Point-of-Sale, Security, and Low-Voltage Smart Systems: Contents vs Building Fixture Triage

Canonical Web Version: https://restorationintel.com/point-sale-security-low-voltage-smart-systems-contents-building/

Direct Answer: Field crews separate low-voltage technology into Business Personal Property (BPP) contents versus building fixtures or tenant improvements by documenting mounting permanence, structural wiring integration, life-safety code mandates, and lease ownership terms before disconnecting any rack, terminal, or sensor.

Field Benchmark & Decision Matrix

System Component	Typical Physical Attachment	Common Claim Bucket	Primary Damage Mechanism	Required Field Documentation
Countertop POS Terminals, Scanners & Cash Drawers	Corded AC/USB/Ethernet resting on counter or swivel stand	BPP Contents (or vendor-leased)	Soot ingestion via cooling vents; water shorting	Rating plate, merchant processor asset sticker, and cable map
Payment Pin-Pads & Cellular Failover Modems	Counter stand or plug-in adapter; often processor-owned	Third-Party / Leased Equipment	Tamper-mesh lockout after moisture or thermal exposure	Merchant agreement reference and tamper-seal condition photo
Wall-Mounted Network Racks, Switches & Patch Panels	Lag-bolted wall cabinet with Cat6 punch-downs	Split: Rack/Switches (BPP) vs Cabling (Building/TIB)	Acidic smoke corrosion on RJ45 pins and fan bearings	Open-rack front/rear shots separating switches from plenum cable
IP Security Cameras & NVR/DVR Recorders	Ceiling/wall screw mounts on PoE drops; NVR in locked rack	BPP or TIB depending on lease terms	Lens hazing, moisture in housing, board corrosion	Mounting surface photo, drive serials, and privacy custody log
Access-Control Card Readers & Electric Door Strikes	Mortised into door frames and hardwired to controller	Building Fixture or Tenant Improvement	Water wicking inside frame; relay board surge	Door-frame mortise photo and controller enclosure schematic
Fire-Alarm Panels, Pull Stations & Life-Safety Strobes	Hardwired in EMT conduit tied to building riser	Building Coverage (Life-Safety)	Thermal/smoke contamination or code-mandated replacement	Panel door label and AHJ inspection tag; never pack out

Practitioner Operational Takeaways

• Photograph full wall racks, counter wiring, and mounting brackets in situ before unplugging any POS, security, or smart-system device.

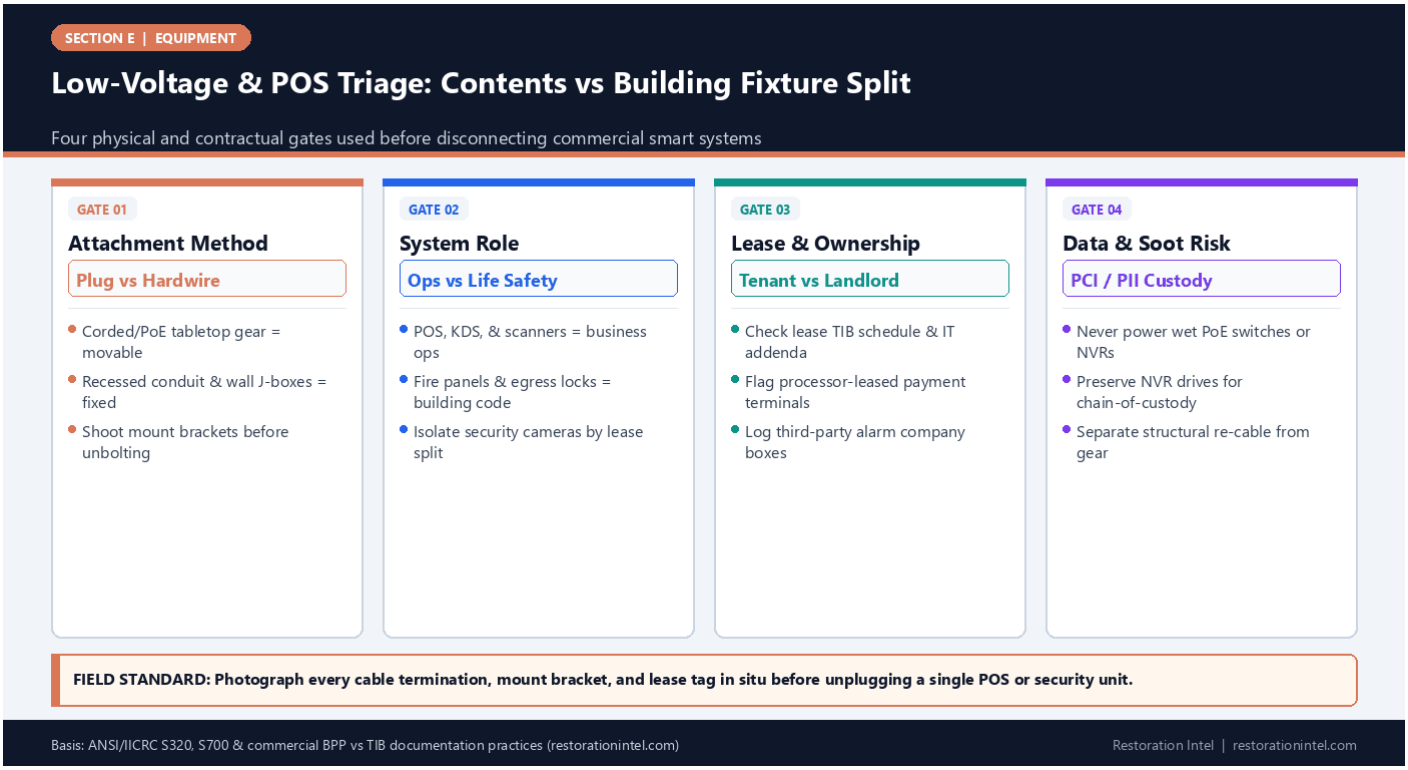
• Label both cable ends with matching tag IDs and leave in-wall plenum wiring and EMT conduit in place for building/low-voltage trades.

• Separate movable BPP hardware from hardwired life-safety panels, door strikes, and landlord/tenant-improvement cabling on the inventory.

• Document merchant-processor stickers, ISP decals, and third-party alarm ownership tags to prevent owned-vs-leased claim errors.

• Maintain zero-power isolation on wet or soot-exposed PoE switches and log IT chain-of-custody for NVRs, POS servers, and storage drives.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/point-sale-security-low-voltage-smart-systems-contents-building.md

• **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/

• **ANSI/IICRC S700 Fire & Smoke Restoration Standard:** https://iicrc.org/s700/

• **Verisk Xactimate Estimating Platform:** https://www.verisk.com/products/xactimate/

• **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/

• **IRMI Insurance Glossary: Replacement Cost Value (RCV):**
https://www.irmi.com/term/insurance-definitions/replacement-cost