

Aon Technical Note

FM approved sandwich panel

Context

Insurers are averse to underwriting EPS, and as such may; quote high premium rates, provide a limited capacity, attach endorsements to the policy, or refuse coverage. The insurance industry strongly encourages insured clients to use alternative sandwich paneling, the most prominent of which are those that have been approved by Factory Mutual (FM) fire testing.

Explanation of FM Approved

Factory Mutual (FM) are an American based insurance company, that have issued a range of standards and datasheets intended for property and business protection, based upon burn data at their Illinois test facility.

Because of their relatively unique ability in the insurance industry (to conduct their own research and perform product testing, with the focus on property and business protection - rather than life safety), "FM approved" certified products are accepted throughout the insurance industry.

With respect to sandwich paneling, the applicable FM test criteria are:

- FM4471:2010 Class 1 Panel Roofs
- FM4880:2010 Class 1 Fire Rating of Building Panels or Interior Finish Materials
- FM4881:2017 Evaluating Exterior Wall Systems
- FM4882:2016 Class 1 Interior Wall and Ceiling Materials or Systems for Smoke Sensitive Occupancies

(Note, there are other third-party certifying bodies such as Loss Council Prevention Board, LCPB, and Universal Laboratories, UL, however FM is the most commonly used in Australasia).

Commercial Options in New Zealand

In New Zealand, the following FM approved sandwich paneling options include:

- Kingspan FIREsafe™
 - Certified to 4471, 4880, 4881
- Bondor XFLAM™
 - Certified to 4471, 4880, 4881, 4882
- Metal Craft MetecnoPanel™
 - Certified to 4880, 4881

(Note, there may be other suppliers available in Australia and New Zealand, this is not intended to be an exhaustive list. These options above will enable clients to request competitive quotes and engineering options.).