Security

Police response intruder alarm systems:
summary of insurers' typical requirements

RISCAuthority

IMPORTANT NOTICE

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1. INTRODUCTION

Owners/occupiers of many commercial, and some domestic, premises may find that their property insurers make certain types of insurance cover (or a premium discount) conditional upon their having a remotely monitored intruder alarm system that is eligible for a police response via issue of a police Unique Reference Number (URN). In so doing, insurers will usually expect an alarm system to meet certain basic requirements. This document has therefore been prepared to provide a quick reference guide for prospective purchasers, and those who may advise them, for example, insurance brokers and alarm installers.

1.1 Choosing an installer

To qualify for a routine emergency police response to an intruder alarm, you must use an installer and alarm receiving centre (ARC) that are regulated by one of the police recognised alarm inspectorates, namely the National Security Inspectorate (NSI)* or the Security Systems and Alarms Inspection Board (SSAIB)*. The ARC will usually be selected for you by your installer.

NSI/SSAIB supervision of installers helps ensure that alarm systems are designed, installed and maintained by suitably trained, competent and trustworthy personnel in accordance with relevant British/European standards.

1.2 Risk assessment

When designing an alarm system, installers regulated by the NSI or SSAIB are required to conduct a formal security risk assessment. This is to help determine a security 'grade' for the system (detection and control equipment) and signalling, plus other system design features, most appropriate to each customer's circumstances. It is recommended that you fully co-operate in the risk assessment process.

A Grade 3 system will generally provide better security than one meeting Grade 2, and in particular will have alarm movement sensors that are protected from being re-orientated (moved), or that can alert alarm users to masking (covering/blocking of detectors), both of which are features likely to be of particular benefit in premises where the public have unsupervised access during business hours, for example, at many shops, pubs, clubs, car showrooms or leisure facilties, etc. Insurers treat grade of system and grade of signalling as separate issues, one result being that Grade 4 dual path signalling (which can report faults within 3 minutes) will usually be required whatever the underlying grade of the system.

1.3 Confirmation system design

To help reduce the risk of calling the police out to false alarms, installers will need to design alarm systems in accordance with some complex rules and call-handling protocols, the aim of which is to ensure that the police are only informed of 'confirmed alarm activations'. In simple terms, a confirmed alarm activation can be regarded as receipt at the ARC of two or more alarm-related events/pieces of information occurring within a defined period of time. Although audio and visual confirmation can be used, most installers utilise sequential confirmation (activation of two or more different detection devices). For both confirmed and unconfirmed (single) alarm activations and faults, attendance by your appointed keyholders will usually be expected.

The essential aim of sequential confirmation system design should be to ensure that sufficient levels of detection are provided so that the police can be called early on during any break in, and that the grade of signalling used is such that any attempts to interfere with it, eg by cutting a phone line, are promptly detected and reported to the ARC.

1.4 Insurer liaison

Before placing an order, it is important to check that installers' proposals have insurer approval as, once installed, certain aspects of alarm systems cannot later be readily altered. If you are unsure who your insurer is, or how to contact them, please contact your insurance broker.

> **Important note:** An insurance policy may contain a condition that requires:
>
> - a particular type of alarm installer, system, signalling and response;
>
> - an emergency/routine maintenance contract being kept in force;
>
> - provision to the installer and others of keyholders' details;
>
> - the insurer's prior approval for any changes to the system;
>
> - the insurer to be notified if police response is reduced or withdrawn;
>
> - full setting of the alarm system, including all means of communication with the ARC, whenever the premises are left unattended (and possibly partial setting at other times);
>
> - keeping any alarm operating codes secret and not leaving alarm operating devices at the premises when they are unattended; and
>
> - prompt keyholder attendance after any reported alarm activation or fault.
>
> Policy conditions vary between insurers, so you should check your own policy for details of any such conditions, and whether failure to comply would jeopardise insurance cover.

1.5 Further information

Prospective installers should be able to explain the meaning and implications of the various terms/options shown in this guide. If you require further information on police response alarm systems, you can view a more detailed RISCAuthority guide *Police response intruder alarm systems: Ten-step guide for purchasers*. This, together with other guides on intruder alarm systems and related matters, is available as a free download via the RiscAuthority website *www.riscauthority.co.uk*

* For further information and details of listed installers in your area, please visit *www.nsi.org.uk* (tel 0845 006 3003) or *www.ssaib.org* (tel 0191 296 3242).

2. SUMMARY OF INSURERS' TYPICAL REQUIREMENTS FOR A POLICE RESPONSE ALARM SYSTEM

Insurers' likely main requirements/recommendations for a new remotely monitored police response intruder alarm system are listed below.

- **Installation/maintenance to be by:**

  - a National Security Inspectorate (NSI)* or the Security Systems and Alarms Inspection Board (SSAIB)* listed installer, eligible to apply for a police URN with the force in whose area the alarmed premises are located; and

  - with a contract for emergency and routine maintenance in force.

- **Security grading of system (detection and control equipment) to be:**

  - Grade 3 for most commercial risks, Grade 2 for most domestic risks.

- **Sequential confirmation system to be designed with:**

  - control and signalling equipment installed out of sight, and not located in an area used as an alarm entry-exit route;

  - two appropriate forms of detection[1] in each 'at risk area'[2]; and

  - means of unsetting to be via an entry door lock linked to the alarm unless the entry route or premises are considered low risk, in which case, use of a remote control device (transmitter or fob) upon entry is acceptable.

- **Hold-up alarm facilities (where required):**

  - dual action attack devices sited adjacent to expected attack area.

- **Signalling to comprise:**

  - a Grade 4, dual path, remote signalling product (ideally one independently certified as meeting Grade 4, but in any case as agreed by the insurer); and

  - with a supplementary external self powered audible warning device (sounder).

- **Monitoring to be by an alarm receiving centre (ARC) with:**

  - NSI/SSAIB approval; and

  - the ARC notifying the police (where eligible) and keyholders of all alarm events/faults, including signalling path failures, immediately upon receipt.

- **Response to be by:**

  - the police, at the highest response level provided for by the responding force's Security System Policy (SSP); and

  - keyholders (owners/staff/friends, etc or a response company).

Note: If a response company is used, NSI/SSAIB listed companies are preferred. Response companies must not store alarm operating codes or devices at your premises, eg in a key box, without insurer approval.

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[1] Typical detection devices are door contacts, movement sensors – such as passive infra-red detectors (PIRs), dual technology devices ('Dualtechs') or twin motion detectors (TMD) – and vibration sensors.

[2] Areas containing 'target items', that is items which are expected to be of attraction to criminals.

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