



November 22, 2021

RECOGNITION FOR FIRE INSURANCE GRADING RECEIVED

*Bow Horn Bay Protection Service Area of the Regional District of Nanaimo
Bow Horn Bay Volunteer Fire Department*

Superior Tanker Shuttle Service – Accredited

I am pleased to advise you that the above-mentioned fire protection area within the province of British Columbia was recently registered in the Canadian Fire Insurance Grading Index as being accredited for the delivery of Superior Tanker Shuttle Service for properties insured under Personal Lines.

Properties insured under Personal Lines:

The Bow Horn Bay Volunteer Fire Department has shown through testing their ability to provide 200 IGPM for 2 hours to specified areas within the Bow Horn Bay fire protection service area of the Regional District of Nanaimo. This accreditation is an equivalency to the minimum requirements for hydrant protection as set out by the insurance industry and the Fire Underwriters Survey. Dwelling Protection Grade 3B(S) can be applied to properties insured under Personal Lines that are within 8 km in road distance from the accredited fire station (Bow Horn Bay) and within 5 km of a recognized water supply point.

Fire Underwriters Survey has provided information on fire protection and risk levels to the insurance industry in Canada for more than 100 years. Fire Underwriters Survey was originally operated under the auspices of the Insurance Advisory Organization until 2002 when the I.A.O. and all of its related services were repositioned under the flag of CGI and more recently, Opta Information Intelligence within SCM Insurance Services.

Should you have any questions or concerns related to the Fire Underwriters Survey, the Superior Tanker Shuttle Service (STSS) accreditation process or any other related area, please contact us for further information.

Michael King, CTech
Public Fire Protection Specialist,
Fire Underwriters Surveyor of British Columbia

| Western Canada | Ontario | Quebec | Atlantic Canada |
|--|---|--|---|
| 101 8333 Eastlake Drive Burnaby, BC V5A 4W2 1 (800) 665-5661 | 150 Commerce Valley Drive West Markham, ON L3T 7Z3 1 (800) 268-8080 | 1611 Cremazie Boulevard East Montreal, QC H2M 2P2 1 (800) 263-5361 | 238 Brownlow Avenue, Suite 300 Dartmouth, NS B3B 1Y2 1 (800) 639-4528 |



FIRE UNDERWRITERS SURVEY

A SERVICE TO INSURERS AND MUNICIPALITIES

November 22, 2021

Bow Horn Bay Volunteer Fire Department
220 Lions Way
Qualicum Bay, British Columbia
V9K 2E2

Re: Superior Tanker Shuttle Service Accreditation Effective November 6, 2021 – Personal Lines

I am pleased to advise you that the Fire Underwriters Survey has evaluated your test results and application for accreditation to deliver Superior Tanker Shuttle Service for properties insured under Personal Lines within the Bow Horn Bay fire protection service area of the Regional District of Nanaimo and has determined that the Bow Horn Bay Volunteer Fire Department qualifies for Superior Tanker Shuttle Service (STSS) accreditation. Personal Lines STSS accreditation applies within 8 km in road travel distance of the Bow Horn Bay fire station and within 5 km in road travel distance of a recognized water supply point. Details regarding coverage areas are published accordingly in the Canadian Fire Insurance Grading Index.

As an accredited agency, constituents within your fire protection service areas who own properties within specified areas of the community are eligible to receive a cost reduction in their fire insurance rates from the majority of insurers in Canada. It should be noted that a re-accreditation process will occur five years from the date of this letter. Insurers utilize the information provided by Fire Underwriters Survey in setting the property insurance rates throughout Canada.

It should also be noted that insurers are under no obligation to accept this equivalency; however, the Fire Underwriters Survey recommends that they do so.

As a Surveyor for the province of British Columbia, I must advise you that Superior Tanker Shuttle Service accreditation and benefits associated with the accreditation are contingent upon the fire protection district being capable of continuously meeting the requirements of the Superior Tanker Shuttle Service delivery and being continuously able to provide evidence of such capacity upon request. Should the capacity of the fire service to deliver this level of service change at any time, notification should be made immediately to the offices of Fire Underwriters Survey. Fire Underwriters Survey retains the right to revoke Superior Tanker Shuttle Service (STSS) accreditation at any time.

Should you have any questions or concerns related to the Fire Underwriters Survey, the Superior Tanker Shuttle Service (STSS) accreditation process or any other related area, please feel free to contact us for further information.

Michael King, CTech
Public Fire Protection Specialist
Fire Underwriters Surveyor of British Columbia

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