

# ISO PROTECTION CLASS

**The Protection Class listings in the ISO Community Mitigation Classification Manual apply to risks insured under Homeowners Program Policies.**

- A. The protection class indicated applies in a municipality or classified area where a single class of fire protection is available throughout (8,7,6, etc.)**
- B. In a classified area where two or more classifications are shown (6/9), the classification is determined as follows:**
  - 1. Distance to Primary Fire Station – 5 road miles or less with a hydrant within 1,000 feet would be PC 2,3,4,5,6,7 or 8.**
  - 2. Distance to Primary Fire Station – 5 road miles or less with a hydrant beyond 1,000 feet would be PC 9.**
  - 3. Distance to Primary/Responding Fire Station – over 5 road miles would be PC 10.**
- C. Some insurance carriers offer a Suburban Rating Classification for PC 9 locations. Each company has their own guidelines to qualify for this discount.**
- D. In areas where the primary responding fire department is over 5 road miles the protection class would be 10.**