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Polyurethane Foam Insulation

Toxic gas, severe high temperatures and thick black smoke make polyurethane foam insulation dangerous.

Polyurethane foam insulation is a superior insulator with high R-Value. It is inexpensive and easy to install with less bulk, however, it is a severe fire risk and requires a thermal barrier to make it safe.

When polyurethane foam insulation burns it gives off toxic gasses, very high temperatures and large amounts of thick, black smoke. Such a fire makes it difficult to evacuate and poses problems in fire fighting efforts. In the Insurance Industry, polyurethane foam insulation is referred to as 'Solid Gasoline'. Once a polyurethane fire is started, it usually results in a total loss of the property.

Identifying polyurethane foam insulation is easy with its sponge-like appearance. The insulation is formed when chemicals are mixed together that expand, causing small cellular air pockets similar in appearance to a sponge. The polyurethane is often orange/yellow in colour.

Because of the inherent dangers, polyurethane foam must be protected. Protection is achieved by applying thermal barriers over the foam. Thermal barriers include gypsum board, plaster, or masonry as well as ULC listed spray on thermal barriers. The contractor that installs the foam can also install approved thermal barriers in the correct configuration. If you are purchasing a property, be sure existing polyurethane foam insulation is properly protected prior to the purchase.

Building code calls for the exposed polyurethane to be protected with a ULC listed, 15-minute thermal barrier in all buildings where there is a life safety concern or processing hazard (processes that produce heat, flame or sparks). This protection must stay in place during

the early stages of a fire and prevent an increase in temperature behind the barrier of over 250°F. Some jurisdictions require a greater than 15 minute listing. Local by-laws should be checked before proceeding with the protection.

Partners In Prevention

At Federated Insurance, we believe Loss Prevention is a critical component of your Risk Management Program. Your Risk Services Coordinator, together with our Loss Prevention Team, is available to assist you in developing security measures appropriate for your business. Working together to reduce your loss exposures protects your bottom line!

For more information, contact your Risk Services Coordinator, our Loss Prevention Department at 1-800-665-1934, or visit our website at www.federated.ca

Federated Insurance provides this Loss Prevention Bulletin as a service to our policyholders and their business advisors. The information provided is intended to be general in nature, and may not apply in your province. The advice of independent legal or other business advisors should be obtained in developing forms and procedures for your business. The recommendations in this bulletin are designed to reduce the risk of loss, but should not be construed as eliminating any risk or loss.



Knowing your business matters.