



South Haven Area Emergency Services

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Press Release

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South Haven Area Emergency Services (SHAES) is proud to report that the Insurance Service Office (ISO) has upgraded its protection rating of the area served by the fire department effective October 1.

ISO, through its Public Protection Classification Program (PPC), issues ratings to fire departments throughout the country based on the effectiveness of their protection services .

The ISO rating is a numerical grading system and is one of the primary elements used by the insurance industry to develop premium rates for residential and commercial businesses. It analyzes data using a Fire Suppression Rating Schedule (FSRS) and then assigns a Public Protection Classification from 1 (the best) to 10.

ISO has rated the area protected by SHAES a Class 4/6. The district's previous rating established in 2004 was 4/7.

“The program provides an objective, countrywide standard that assists fire departments in planning and budgeting for facilities, equipment and training,” said Ronald Wise, SHAES Executive Director. “By securing lower fire insurance premiums for communities with better public protection, the PPC program provides incentives and rewards for communities that choose to improve their firefighting services.”

Many communities like South Haven receive a split classification based on the distance of properties from a fire station and fire hydrants.

Following is the criteria for each category:

Class 4 - Applies to properties within five road miles of a fire station and within 1,000 feet of a fire hydrant. (This includes all of the City of South Haven, parts of South Haven Township, Geneva Township and Casco Township.)

Class 6 - Applies to properties within five road miles of a fire station but beyond 1,000 feet of a fire hydrant. (This includes most of South Haven Township, Geneva Township and Casco Township.)

A few properties within the SHAES District in Geneva Township and South Haven Township are a Class 10 because they are beyond five road miles of a fire station.

The ISO rating typically appears on a property owner's insurance bill. Property owners are encouraged to contact their insurance carrier should this change not be reflected on a future bill.

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