

Security

'Audible-only' intruder alarm systems:
summary of insurers' typical requirements



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➤ 1. INTRODUCTION

Owners/occupiers of many homes, and some small commercial premises, may find that their property insurers make certain types of insurance cover (or a premium discount) conditional upon having a simple 'audible-only' intruder alarm system installed. 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 help ensure that an alarm system is designed, installed and maintained by suitably trained, competent and trustworthy personnel in accordance with relevant British/European standards; you should only select installers who are on the approved list of one of two regulatory bodies, namely the National Security Inspectorate (NSI)* or the Security Systems and Alarms Inspection Board (SSAIB)*.

1.2 'Audible-only' alarm systems

Audible-only is a term used to refer to alarm systems that rely entirely upon alarm sounders installed at a premises to raise a local response – typically from people who may be living or working at, above or in the immediate vicinity of them.

Note: A 'speech dialler' device (which can telephone a series of pre-programmed phone numbers and play a recorded message and/or send a text) can be a useful enhancement to an audible-only alarm system. However, diallers are not permitted to contact the police or Alarm Receiving Centres (ARC), and as such do not qualify as 'remote signalling' (or as a 'remotely monitored' alarm) for insurance or police purposes.

1.3 Risk assessment

When designing an alarm system, installers regulated by NSI or SSAIB are required to conduct a formal security risk assessment to help determine the type of system (detection and control equipment) and signalling, plus security grade (insurers will expect Grade 2X for audible-only alarms) and other design features most appropriate to each customer. It is recommended that you fully co-operate in the risk assessment process, as the outcome may suggest you require a different, for example remotely monitored, alarm system.

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;
- full setting of the alarm system 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 condition, 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 the design and use of these, or other types of, alarm systems, you can view one of several separate RISC Authority guides on intruder alarm systems which are available as free downloads from the Risc Authority 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 AN 'AUDIBLE-ONLY' ALARM SYSTEM

Insurers' likely main requirements/recommendations for a new 'audible-only' 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)* regulated installer; and
 - with a contract for emergency and routine maintenance in force.
 - **Security grading of system (detection and control equipment) and signalling to be:**
 - Grade 2X.
 - **System to be designed with:**
 - control and signalling equipment installed out of sight, and ideally not located in an area used as an alarm entry-exit route;
 - an appropriate form of detection¹ in each 'at risk area'².
 - **Signalling to comprise:**
 - one external, self-powered, audible warning device (sounder), located at least 4m above ground level (or any roof or balcony etc, that is readily accessible from the ground).
- Notes**
- a) Where the 4m provision cannot be met, two sounders are advisable, each located on a different elevation of the premises.
 - b) If a speech dialler is used, GSM diallers are recommended in place of PSTN diallers, as the latter will use normal phone lines – which could be readily located and cut by criminals prior to a break in.
- **Response to be by:**
 - persons living/working in or near to the premises who, when the alarm is usually set, are likely to hear the alarm and be willing to either respond as, or telephone, a keyholder.

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

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

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