



RATINGS AND INSPECTIONS

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MIKE CAUSEY, INSURANCE COMMISSIONER & STATE FIRE MARSHAL
BRIAN TAYLOR, CHIEF STATE FIRE MARSHAL

November 26, 2019

Neil McCurry
Yancey County Fire Marshal
PO Box 460
Burnsville, NC 28714

Re: S Toe Fire District

Dear Neil McCurry:

We wish to thank you, Chief Laws, and others for the cooperation given to our representative during our recent survey. We have completed our evaluation of the fire insurance classification for S Toe Fire District and advise that the protection class is a Class 4/9E. The rate will be effective on Sunday, March 1, 2020.

Formerly class 6/9E applied. Rates on dwellings (including those insured under Homeowners Policies) are established by the North Carolina Rate Bureau. We are advising them of the change.

The purpose of our visit was to gather information needed to determine a fire insurance classification, which may be used in the calculations of property insurance premiums. This survey was not conducted for property loss prevention or life safety purposes, and no life safety or property loss prevention recommendations will be made.

Class 4 applies to properties with a fire flow of 3500 gpm or less. Class 9E applies to all other properties within the fire district outside of the 5 miles, but no more than 6 miles. The private and public protection at properties with larger needed fire flows are individually evaluated, and may vary from the 4/9E Classification.

We are attaching a copy of our Grading Sheet and the results of the hydrant flow tests witnessed during our survey.

If you have any questions concerning the new classification, or the resulting change in fire insurance rates, please let us know.

Sincerely yours,

Davie Summey
Supervisor of Inspections

DS/as

Cc: Tony C Laws, Fire Chief
Cc: Billy Edwards, Board of Directors President