



House alarms

With burglaries on the rise consumers may be looking at security alarms as a means to secure their home. *Consumer Choice* sounds out the options.

More than three-quarters of the Irish population are feeling more at risk from theft in the recession. That's according to the Eircom Phonewatch Burglary Report 2009. And it seems people are right to be more fearful. The latest figures from the Central Statistics Office show that burglaries and related offences are on the rise. In Q4 2009, there were 6,847 recorded burglary (not

aggravated) offences. This represents an increase of 8.8% on the number recorded in Q4 2008. In fact, the annualised totals for burglary and related offences have been increasing continuously since Q1 2009.

An Garda Síochána, in its Crime Prevention Information Sheet, said that intruder alarms are an effective deterrent against burglars and help to reduce the

likelihood of your home being targeted. So, for people who have not already done so, the increase in the number of burglaries means that many may be considering investing in a home security system as a means to protect their home. However there is a whole range of things that first need to be considered before buying an alarm. It is not only important to select the appropriate system and

AT A GLANCE

Types of alarm.

Which is best?

How much will it cost?

Useful contacts

Irish Security Association
Security Centre
Unit 1
IDA Industrial Estate
Balbriggan
Co. Dublin
tel (01) 690 5736
fax (01) 690 5739
email info@isia.ie
www.isia.ie

The Private Security Authority
Davis Street
Tipperary Town
tel (062) 315 88
email info@psa.gov.ie
www.psa.gov.ie

Useful website

www.garda.ie

installer but also to be aware of costs, maintenance and other issues such as those related to home insurance cover.

Types of alarm

Burglar alarms fall into two broad categories: 'wired' and 'wireless' systems. Provided your house is already pre-wired for an alarm, wired alarm systems tend to be less expensive than wireless systems. However, this may not hold true if your home requires wiring.

Most new houses will be already set up with the appropriate wiring in place for a burglar alarm. On the other hand, most wireless systems operate using batteries which need to be changed every few years and transmit signals via a radio frequency. Generally speaking, if your house is wired for an alarm then it is best to opt for a wired system.

Within each category of alarm (wired or wireless) there are two further types of system: audible-only or remotely monitored. An audible-only alarm operates by sounding a siren or bell when the alarm is activated, and relies on the noise the alarm makes to deter burglars and alert owners to the fact that a robbery is being attempted. Remotely monitored systems are connected to the outside world via a phone line. This is usually a landline but can also be a mobile network, although this may be more expensive. Remotely monitored systems also emit the sound of a siren when activated; however they additionally send a signal to a central monitoring station which informs you, a nominated keyholder and/or the Gardaí that the alarm has

been activated.

Which is best?

There is no 'one size fits all' strategy when it comes to choosing an alarm, as much depends on your own individual circumstances. For example, if you are living in an isolated area with few neighbours, then a remotely monitored system may be more appropriate. If you are living in an urban area, or an apartment block, then an audible-only system may be sufficient. If you are availing of discounted home insurance on the basis of your alarm, then this is also an issue.

An Garda Síochána recommends that you talk to friends, neighbours and alarm installation companies for advice on what kind of systems to install. It's also worthwhile asking your local Crime Prevention Officer for advice. Garda Crime Prevention Officers are stationed around the country to offer guidance and reassurance to members of the community.

Choosing an installer

When selecting an installer, it is vital only to choose a company and installer that is officially licensed. This ensures that the supplier is certified to EN 50131, which is the European standard from intruder alarm systems. The Register of Licence Holders is available from the Private Security Authority at www.psa.gov.ie.

Apart from being confident that they will be more likely to receive a good service from the installation company, consumers are legally bound to choose

a licensed installer. Under the Private Security Act 2004, not only is it an offence for an unlicensed party to install an alarm system, but it is also illegal, from the consumer's perspective, to hire one. This could result in the consumer also being prosecuted in the event of an unlicensed alarm installation.

The Irish Security Industry Association (ISIA) recommends obtaining several written quotations from different installation companies and suggests that consumers require companies to come to your home to ensure that you get an accurate estimate. It's also important to find out about any ongoing maintenance costs. For more on choosing an installer, see *ISIA recommendations for installing an alarm*.

How much will it cost?

Pricing alarm systems is difficult because much depends on the type of alarm (wireless or wired, monitored or unmonitored), along with the particular installation work required for each individual property. That is why it is important to get as many quotes as possible by requesting that the company visits your home and surveys the property. However, some companies do outline their prices before visiting your home or completing a survey.

Dublin-based company DeJay Royale Ltd. advertises a price of €990.65 for a wire-free alarm system installed in a typical three bedroom house. This is for two infrared sensors, eight contacts, control panel, sounder and bell box. Gard Alarms, based in Rathfarnham, Dublin, quotes €450 for a standard,

BURGLARY BY NUMBERS

More than three-quarters of the Irish population (77%) feel that they are more at risk from theft in recessionary times, according to the Eircom Phonewatch Burglary Report 2009. A further 40% feels more at risk from violent crime, and 71% of the population believes that crime as a whole has increased in Ireland since the recession officially began in 2008.

Approximately €72 million worth of goods were stolen from Irish residential households in the period July 2008 to June 2009. This equates to an average value of €3,011 per home burgled.

November was the most popular time of year for residential burglary, with 10.3% of all incidents occurring in this time period. February, May, July and August are the least targeted months of the year.

The top ten burglary hotspots in Ireland are: Dublin (33%); Kildare (6.4%); Cork (6.3%); Wicklow (3.8%); Limerick (5%); Meath (4.4%); Louth (4.2%); Wexford (3.8%); Galway (3.7%) and Waterford (6.3%). The areas with the smallest percentage of

burglaries (in order from least to most) are Leitrim, Kerry, Longford, Mayo and Roscommon - each accounting for less than 1% of all burglaries.

The most targeted day of the week is Friday (16.6%) with Sunday the least targeted day (11%). The most likely time of the day to be burgled was found to be between 12pm and 4pm (24.3%). The least targeted time of the day for burglaries remains between 4am and 8am.

Detached homes are the most popular type of dwelling to be targeted (27.2%). Mobile homes are the property least likely to be burgled (1.7%), closely followed by apartments (2%).

Entry through the rear of a property accounts for 43.6% of all burglaries, with the majority entering through a rear window (22.4%) and 21.9% entering through a rear door. 22.2% of burglars were able to break in through the front door.

Source Eircom Phonewatch Burglary Report 2009

ISIA recommendations on installing an alarm

- Always use a company which is licensed and certified to install intruder alarm systems to the European Standard.
- Always look for a company which has a quality system that is independently audited.
- Check that the company is registered with an industry association, particularly one that is certified to high business practice standards.
- Obtain several quotations to enable you to compare prices and types of systems offered. Obtain the quotations in writing.
- Make the alarm company come to your home and do a survey of your premises, so you can get an accurate quotation and a correctly designed security system.
- Consider having the system monitored.
- Take out a maintenance contract to have the system maintained to the same high standard as the installation. Poorly maintained systems cause the majority of false alarm activations and are liable to failure just when you need them to protect your premises.
- When you have purchased an alarm system, always arrange for neighbours to be keyholders of your house so that they can check the house and re-set the system if the alarm goes off in your absence.



wired system in a pre-wired home. Securigard, another Dublin-based company, quotes alarm installation in a pre-wired home from €400. Wire-free systems start from €495.

Eircom Phonewatch, one of the better-known home security companies in Ireland, also offers a general guide to its prices. Monitored security systems start at just over €600 for a pre-wired alarm. The average cost of a wire-free system is just under €1,000. The cost of monitoring and maintenance is €312 per year, or €6 per week.

Alarms and home insurance

Along with deterring burglars targeting your home, having an approved alarm (one that meets the European standard) installed can also entitle you to a discount on your annual home insurance premium. AXA will give you a 10% discount if you have any approved burglar alarm. However, some insurance companies graduate their discount depending on the nature of the alarm. For example Aviva gives you a discount of 10% if you have an approved unmonitored alarm. But if you have an approved alarm, monitored 24 hours per day, the discount increases to 15%.

It's important that consumers carefully check the wording of their home policy document so as to be aware of how their insurance company treats the use of a house alarm in relation to any claims. For example, in its policy documents Allianz says: "Where a burglar alarm is installed as our requirement or for which you have

been allowed a premium discount you hereby agree to maintain the installation in accordance with the suppliers' recommendations and to have the alarm switched on and in service on all practical occasions."

Other companies stipulate that where the house contents are insured above a certain value then losses suffered through burglary when the property's alarm is not switched on are not covered. AXA, in its home policy documents, says that, "If the value of contents insured by this policy is more than €70,000, the policy does not cover loss or damage due to stealing from the home when you leave the home unattended, unless at the time of the loss or damage the intruder alarm in your home is set and its keys (if this applies) are removed from your home."

An Garda Síochána policy on monitored alarms

According to insurance company AXA, An Garda Síochána receives over 120,000 notifications of alarms being activated. However, over 95% of these calls are false alarms caused either by the weather or error on the part of the property owner. As a result of this unnecessary drain on police resources, An Garda Síochána developed a policy on monitored alarms, of which any consumer thinking of getting a monitored alarm installed in their home should become aware. The policy is aimed at keeping to a minimum the number of false alarm calls passed to the Gardaí so to achieve the highest

standard of response to genuine calls.

An Garda Síochána will always respond to personal attack alarm activations. These are alarms activated intentionally by a person who is in fear of criminal attack on themselves or on their property.

However, in relation to monitored intruder alarms, the policy of the Gardaí is to respond to verified alarm activation only. A verified alarm is one that is verified by the activation of a secondary detection device such as sequential verified alarm, or by visual or audible inspection. All commercial alarms have had verification technology installed.

Alarm keyholders are a vital part of the response to intruder alarm systems, as when the Gardaí arrive at a premises and the keyholder is not there, the activation will be treated as a false alarm. In the course of any three month period, if the number of false alarm activations should reach three, a notice will be sent to the alarm monitoring centre informing them that Garda response will be withdrawn in seven days and that no further alarm activations should be forwarded. If there are false activations during this period then they will be recorded as new false alarms and will be combined with any further false alarms after reinstatement. Three false calls in the seven day period will result in a further three months suspension to run consecutively with the first three months. Garda response will only be restored following a period free from false calls which would not normally be less than three months.

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