

Loss prevention standards

Security

Intruder Alarms: Guidance for Customers

Intruder alarms help to deter unauthorised access to a property. This document provides general guidance to consider when selecting an intruder alarm system and how to ensure they are effectively used.



Introduction

The presence of an intruder alarm can deter unauthorised access and crime, but to be truly effective someone needs to be alerted to **an alarm activation, via local or remote signalling ('notification')**, and then for there to be appropriate action and escalation.

There are many types of intruder alarm systems, but whatever their type it is important they are reliable, resilient against **interference, have adequate detection in all 'at risk' areas, i.e.** areas attractive to criminals, and include a suitable notification mechanism.

This Loss Prevention Standard outlines some general issues to consider when purchasing a new intruder alarm system.



Types of Intruder Alarm Systems

Intruder alarm systems are typically installed in one of four configurations:

1. **Audible Only** - a mains powered, battery backed-up control panel, with hardwired or wire free links to its detectors and local site notification (by a siren) to alert neighbours or site personnel. These systems are **commonly called 'Audible Only' systems**.
2. **Speech or Voice Dialler** - a system as per 1 above, but with remote notification to nominated persons (keyholders) via a telephone and/or text messaging device - commonly called a speech or voice dialler.
 - Basic diallers connect to the PSTN (telephone landline) network
 - More preferable are diallers which use the GSM (mobile telephone) network as they are not vulnerable to telephone line interruptions
3. **Monitored Alarm** - a system as per 1 above; but with notification provided by coded signals sent via a telephone, radio or LAN based Alarm Transmission System (ATS) to a 24/7 occupied Alarm Receiving Centre (ARC), who in turn will contact the keyholders. Often referred to as a (remotely) 'Monitored Alarm'.
4. **Qualifying Activations** - a system as per 3 above, but where the Alarm Receiving Centre can also request a police response to 'Qualifying Activations'.

Note: Systems 1- 3 may sometimes be deployed using only battery power, e.g. to protect outbuildings or temporarily unoccupied properties.

Type of Intruder Alarm System Required

The type of intruder alarm system required should be determined following a formal risk assessment as part of a joined-up approach to security. It should be completed by an appropriately accredited alarm company and should include any recommendations from your insurer. This is suggested in every case, either as a matter of good practice or as may be required by a relevant Standard (see section later in this document on *Intruder Alarm Systems Standards*). Examples:

- If the values or the theft-attractiveness of the commodity at risk are low and an opportunistic or brief ‘smash and grab’ theft is felt the most likely, a system such as 1 or 2 above might suffice by way of general deterrent
- If values or the theft-attractiveness of the commodity at risk are moderate, or there is a risk of general intrusion or premises damage, a system such as 3 above may be more appropriate
- Where there are high value goods, very theft-attractive commodities, a risk of a prolonged intrusion or premises damage, or the threat presents safety risks to the employees and/or keyholders, a system such as 4 above should always be chosen

Installation of an Intruder Alarm System

When installing an intruder alarm system, consider using a reputable and competent installer, who are accredited by an independent Certification Body.

The best indicator of competence is to use a company with [National Security Inspectorate \(NSI\)](#) or [Security Systems and Alarms Inspection Board \(SSAIB\)](#) approval. These companies are fully audited against British/European Standards for:

- System design
- Installation
- Maintenance
- Monitoring
- Staff security vetting, training and record keeping

Note: NSI or SSAIB accreditation is a pre-requisite for a police response alarm.

Responding to an Intruder Alarm System

A reliable and trustworthy person(s), holding registered keys to the alarmed premises (keyholder) should attend and investigate all reported alarm activations and/or faults. **Keyholders will typically be the ‘alarm owner’ or an employee, a tenant, a friend or a neighbour. These can be regarded as ‘in house’ or ‘non-commercial’ keyholders.**

For audible only systems, a keyholder should ideally be living/working on site or adjacent to it. For monitored alarm systems the ARC will need to hold keyholder(s) telephone contact details and an escalation plan.

In any event, the response of a keyholder and their attendance should be subject to a risk assessment, a formal procedure and in most instances should not be completed by a single person alone. Just based on common safety practice and the exposure to a single lone person, it is recommended that two individuals respond to any alarm activation, with the pair meeting off-site initially, and so avoiding the possibility of one individual arriving at the premises before the other, and potentially putting themselves at risk.

Where a response involves a third party commercial company or the police, the following issues should be considered:

Third Party Commercial Response

When selecting a third party response company, choose one:

- Whose employees hold appropriate [Security Industry Authority \(SIA\) licences](#)
- Which adheres to recognised training and operating procedures, e.g. BS 7984 - Code of Practice for Keyholding and Response Services
- Who is suitably insured
- Who is subject to independent third party (external) audits of their activities

Suitable adherence with the above points may be demonstrated by companies enrolled in the [SIA Approved Contractor Scheme \(ACS\)](#). However, the simplest indicator of full compliance is NSI or SSAIB listing for keyholding activities.

Site Key Box

Some response companies claim to offer a quicker response to a site by storing or housing keys or an alarm operating device in a key box, located at the site in question. This practice is not recommended by Aviva, and if in any doubt, always refer to your insurer(s) prior to implementation of such a practice.

Police Response

High numbers of false or unwanted alarms have caused the police to progressively tighten up their criteria for responding to intruder alarm signals. This is both when received from an ARC or reported by the public.

Routine response is now only available to systems that have a Police Unique Reference Number (URN). To obtain a URN, systems must be installed, maintained and monitored by an NSI or SSAIB approved alarm company and ARC.

Police response will usually also be conditional on the provision of a confirmed activation, i.e. obtaining two alarm signals, two pieces of alarm information within a pre-set time period. Such systems need careful design if a police response is to be obtained reliably and early on during any break-in.

Intruder Alarm Systems Standards

In the UK, various intruder alarm system standards exist, which NSI and SSAIB approved companies must observe:

British Standards

- BS 4737 - Former UK standard for intruder alarms in buildings. Largely withdrawn in 2004 and replaced by European Standards, as noted below
- [PD 6662:2017](#) – UK scheme for the adoption of the latest version of the European Standards
- [BS 9263](#) - UK standard for system maintenance requirements
- [BS 8243:2010](#) - UK standard for systems designed to provide confirmed activations - used only if a (police response) confirmation system is required

Note: SSAIB also have a code of practice specifically for temporary alarm systems: SS 2004.

LOSS PREVENTION STANDARDS

European Standards (as reflected in PD 6662)

- [BS EN 50131](#) - General Requirements
- [BS EN 50136](#) - Signalling Systems

A key feature of the Euro Standards is that four grades of alarm are described from 1-4 (4 being the highest), together with notification options of varying type and performance, **often also referred to as a signalling 'grade'**.

Alarm companies are required to conduct a formal security risk assessment to determine the grade of alarm system, and a separate grade of notification, i.e. to help design a system most appropriate and aligned to each **customer's risk exposure**.

Maintenance

Routine maintenance requirements typically involve:

- One check per annum for audible only systems
- Two checks per annum for ARC monitored systems
 - One of which can be a remote check, subject to equipment compatibility

Insurer Requirements

Insurers' requirements will reflect individual circumstances, but in general they look for:

- Use of NSI or SSAIB approved alarm companies
- A grade of system suited to the risk, typically:
 - Grade 2E for audible only alarms
 - For monitored alarms
 - Grade 2 for domestic properties
 - Grade 3 for commercial premises
- **Suitable intrusion detection in all 'at risk' areas**
- A reliable response to the alarm notification, e.g. keyholders and the police notified of alarms via an ARC
- An ATS
 - that is frequently checked
 - with all faults promptly reported (Category DP3 = within 3 minutes) to the ARC
- Confirmation that systems have:
 - Enough detection to provide a confirmed activation early on during any break-in
 - A **'means of un-setting' the alarm that, should a break-in occur via an alarm entry/exit door, doesn't prevent or unduly delay the ARC calling the police**
 - A Dual Path (two signalling routes to the ARC) ATS, at category DP2/DP3 depending on the values at risk

Checklist

A generic Intruder Alarms: Guidance for Customers Checklist is presented in Appendix 1 which can be tailored to your own organisation.

Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services via our network of Specialist Partners who are reputable companies offering agreed discounted rates for Aviva customers.

For more information please visit:

[Aviva Risk Management Solutions – Specialist Partners](#)

Sources and Useful Links

- [National Security Inspectorate \(NSI\)](#)
- [Security Systems and Alarms Inspection Board \(SSAIB\)](#)
- [British Security Industry Association \(BSIA\)](#)
- [RISCAuthority](#) (UK insurers' technical advice body) - In particular, see their guides to intruder alarms:
 - [S12 – Police Response Intruder Alarm Systems – 10 Step Guide for Purchasers](#)
 - [S13 – Audible-Only Intruder Alarm Systems – Summary of Insurers' Typical Requirements](#)
 - [S14 – Police Response Intruder Alarm Systems – Summary of Insurers' Typical Requirements](#)
- [Security Industry Authority](#)

To find out more, please visit [Aviva Risk Management Solutions](#) or speak to one of our advisors.

Email us at riskadvice@aviva.com or call 0345 366 6666.*

*Calls may be recorded and/or monitored for our joint protection.

Appendix 1 – Intruder Alarms: Guidance for Customers



Location	
Date	
Completed by (name and signature)	

	Intruder Alarms: General Guidance	Y/N	Comments
1.	<p>Has a security risk assessment been undertaken of the current security systems and measures in place at your premises?</p> <p>Does this include the following:</p> <ul style="list-style-type: none"> • Local history of security related events? • Nature of building contents/occupancy, especially close to each window/door and its attractiveness to theft? • Accessibility of the area for criminals? • Provision of anything that could improve access to upper levels or roof? • Strength and nature of the building construction in comparison to any doors/windows and securing mechanisms? • Nature of any physical barriers, e.g. fences? • Nature of any other electronic security measures or human presence on site? • Management systems and escalation plans? 		
2.	<p>Has independent crime prevention advice been sort from:</p> <ul style="list-style-type: none"> • The Police? • Security consultant? • Your insurer(s)? 		
3.	<p>Have you used or are you planning to use an intruder alarm company who are subject to inspection by the NSI or SSAIB?</p>		

	Intruder Alarms: General Guidance Contd.	Y/N	Comments
4.	<p>Have you co-operated fully with an installer's grade-related risk assessment procedures?</p> <p>Has the proposed grade of alarm system and related ATS been formally reviewed and confirmed with your insurer (s)?</p>		
5.	<p>Has the emergency response plan been provided/revised to consider a security event and activation of the intrusion alarm system?</p> <ul style="list-style-type: none"> • Is this procedure formally documented? • Is the level and speed of response appropriate and commensurate with the risk? <ul style="list-style-type: none"> ○ At all times of the day, every day of the year? • Are notification and escalation plans in place with appropriate officials and personnel identified to respond to an incident? • Are there appropriate arrangements in place for a suitable and timely alarm response? • Are the local police included in this escalation plan? • Has this plan been tested? • Is this plan revisited periodically and updated accordingly? 		
6.	<p>Where a third party commercial response is provided or proposed, is this organisation a reputable and suitably regulated/licensed provider, e.g. an NSI or SSAIB company?</p>		
7.	<p>Where a police response is required, do you understand their requirements for providing a priority response?</p>		
8.	<p>Where a confirmation system is required, is the system adequately designed with sufficient detection devices to be able to provide a confirmed activation at the earliest opportunity during a security incident?</p>		
9.	<p>Have you checked your insurance policy for any ongoing requirements (conditions) relating to intruder alarm protection?</p> <p>Are you complying with these conditions?</p> <p><i>Note: Failure to do so may impact your insurance cover.</i></p>		

	Intruder Alarms: General Guidance Contd.	Y/N	Comments
10.	Are security arrangements and the basis for the security risk assessment reviewed following any security issues, local incidents, intrusions, losses, etc.? <i>Note: If not, you may be at more risk of a repeat incident.</i>		
11.	Additional comments:		

Please Note

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