

## THE BEST INSURANCE IS PREVENTION!

Yes, you can provide a wood structured dwelling with a fire protection that is safe and will help stop complete burn-outs. Fire retardant applications actually change the chemical balance of the wood itself, decking, studs, joist and others. Providing maximum protection and also reducing smoke.

It is up to you to protect your property, it is not the fire department or the insurance company that can make that decision. It is up to you to have a fire safe dwelling!

Let us help you come to a good decision.



Universal Fire-Shield™

Flame Retardant Applications.

Class "A" Products for the building industry.



1 800-608-5699  
[www.firechemicals.com](http://www.firechemicals.com)



# THE TRUTH ABOUT FLAME AND FIRE RETARDANTS

WHAT YOU NEED TO KNOW  
ABOUT FIRE PREVENTION AND  
TODAY'S TECHNOLOGY



**UNISHIELD INTERNATIONAL, LLC**

Worlds Number One Flame Retardant Company

## WHAT IS THE TRUTH ABOUT FLAME RETARDANT AND WHY USE UNIVERSAL FIRE-SHIELD?

Universal Fire-Shield™ fire and flame retardants have been in use since 1990. When it comes to saving property and lives you need the very best protection you can buy. Universal Fire-Shield™ chemistry was designed to interfere with the fire and ignition process to prevent the massive fire burn-outs you see today. The Universal Fire-Shield™ compounds when applied to lumber, plywoods, timbers and the like the chemicals will automatically react in the presence of heat or flame. The chemistry converts combustible gases and tars to a non-combustible carbon char, nitrogen and carbon dioxide. The increase in carbon char helps to keep the flame or fire from regenerating. The nitrogen produced as a by-product displaces oxygen smothering the flame. Universal Fire-Shield™ chemical reaction separates the fuel component from the source of ignition. Universal Fire-Shield™ exclusive formulas such as Fire-Kote 100™ or Wood-Shield W-1000™, Fabric-Shield F-2000™, Paper-Shield P-3000™ and TG-300™ an outdoor application dramatically out performs all other flame retardants on the market.

When wood surfaces are treated with Universal Fire-Shield™ products, the chemicals will penetrate inside the wood. The chemical balance is then changed inside and the surface will react to heat and flame. This change that occurs is permanently in place when enclosed or will last 5 years if exposed to weather without paint or other type of skin. Paper products also can be protected as well as Fabrics and TG 300 for dry brush and grass on highways and hills.

Another important factor is the wood or other materials treated at this point will not ignite or contribute to the fire process. This is known as the "retarding the propagation of the fire", which are rated and are given a "flame spread number" by accredited testing agencies.

The other outstanding factor is the significant reduction in smoke. These chemicals have been known to cut smoke from 40% - 80%. Smoke inhalation causes more deaths than fire and becomes an important factor.

## WHAT ARE THE FACTS? WHAT QUESTIONS ARE TYPICALLY RAISED?

### ● WILL MY INSURANCE COMPANY GIVE ME A DISCOUNT?

**ANSWER:** Yes and no. Reason Insurance companies have many losses to deal with. A dwelling or building fire has many aspects as to what caused the fire as well as the duration of the fire. Some insurance companies are beginning to be very considerate when a dwelling or a building have fire and flame protection for the infrastructure. When the wood infrastructure is treated with the proper amount of Universal Fire-Shield™ flame retardant and can be verified many insurance companies are now looking to give small discounts. However many at this time will not. But think of this your best personal insurance is prevention! It is up to you to protect your dwelling or property not the insurance company or the fire department.

### ● WHAT HAPPENS IF I FLAME TREAT MY HOME OR BUILDING AND IT BURNS DOWN?

**ANSWER:** The probability of that is remote. However you must understand that all materials on this earth are subject to breakdown under extreme heat and fire. Some materials will break down earlier than others, volcanoes are a good example of how even rocks can burn or melt under enough heat. You know what happens when a dwelling is not treated! Most fires begin in the kitchen or are an electrical fire that starts in the wall. A fire treated structure in this case would suffer a hole at the source but the entire house would not become an inferno. When exposed to a fire storm the infrastructure will resist and save a dwelling in most cases, however endurance of heat and flame beyond its ability cannot be determined.

### ● WHEN THERE IS A FIRE WHAT HAPPENS THEN?

**ANSWER:** First, the Fire Officials and Investigators come in to determine the cause and extent of the fire. Second, they determine the dollar amount that was destroyed. Third, the reports are filed, Insurance agencies and sometimes lawyers and the property owners begin negotiations. Your advantage is obvious; possibly your dwelling, precious possessions and family heir looms not to mention your pets and family members will have a greater chance of surviving!

### ● The bottom line: **THE FACTS**

Fire safety is everones concern, but only you can decide to protect yourself from fire and burn-outs for your property and other materials. There is no second chance with a fire out of control.