

Fast Guard Service Urges Property Owners to Prepare for 2026 Fire Code Updates and Insurance Changes

Fast Guard Service Urges Property Owners to Act Now

SAN FRANCISCO , CA, UNITED STATES, June 3, 2026 /EINPresswire.com/ -- [Fast Guard Service](#), one of the nation's leading providers of licensed fire watch and security guard services, is calling on property owners, facility managers, and commercial operators across the United States to take immediate steps toward fire safety compliance as sweeping 2026 fire code updates take effect — at precisely the moment the U.S. insurance industry is pulling back coverage in wildfire-prone and climate-risk regions.

The convergence of stricter fire safety regulations and a rapidly tightening insurance market represents one of the most significant risk management challenges American property owners have faced in decades. Fast Guard Service is positioned to be the first line of defense — and often the last line of protection — for properties caught in the crossfire.

THE INSURANCE CRISIS: WHO IS AT RISK

The warning signs have been building for years, but the catastrophic January 2025 Los Angeles wildfires — which destroyed more than 12,000 structures and resulted in estimated losses of \$250–\$275 billion — accelerated what was already a market in freefall. Insurance companies across the country, particularly in [California](#), are dropping policyholders, limiting coverage, and exiting markets entirely, citing unsustainable climate-related risk.

Key facts driving the crisis:

□ 1 in 5 homes in California's highest wildfire-risk areas has lost private insurance coverage since



FAST GUARD SERVICE

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2019, leaving more than 150,000 households unprotected.

- One of California's largest home insurer, was approved for an emergency 17% average rate increase following over \$7.6 billion in projected fire payouts — and has signaled it may drop up to 1 million policies statewide within five years.
- At least 5 of California's 12 major insurers have pulled out of the state entirely or stopped writing new policies.
- FAIR Plan enrollment surged 43% between September 2024 and December 2025, as the state's "insurer of last resort" absorbs homeowners abandoned by private carriers — yet the plan holds only \$377 million in reserves against an estimated \$300 billion in exposure.
- Wildfire-zone home insurance premiums have skyrocketed 42% since 2009, pricing out many owners who most need coverage.
- The crisis is spreading beyond California, with Oregon, Texas, Washington, [Florida](#), and other climate-vulnerable states experiencing similar insurer retreat in fire- and storm-prone areas.

"When private insurers walk away from a market, they are not just abandoning a contract — they are signaling a level of risk that every property owner must now independently manage," said a spokesperson for Fast Guard Service. "For many of our clients, a certified fire watch team standing on-site is the difference between compliance and a shutdown, between a covered claim and a catastrophic loss."

2026 FIRE CODE UPDATES: WHAT PROPERTY OWNERS MUST KNOW

The National Fire Protection Association (NFPA) has released a comprehensive set of updated standards for 2026, modernizing requirements across fire suppression, detection, electrical safety, and energy storage systems. While these codes become enforceable law only upon adoption by state and local jurisdictions, many states — including California — are already implementing key provisions. Property owners and facilities managers should plan for compliance now.

NFPA 10 — Portable Fire Extinguisher Inspection (2026 Edition)

- What changed: The 2026 edition authorizes electronic monitoring and inspection technology as an approved alternative to traditional monthly manual inspections.
- Why it matters: Large commercial properties with dozens or hundreds of extinguishers can now deploy automated monitoring systems — reducing labor costs while maintaining continuous compliance. Manual inspections remain required until local jurisdictions formally adopt the new standard.

NFPA 25 — Water-Based Fire Protection System Inspection (2026 Edition)

- Fire pump failures now classified as impairments: Failure to maintain adequate system demand for fire pumps is formally designated as an impairment requiring immediate action.
- New sprinkler testing intervals: Fast-response sprinklers now carry extended testing intervals — up to 25 years — while annual internal inspections are now required for all dry, preaction, and deluge valves.
- Waterflow alarm updates: Chapters 12 and 13 have been extensively revised with new timing

requirements for waterflow alarm devices and supervisory valve testing moved to a semiannual schedule.

- Corrosion mitigation accountability: Where nitrogen generators or vapor inhibitors are used to justify higher hydraulic C-values (and thus smaller, less expensive pipe sizes), maintenance of that technology is now legally enforceable under NFPA 25.

- Inspector scope clarified: Boundary between ITM provider responsibilities and owner engineering obligations has been formally delineated — owners may need to engage licensed fire protection engineers for occupancy or hazard changes.

NFPA 72 — National Fire Alarm & Signaling Code (2025 Edition, Enforced 2026)

- Mandatory cybersecurity provisions: Chapter 11 cybersecurity requirements are no longer optional guidance. Any fire alarm system integrated with a building network must meet access management and cyber-threat protection requirements. California has mandated enforcement as of January 1, 2026.

- High-ceiling smoke detector rules revised: The standard 30-foot horizontal spacing guideline is discontinued for ceilings above 40 feet. Warehouses, atriums, and high-bay manufacturing facilities now require performance-based engineering design for detector placement.

- Restricted Audible Mode (RAMO): Schools, hospitals, and special-occupancy facilities may apply for reduced alarm sound levels — but must obtain AHJ approval and document a formal risk analysis.

- Tighter documentation and testing schedules: Fire protection professionals must track device-level inspection frequencies, battery shelf-life calculations, and multi-party notification timelines under newly codified documentation requirements.

NFPA 855 — Energy Storage Systems (2026 Edition)

- Expanded battery technology coverage: The 2026 edition broadens requirements to cover a wider range of battery chemistries, including lithium-ion and emerging technologies now common in solar installations and commercial facilities.

- Formal hazard analysis required: ESS installations must now include documented hazard analyses as part of the installation record.

- Emergency Response Plans (ERP) mandated annually: ERPs must be reviewed and updated yearly, with annual refresher training conducted and emergency responders formally notified of training dates and locations.

- Automatic fire control reframed: The “alternate” label for automatic suppression systems is removed; NFPA 13 sprinkler requirements are now embedded in a unified “automatic fire control” section.

- Detector flexibility expanded: Existing buildings adding battery storage may now use compliant smoke detection technologies already in place rather than being required to install separate radiant-energy or air-aspirating detectors.

NFPA 70 — National Electrical Code (2026 Edition)

- EV infrastructure and high-voltage systems: The 2026 NEC addresses rapidly expanding electric vehicle charging networks and high-voltage installations, introducing updated safety

requirements relevant to parking structures, commercial properties, and multi-family housing.

- Consolidated wiring articles: Articles 724, 725, 726, and 760 — covering power-limited and fire alarm system circuits — are being consolidated into a single new article, simplifying compliance for mixed-use installations.

FIRE WATCH SERVICES: THE COMPLIANCE BRIDGE

When fire protection systems fail, are impaired, under repair, or when a property's certificate of occupancy is at risk due to code non-compliance, fire watch guards are not optional — they are legally required under NFPA 1, NFPA 101, and local fire authority mandates. Fast Guard Service deploys certified fire watch personnel 24 hours a day, 7 days a week, anywhere in the United States, typically within hours of a client's call.

Fast Guard Service fire watch guards are trained to:

- Conduct continuous patrols of the property to detect smoke, fire, or hazardous conditions in real time.
- Monitor and document all fire-related conditions in compliance with NFPA and local AHJ requirements.
- Immediately coordinate with fire departments, building management, and emergency services in the event of an incident.
- Maintain logs and reports accepted by insurance carriers and code enforcement authorities.
- Support properties during sprinkler impairments, alarm outages, construction, hot work operations, and post-disaster assessments.

Fast Guard Service has been on the front lines of America's most significant fire events, including the 2018 Paradise wildfire response, and continues to deploy rapidly to wildfire-impacted communities across California, Texas, Florida, and beyond.

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