



Property Risk Consulting Guidelines

A Publication of AXA XL Risk Consulting

PRC.18.3

DEFINITIONS OF “LISTED,” “CLASSIFIED,” “RECOGNIZED,” “APPROVED,” “ACCEPTABLE”

The captioned terms are in common use in the field of loss prevention but are often incorrectly applied or subject to misinterpretation. To clarify the situation, this section explains AXA XL Risk Consulting application of these words in relation to manufactured products requiring control beyond that given by the manufacturer. For AXA XL Risk Consulting’s position on nationally recognized testing laboratories, see PRC.18.3.1.

LISTED

Broadly defined, “listed” refers to products or equipment that have been tested and subsequently listed in a public document by a nationally recognized testing laboratory. “Listed” refers to products or equipment that have been tested for overall performance in relation to some recognized national standard (in the case of fire protection, the common source of standards is the National Fire Protection Association). Examples of these products are fire extinguishers, fire pumps and other fire protection or detection equipment.

Products listed by a nationally recognized testing laboratory may be identified in the field by a listing mark, usually some form of label with the testing laboratory’s symbol or logo. (For some building products, the label may be on the carton only and not on individual pieces.) This mark confirms that the actual product is the one referenced in the listing and has been produced under supervision of the testing laboratory. Note the following distinction between “listed” and “classified” products.

CLASSIFIED

“Classified” products could also fall within the broad definition of “listed.” However, Underwriters Laboratory makes a distinction in that “classified” products have been examined only in relation to certain limited properties, e.g., flamespread, smoke generation or fire resistance. The appropriateness of the use of “classified” products in specific applications must be evaluated and determined by the authority having jurisdiction. (Examples of “classified” items are building products, fire doors and roofing materials.) “Classified” products are identified by a UL “Classification Mark” which bears the UL name and indicates the properties that have been investigated.

RECOGNIZED

In an overall context, this term signifies general recognition of a type of product as suitable for a specific service, e.g., thin-wall pipe and copper tubing are included in sprinkler installation standard as a material for use in sprinkler systems.

As used by UL, “recognized” refers to components that have been tested for specific applications in more complex final products. These components include such items as clock motors, relays, switches, tapes and compressors. Such components are identified by a pre-established “Recognized Marking” which usually consists of (1) the manufacturer’s name, and (2) a catalog number, model number or other agreed-upon product designation.

The indexing of such components is advantageous to UL as it avoids repetitious testing of the same component when used in different assemblies. UL’s reference publication is entitled the Recognized Component Directory and is generally available only to the UL staff and the manufacturer of the component.

If cases arise where a device is not included in one of UL’s published Product Directories but is reported by the manufacturer or supplier to be in the Recognized Component Directory, the manufacturer or supplier should be asked to send a copy of the UL report to AXA XL Risk Consulting’s Director of Research, Hartford. This information may then provide the basis for a AXA XL Risk Consulting evaluation of the suitability of the component in the proposed application.

A more detailed explanation of the terms, “listed,” “classified,” and “recognized,” as used by Underwriters Laboratories Inc., and of the services and testing procedures provided by UL, is given in the introductory pages of the various Directories published by UL.

APPROVED

“Approved” generally means acceptable to the authority having jurisdiction, such as a Federal, state or local agency; or a public official, such as a fire marshal, chief of a fire prevention bureau, labor department representative, health department representative or building inspector. It can also mean acceptable to the insurance company involved. However, the use of the word “approved” is avoided in reference to AXA XL Risk Consulting’s activities because of the broad connotation and subsequent misinterpretation that may follow. Unfortunately, “approved” often means, in the public eye, that the item or product has been thoroughly tested and evaluated and is safe for general use. On the other hand, any review or acceptance by AXA XL Risk Consulting encompasses **only** AXA XL Risk Consulting’s interest at facilities it provides loss prevention services.

ACCEPTABLE

With regard to the results of a AXA XL Risk Consulting review, the term “acceptable” is more precise and is a designation preferred over “approved.” Equipment, material or systems may be judged “acceptable” to AXA XL Risk Consulting in relation to its interests at locations where it provides loss prevention services. The word serves our purpose and does not carry the much broader connotation that has developed with term “approved.”