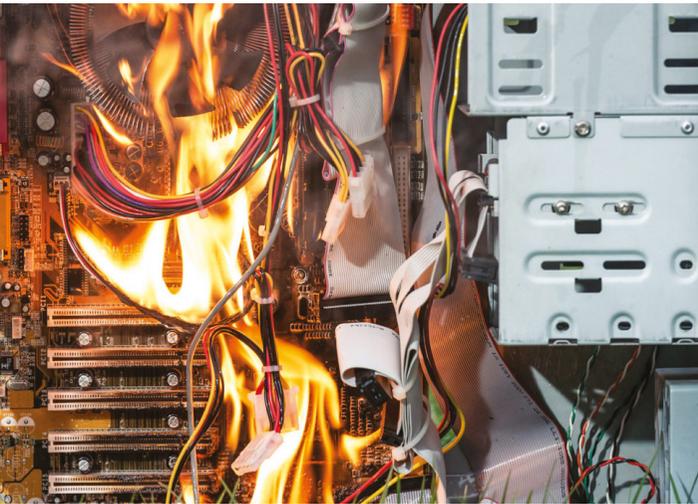


PYROSTICKERS



Broking business is busier than ever, and staying on top of the latest insurance and risk management buzzwords can sometimes fall by the wayside. So, harking back to the coffee shop origins of insurance, Allianz is offering a series of short and snappy insights that pull on our commercial expertise. A perfect way to catch up on what's hot!

On this week's agenda: Pyrostickers. We hope the following comes in handy next time you're awaiting a cappuccino in your local coffee house and a fellow coffee customer turns to you and says...



COFFEE CUSTOMER: Did you know that there were 86,405 accidental fires reported in England in 2017¹?

YOU: That's certainly a worrying statistic and supports the case for considering pyrostickers – a new technology which can extinguish an electrical fire at a very early stage, before it gets out of hand. Designed for use in both residential and commercial premises, these small stickers contain microcapsules of fire-extinguishing agent and are installed in fuse boxes and plug sockets.

COFFEE CUSTOMER: A fire-extinguishing sticker? Sounds innovative! How does it work?

YOU: The pyrostickers were developed following years of research in the fields of organic chemistry and nanotechnology. They comprise a structure of materials which contain microcapsules with a fire extinguishing agent inside. The sticker needs to be stuck above the potential source of ignition at the top of an enclosed space with a capacity of no more than 60l. When heated to 120 degrees celsius, the shells of the capsules burst, discharging the extinguishing agent directly onto the place of fire.

COFFEE CUSTOMER: How long do they last?

YOU: The microcapsules remain fully operational for a certified period of five years after the day of installation. Luckily the extinguishing agent is isolated from the exterior of the sticker and so cannot evaporate. The stickers can remain in standby mode and automatically spring into action only when activated by the heat of a fire.

There's also a related product called 'pyrocords'. These use the same technology but are more flexible and designed for use in closed cabinets of up to 2,000l.

COFFEE CUSTOMER: It certainly sounds promising! What are the pros and cons?

YOU: The stickers only work for targeting electrical fires at the source which start in enclosed sockets or cabinets. They don't replace other fire suppression methods but can be used in conjunction with sprinklers for added protection, or to achieve a minimum level of fire protection for customers who have no other fire prevention method installed yet. The pyrostickers are easy to install, require no operation and are competitively priced. Plus, they can be retrofitted without mess. We may increasingly start to see these stickers in offices and homes.

At this point, your drink will be served and you can smile modestly knowing that your coffee catch-up went well.

INSURANCE IMPLICATIONS AT A GLANCE:

- They can be used in conjunction with other fire suppression methods, such as sprinklers and fire extinguishers.
- Pyrostickers and pyrocords are designed to target an electrical fire at the source before it gets out of hand. This stops the fire spreading, reducing the chance of affecting key machinery and lessening the impact of any business interruption.
- To find out more about pyrostickers, watch a video at allianz.co.uk/pyrosticker