

## Choosing the Right Alarm System

Burglars are an ever-present threat to your business. Fortunately, there are simple methods to deter them from succeeding, such as sturdy locks and an intruder alarm system.

If properly installed, monitored and maintained, an intruder alarm system can provide your organisation with security and peace of mind. Yet, choosing an alarm system can be difficult, as there are several different types of systems, each with their own unique features that may complement your organisation's specific needs. In addition, there are other significant factors you need to consider when choosing an alarm system, such as how it will affect your insurance policy and the best practices for maintaining it.

That is why it is important that you read this overview, which explains alarm systems in a clear and straightforward manner to help you choose an alarm system that is right for your organisation.

### How to Choose an Alarm System Based on Potential Risk

You may choose to purchase an alarm system due to peace of mind or because your insurer requires it. Either way, before your organisation begins to review the types of alarm systems available, you should have an alarm specialist conduct a risk assessment of the premise. Be sure that the organisation is approved by the [Security Systems and Alarms Inspection Board \(SSAIB\)](#) or the [National Security Inspectorate \(NSI\)](#).

Based upon the inspector's assessment, he or she will rate your organisation's risk on a 1 to 4 scale, with 1 being the lowest and 4 being the highest. In addition, your organisation's score will help determine the type of security system you would need. To better

understand the inspector's rating, here is a concise explanation of each of the grades:

- **Grade 1 (low risk):** Bells-only domestic system
- **Grade 2 (low-to-medium risk):** Domestic property or low-risk commercial property (mostly monitored)
- **Grade 3 (medium-to-high risk):** Higher-risk domestic property or commercial property (always monitored)
- **Grade 4 (high risk):** High-risk domestic property or commercial property (always monitored)

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Regardless of what rating an alarm specialist may give your organisation, you may not be required to choose one type of alarm system over another. For example, if your organisation received a Grade 2 for your risk level, but a more robust security system, such as Grade 3, would make you feel more comfortable, you can make that decision. However, be sure to verify that you meet your insurer's minimum grade requirement.

### The 4 Main Types of Alarm Systems

In general, alarm systems can be divided into the following four main categories and should always be fitted by a certified installer according to the relevant British Standards. For more information on the British Standards, [click here](#).

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Provided by **Crendon Insurance Brokers Ltd**

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- 1. Bells-only:** Also called an 'audible-only system', this is traditionally the most basic alarm system option and consists of a mains powered control panel connected either directly or wirelessly to detectors. If the alarm is triggered, an audible alarm sounds to alert you or a neighbour that an intruder has entered or is trying to enter the premises.
- 2. Speech dialler or GSM auto dialler:** This alarm system option comes in two variations, both of which resemble the bells-only system with one main addition. The main addition for each involves the delivery of a notification to keyholders when the alarm has been tripped, which would coincide with an audible alarm.

For the speech dialler variation, a remote notification is sent to preprogrammed numbers via telephone. Unfortunately, if burglars have cut the telephone line or telephone services are unavailable for any reason, the alarm cannot send its notification, as the system relies on a landline.

The GSM variation will send a prewritten message to a list of specified individuals at your organisation to alert you that the alarm has been tripped. Unlike the other variation, even if telephone services are unavailable, the alarm will still be able to deliver its notification, as it does not rely on landlines to operate.

- 3. Monitored:** This alarm system option also resembles the bells-only system, but goes beyond by using an alarm transmission system (ATS) to send a notification via either telephone or radio to an alarm receiving centre (ARC) that is always available. The remote monitoring centre would then contact keyholders to notify them that the alarm has been triggered. In addition, the monitoring centre may also contact the police, if necessary.
- 4. Police response alarm:** These systems are just like the monitored alarm except the ARC can choose to notify the police. However, even if the police are notified, they may not respond to a break-in if the

ARC is not officially recognised by them. That is why it is important to verify that the ARC that your company has chosen has a unique reference number (URN), which identifies the premises. To receive a URN, the installer and the ARC must be registered with a certification body, such as the SSAIB and NSI.

Unfortunately, even though monitored systems alert the police that an intruder alarm has been triggered, it does not guarantee that they will respond. What's more, is that if a security system has had several false alarms, the URN may be revoked by the police.

## 7 Steps for Choosing an Alarm System

Even with the basic knowledge of the different types of alarm systems, choosing the right system can still seem like a daunting task. To help your organisation choose an alarm system, follow these seven steps:

- 1. Have an alarm specialist conduct a risk assessment.** Your organisation should hire an NSI or SSAIB certified alarm specialist to conduct a risk assessment of your organisation.
- 2. Consult your insurer.** Your insurer may stipulate requirements for the forthcoming alarm system. Your broker can discuss with you how the system will affect any of your current policies.
- 3. Choose an alarm system.** This decision should be made based upon three specific factors:
  - The alarm specialist's risk assessment
  - Your insurer's guidance
  - Your potential level of risk
- 4. Select a certified installer.** To ensure that your organisation's alarm system is properly designed, installed and maintained, you should choose an installer that is affiliated with a police-approved ARC and certified by the NSI or SSAIB.
- 5. Discuss how the alarm system will be laid out.** An alarm system is only effective if it has been

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designed to effectively secure the high-risk entrances to your organisation. In addition, this discussion should include what types of features your alarm system will have beyond the standard setup.

- 6. Develop an alarm response plan.** Your organisation needs a response plan if your alarm is triggered. This should include whom at your organisation should be contacted if the alarm is triggered and the process for documenting a break-in for the police.
- 7. Train your employees on how to use the alarm.** To ensure that your alarm system operates effectively, you should train managers and other executive staff members on how to set and turn off the alarm.

## How will an Alarm System Affect Insurance?

Before you decide on an alarm system, meet with your broker after a certified alarm specialist has conducted a risk assessment. Depending on the results of the assessment, your insurer may require that you install a particular system in order to gain cover.

Whilst your policy conditions may vary, an insurer may require it to contain one or more of the following:

- A particular type of alarm installer, system, signalling and response
- An emergency and routine maintenance contract being kept in force
- Required approval for any changes to the system
- Notification if police response is reduced or withdrawn
- Full settings of the alarm system, including all means of communication with the ARC, whenever the premises are left unattended
- A provision to keep any alarm operating codes secret and not leaving the alarm operating devices, such as keys or fobs, at the premises when they are unattended

- A provision that someone from the organisation would promptly be in attendance after any reported alarm activation or fault

Furthermore, based upon your insurer, your organisation could receive a discount on your premium for installing an alarm system.

## Guidelines for Monitoring and Maintaining an Alarm System

To ensure that your organisation's alarm system is effective and operational, you should adhere to the following use and maintenance guidelines:

- Train your organisation's managers and other executive staff members on how to set and turn off the alarm. In addition, you should outline the procedure for when the alarm is triggered.
- Regularly update your security alarm codes every few months.
- Have a certified alarm specialist conduct an annual risk assessment of the premises to identify any potential gaps in the system or areas where you should upgrade the system. Your organisation should also conduct a risk assessment immediately following a break-in to identify where the gap in your system is located.
- Have a certified alarm system technician conduct maintenance annually.

## Breathe Easier with an Alarm System

Burglars have grown bold and clever, as they generally are no longer simply deterred by sturdy locks. That is why it is important for your organisation to consider installing an intruder alarm system to ensure that you are protected from even the most steadfast criminals.

By reviewing your organisation's potential security risks and needs, you can choose an effective and appropriate security system. For more information about how you can keep your organisation safe, contact **Crendon Insurance Brokers Ltd** today.