

INSURANCE GUIDE

Version 3.0



IPCA Ltd.
Insulated Panel Council
Australasia Ltd

CODE DISCLAIMER AND WARNING

It should be noted that the solutions in this voluntary Code of Practice (CODE) cannot guarantee safety or outcomes for occupants, fire fighters, or owners of buildings in the event of a fire due to the unpredictable nature and behaviour of fire, and the many variables that affect fire behaviour which are outside the control or influence of the recommendations of this CODE.

It is not the intention of *Insulated Panel Council Australasia Ltd (IPCA Ltd.)* that this voluntary CODE be used as a guarantee of the products produced or workmanship of the members and final jurisdiction and responsibility for fire performance rests with the relevant authorities and Code Compliant Companies' manufacturers and installers.

The accuracy and reliability of the content and recommendations should be independently confirmed by the reader.

Failure to implement proper risk management may result in loss, damage or injury and this voluntary CODE does not claim to cover every precaution that is required to prevent the risk of fire in Insulated Panel Structures built in accordance with the CODE.

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Tips for insuring Insulated Panel Structures:

1. Correctly describe the construction in applications carefully.
2. EPS is not a type of construction. Do not tick this box. Advise your insurer why you have not ticked this box.
Remember your disclosure obligations but correctly describe the construction SYSTEM used, not just a component.
3. Tick the type of construction as other, if there is this option.
4. Describe EPS cored Panel as follows:

BCA Part J compliant Wall System with non combustible steel face meeting Group 1 or 2 Building Code of Australia C1.10 requirements when tested to AS/ISO 9705.

In addition when Tested to AS1530.3 for regulatory purposes results correspond to the following indexes:

Ignitability index -0-(1-20);

Spread of Flame Index- 0- (0-10);

Heat Evolved Index -0- (0-10); and

Smoke Developed Index 0-1 (0-10).

- These AS/ISO test results undisputedly demonstrate the excellent fire performance in comparison with many conventional building systems. Reports clearly show that smoke from the construction system is less harmful than smoke from timber.
- Ensure the system purchased meets manufacture and installation Industry Group Building Guide lines and Recommendations.
- EPS-FR Panel does not spread fire. BRANZ Report available.
- EPS-FR Panel does not significantly contribute to the fire load.
- EPS-FR Panel Core ignition temperature is over 400°C.



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CERTIFICATION SCHEME