



What's News In Insurance

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Safety Experts Question Effectiveness of Popular Smoke Alarms

TERMINOLOGY:

WHAT DO YOU KNOW ABOUT PERIL?

PERIL

A specific risk or cause of loss covered by an insurance policy, such as a fire, windstorm, flood or theft. A named-peril policy covers the policyholder only for the risks named in the policy in contrast to an all-risk policy, which covers all causes of loss except those specifically excluded.

Resource: [Insurance Journal](#), July 24, 2006

When a jury this spring concluded a smoke alarm failed in a fatal upstate New York house fire, safety experts were already questioning whether popular models meet the threat posed by fast-burning synthetic materials now common in American homes.

The federal court jury found the design of popular “ionization” smoke alarms defective in the fire that trapped William Hackert Jr., 56, and his 31-year-old daughter Christine in their house near Albany in 2001. Survivors contended that First Alert and its manufacturing subsidiary BRK, which control 85 percent of the market, continued to make and sell millions of the cheaper ionization detectors despite knowing their disadvantages.

There are two common types of smoke alarms:

- Ionization alarms, which detect smoke with the help of radioactive material, sound earlier in fast-burning flaming fires.
- Photoelectric alarms, which detect changes in light patterns, sound earlier in slow smoky fires, which take time to transition to flames.

Under longtime national standards, either alarm is acceptable. Experts say both save lives, but the time needed to escape once flames start has gotten dangerously short, particularly for the disabled or impaired, because of fast-burning synthetics in furniture and carpets, and standards may need to change.

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