

Your guide to... Burglar alarm systems

Each year, an alarming number of thefts take place at Canadian businesses. You work hard to build and maintain your business. That's why it's important to protect yourself from all potential losses, especially when they're avoidable. It all starts with installing a burglar alarm system.

Protect your business

In Canada, there are no provincial or federal regulations that make it mandatory for a business to have a burglar alarm system. It's up to you to assess the risks and take the necessary steps to protect yourself, your staff and the contents of your business.

The level of protection that you need will vary depending on your business. There are many options out there, so here's what you need to know:

Underwriters Laboratories of Canada

The Underwriters Laboratories of Canada (ULC) is an independent product safety testing, certification and inspection organization. ULC is responsible for testing burglar alarm equipment and also provides certification for individual burglar alarm system installations.

Here are the benefits of installing a burglar alarm system that has been certified by ULC:

- ✓ peace of mind that the system will be installed, monitored, and maintained properly
- ✓ you may be eligible for discounted insurance rates
- ✓ prevents building and property damage that can occur from theft
- ✓ prevents loss of income to your business from having to close your business down for repairs and having to replace stolen property and contents

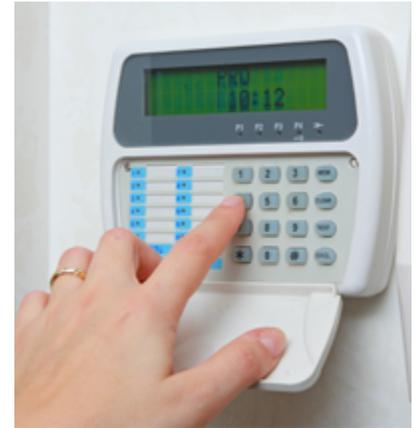
ULC also provides certification for safes, vaults, ATMs and guard services.

Don't make the mistake of installing an uncertified system

Alarm systems are no different than any other product on the market – you get what you pay for. Right now in Canada, it's estimated that 90% of burglar alarm systems on the market are uncertified.

Here's why you shouldn't install an uncertified burglar system:

- ✓ there's no guarantee that the system will function properly
- ✓ there's no inspection after installation
- ✓ if someone tampers with the alarm system, it's possible that the monitoring station and authorities will not be notified
- ✓ contractors can use ULC listed equipment, install to ULC standards and monitor through ULC listed monitoring stations, but will not certify as per ULC requirements



Scenario

Someone breaks into your business through a window and cuts your phone line so that your alarm system no longer works. The monitoring station will not receive a signal, and police will not be notified. This allows a thief to take whatever they want.

How can you prevent this from happening?

By having a ULC certified system installed, with a minimum P2 line security and supervised alarm, you can prevent this from occurring at your business.

Questions to ask your installer or alarm contractor:

- ✓ What level of protection does my business need? (ULC and Aviva Canada can provide guidance on what type of system would work best for your business).
- ✓ If someone cuts my phone line, will the monitoring station still be alerted?
- ✓ Can the alarm be enabled/disabled during opening and closing of the business?
- ✓ Are you a ULC listed installer? If so, can I see a certificate to prove it? If not, why?
- ✓ Who is the monitoring station and are they ULC listed?

Summary

Any business can experience a loss, but with the proper preventative measures in place, it's easy to avoid. Protect your business and your livelihood by having a ULC certified monitoring system installed.

Resources

Underwriters Laboratories of Canada

canada.ul.com/ulcprograms/fireandsecurityalarmcertificateprograms/

ULC Online directory

database.ul.com/cgi-bin/XYV/template/LISCANADA/1FRAME/index.html

Insurance Bureau of Canada

ibc.ca/nb/business/risk-management/on-premise-loss-prevention/risk-management

A few of the options available to monitor your burglar alarm system:

Local/proprietary alarm systems

These systems are ideal for operations where staff is onsite 24/7 or there is a dedicated security staff. Since the alarm is not monitored at an offsite location, this form of monitoring is not recommended or ideal for most operations.

Non-ULC listed monitoring stations

There are companies that don't meet the ULC requirements for monitoring your burglar alarm system. Check with your installer and call your monitoring station to ask if they are ULC listed. If they are not, it's not guaranteed that you're adequately monitored in the event of a burglary.

ULC listed monitoring stations

It's highly recommended to have your burglar alarm system monitored by a ULC and listed monitoring station. These operations must undergo regular audits and operate at a consistent standard to monitor your burglar alarm system.

For further information on this topic, please contact your independent insurance broker.

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