wednesday, June 27, 1984



## Team work

Firefighters from four surrounding municipalities all pitched in to help the Comber Fire Department put out a fire in a grain storage building filled with dried corn cobs Friday night at St. Clair Grain and Feeds in Staples.

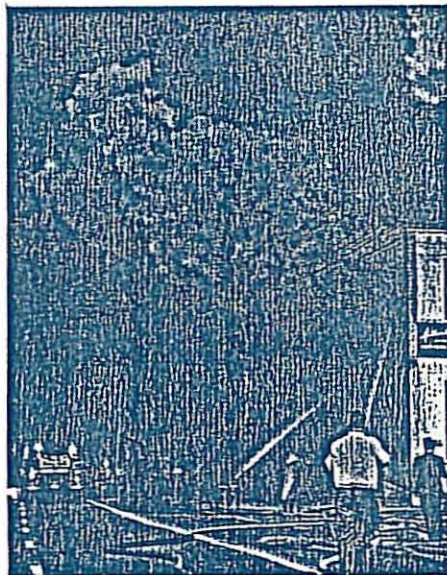
Lisa Manforten photo

## A vital Service

Fire has always been a ruthless enemy of Canadian Cities and towns, sometimes nearly obliterating them in a single blow. The municipal fire protection system and the property insurance industry have, together, developed a substantial degree of protection for Canadians from the catastrophic effects of fire.

Working with both sectors, Fire Underwriters Survey lends its unique expertise to this cause, evaluating, advising, educating, and serving on technical bodies concerned with public fire protection.

More than 80 years of experience stand behind this service sponsored by the fire and casualty insurance industry in Canada.



## Offices across Canada

### HEAD OFFICE

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### BRITISH COLUMBIA & YUKON

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### ONTARIO

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### QUÉBEC

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P.O. Box 6697, Station 'A', Saint John, N. B. E2L 4S2  
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(506) 657-3251

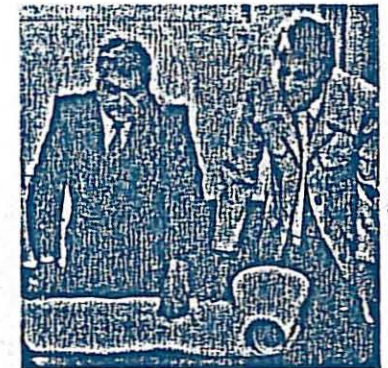
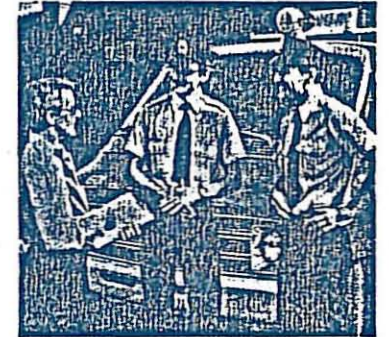
### NOVA SCOTIA, P.E.I. & NEWFOUNDLAND

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**FIRE UNDERWRITERS SURVEY**  
A SERVICE TO INSURERS AND MUNICIPALITIES

## Helping to protect Canadians



Financed and directed by  
Insurance Bureau of Canada  
Bureau d'assurance du Canada

## What it is/What it does

Fire Underwriters Survey is a national organization financed and directed by Insurance Bureau of Canada, a national association representing 80 per cent of the private sector property and casualty insurers in Canada.

Utilizing technical staff of Insurers' Advisory Organization, the Survey provides data on public fire protection for fire insurance statistical work and underwriting by member companies of the Insurance Bureau. It also advises municipalities on deficiencies in their fire defenses and recommends improvements to enable them to better deal with fire protection problems.

Qualified surveyors conduct full field surveys of the fire defenses maintained in municipalities across Canada and the results of these surveys are used to establish the Public Fire Protection Classification (PFPC) of a community. While the Survey is not involved in rate making matters, the information is one of several factors used in the development of some property insurance rates, particularly those applying to commercial, industrial and institutional occupancies.

The PFPC is also used by underwriters to determine the amount of risk they are willing to assume in a given community or section of a community.

Fire Underwriters Survey also uses PFPC information to develop the IBC Dwelling Protection Grade which applies to habitational properties.



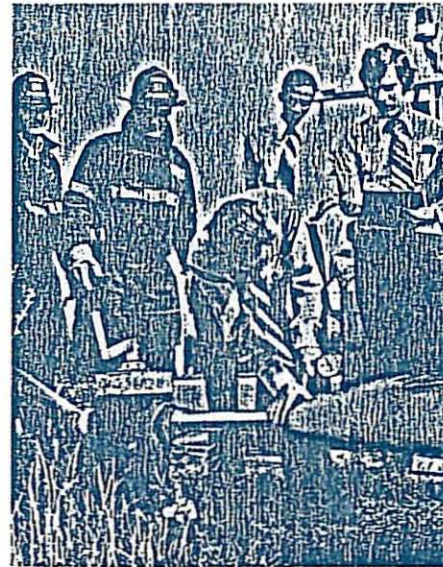
## Report to Municipality

Following field surveys and grading, a summary of conditions and a recommended improvement program are forwarded to the municipality. Surveyors are prepared to discuss any comments or recommendations made with municipal administrations and to assist them in establishing priorities for an improvement program.

In carrying out this function, the Survey performs a valuable service in helping a community understand the nature of its public fire protection problems and to assist in formulating specific programs for their solution.

Staff members are actively involved in consultations with waterworks departments, consulting firms, fire departments and various levels of government in providing technical advice on matters relating to municipal fire protection.

Serious impairments or deterioration in municipal fire defenses are discussed with the municipality and drawn to the attention of member insurance companies. Reports are prepared on major fires, particularly where conflagration factors are involved.



## Grading System

The work of Fire Underwriters Survey results in the grading of a municipality under two systems for the benefit of the insurance company underwriters.

One is the Dwelling Protection Grade which is the measure of the ability of the community to handle fires in small buildings such as homes. There are five categories; Grade 1 is the best which Grade 5 indicates very little, or no fire protection.

A second system is the more sophisticated Public Fire Protection Classification with a range of 10 classes. The overall intent of this grading is to provide a measure of the ability of the protective facilities of a community to prevent and control the major fires that may be expected to occur by evaluating in detail the adequacy, reliability, strength and efficiency of these protective facilities. The schedule used does not consider past fire loss records but, rather, fire potential based on the physical structure and makeup of the community.

In the application of the schedule, the fire defense conditions in a municipality are measured against a recognized standard of fire protection. The essential features of a community's fire defenses are assessed, including water supply, the fire department, fire prevention, building construction controls and hazards.

