



RISK MANAGEMENT GUIDE

NEW ALARM INSTALLATIONS IN COMMERCIAL PREMISES

Introduction

Intruder Alarm Systems installed in the UK after 1st October 2005 are required to be designed, fitted and maintained in accordance with British Standards Institute document PD6662:2004. Systems that are designed to generate confirmed alarm conditions are further subject to British Standards Institute document DD 243:2004. These two documents establish minimum standards for intruder alarm systems in buildings (whether commercial or domestic).

They do not however, adequately address all of the features that insurers normally require of an alarm which is intended to protect commercial premises, and it is therefore necessary to give additional specification requirements to alarm installers when purchasing a new system.

Please therefore ensure that you pass a copy of this Risk Management Guide to your intruder alarm company and that they confirm that your alarm will comply with the following System Requirements.

Please also ensure that arrangements are in place to meet the requirements listed under the Key-holder Response section below.

System Requirements

The Business Premises must be protected by an intruder alarm system installed and maintained by a company which is acceptable to the police and is recognised as an installer of intruder alarms by either the National Security Inspectorate (NSI) or the Security Systems and Alarms Inspection Board (SSAIB).

The system must provide protection to all parts of the Business Premises and must:

- Conform to Grade 3 in accordance with BSI Published Document PD6662 (or as otherwise agreed by the Company in writing).
- Benefit from Level 1 police response.
- Incorporate one of the following remote signalling systems:
 - Redcare GSM
 - DualCom Plus

Any alteration to the above specification will be communicated to you in writing by **MORE TH>N BUSINESS**.

Key-holder Response

The system must be allocated a police Unique Reference Number (URN) and thus benefit from police attendance to alarm activation in accordance with the Force Policy on Response to Security Systems. If there is notification of a reduced level or withdrawal of Police response to the system, **MORE TH>N BUSINESS** must be informed immediately. The premises must not be left unattended unless physically secured and the alarm system is fully set including any designated methods of remote signalling.

If the alarm is activated (whether the activation is confirmed or not), or any signalling path is lost, the appointed key-holder must attend the premises immediately to investigate the reason for the activation.

If there is a fault with the alarm system or an alarm signalling path, an engineer should be called and the key-holder should not leave the premises unattended until they are fully re-secured, with the alarm system and its signalling paths fully reset.

Failure to both fully secure and alarm the premises may invalidate your insurance cover.

IMPORTANT

The information set out in this document constitutes a set of general guidelines and should not be construed or relied upon as specialist advice. Therefore **MORE TH>N BUSINESS** accepts no responsibility towards any person relying upon these Risk Management Guidelines nor accepts any liability whatsoever for the accuracy of data supplied by another party or the consequences of reliance upon it.