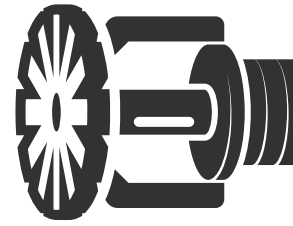


# FIRE SPRINKLERS SAVE LIVES

## RECENT TAX REFORM INCENTIVIZES INSTALLATION OF FIRE SPRINKLERS



The tax reform legislation passed by Congress in December 2017, included the following two provisions which incentivize the installation of fire sprinklers:

- ▶ **Cost Recover Section 13201:** Prior to recent tax reform, sprinkler systems in commercial structures were depreciated over a 39-year time horizon. Now, any sprinkler system installed between Sept. 27, 2017 and Dec. 31, 2022, qualifies to be fully expensed, allowing the property owner to immediately write off the cost of the sprinkler system.
- ▶ **Small Business Section 179 Expensing:** Under section 179 of the tax code, small business owners can now deduct up to **\$1 million** per year in eligible expenditures, including fire protection.

***Protect your employees and business property!  
Now is the time to invest in a fire sprinkler system.***

**BETWEEN 2011 AND 2015, AVERAGE ANNUAL LOSSES DUE TO FIRES IS ESTIMATED AT:**



### MANUFACTURING PROPERTIES

**16**  
CIVILIAN DEATHS



**273**  
CIVILIAN INJURIES



**\$1.2 BILLION** IN  
DIRECT PROPERTY DAMAGE



### HEALTH CARE PROPERTIES



**2**  
CIVILIAN DEATHS

**157**  
CIVILIAN INJURIES

**\$50.4 MILLION** IN  
DIRECT PROPERTY DAMAGE



The civilian fire death rate of **0.8** per **1,000** reported fires was **87 percent lower** in properties with sprinklers than in properties without sprinklers.

For more information about the benefits of installing fire sprinklers in your business property, please contact your local Amerisure Risk Management Consultant at **800-257-1900** or [riskmanagement@amerisure.com](mailto:riskmanagement@amerisure.com).

*Source: National Fire Protection Association (NFPA), National Fire Sprinkler Association (NFSA)*