01

Determining ISO-classifications

There are 6 different ISO-construction classes in North America (US and Canada). There are some carriers in Canada who do not use the ISO-classifications and instead will use the IBC-classifications. Here are the ISO-classifications with equivelant IBC-classification:

* ISO 1 (IBC-6) – Wood Frame
* ------ (IBC-5) – Masonry-Veneer
* ISO 2 (IBC-4) – Joisted Masonry
* ISO 3 (IBC-3) – Non-Combustible
* ISO 4 (IBC-2) – Masonry Non-Combustible
* ISO 5 ------- – Modified Fire Resistive
* ISO 6 (IBC-1) – Fire Resistive

There are 3 questions you must always ask yourself to properly identify the ISO-classifacation of a building.

1. What is the material holding up the walls?
2. What is the material holding up the roof?
3. What material is the floor construction on a multi-story building (above ground floor)?

Below is just a quick reference flow chart:



1. What if the building is a mix of ISO-classifications:
	1. Identify all the different ISO-classifications.
	2. Report the ISO-classification as mixed and provide the % of that class based upon its SF.

Identifying the ISO-class can be difficult at times. What should you do if you are unable to make that determination?

1. Take close-up pictures of the following:
	1. Windows to show the thickness of the walls.
	2. Exterior walls to show the wall components.
	3. Above ceiling tile to show the underside of the roof/floor deck. (Have insured remove the ceiling tile for you)
	4. Look for rooms in buildings such as utility/maintenance/mechanical rooms which are often unfinished.
	5. **When you get home from your appointment-Call your Regional Development Manager for assistance or use the loss control chat message in Teams.**