

## The importance of effective home alarm systems

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Christelle Fourie, MUA

An online survey conducted by Crime Stats South Africa revealed that 47% of respondents were victims of home burglaries in 2013. While home alarm systems have become more commonplace in South Africa, if they are not properly maintained, homeowners and tenants put themselves at greater risk of home burglaries and resultant insurance claim rejections.

This is according to Christelle Fourie, Managing Director of MUA Insurance Acceptances, who says that it is imperative for homeowners and tenants to ensure that their home alarm systems are always on and properly maintained. "It is important that consumers have their home alarm systems tested on a regular basis to keep it in good working order. If a theft takes place whilst the insured home was unoccupied and the alarm was faulty, off, or the back-up battery was flat then the insurance claim is likely to be rejected."

Fourie points out that outdated alarm systems can increase a homeowner's risk of burglaries, as older technology is often easier for experienced criminals to bypass.

She says that there are a few simple steps that people can take to keep their alarm systems updated and working. "For example, test the system regularly by activating it on purpose; ask your alarm company to service the system on a bi-annual basis; and switch the electricity off to see if the battery is a working condition. In addition, it is also a good idea to update your home alarm system with new technology every 4 to 5 years."

One of the most common reasons for home insurance rejections is often due to the alarm system not being set when no one is at home, she adds. "If you have a domestic worker a simple solution is to provide her with a remote control unit to set the alarm once she leaves the house. If you can trust her with your home keys, then you can trust her with an alarm remote control unit. However, it is advisable to always check with your broker and/or insurer that this is permissible within the requirements of your policy."

She cautions consumers to be careful when providing their domestic staff with any security access. "It is very important to do a full background check on any new employee you allow onto your property before you give them security access."

Fourie says that not only does an alarm system help deter potential criminals from targeting a property, it can also assist in reducing insurance premiums. "Insurance companies calculate the premium someone should pay based on the level of risk that a client represents, so the more one can do to minimise the likelihood of someone breaking into your home the better your risk profile will be."

There are a number of other simple measures homeowners and tenants can take to protect themselves and their property over-and-above an alarm system, such as; burglar bars and security gates, beams in gardens, electric fencing that can also act as an alarm system and Pin Lock sliding doors.

"Other risk management tools, such as an armed response being connected to your home, can also be great deterrents. However, just like an alarm system, if your insurer stipulates armed response as a requirement or provides a premium discount on account of such measures being in place, then it is essential to ensure they remain in working order," she adds.

Fourie also cautions homeowners doing any alarm system upgrades, saying that it is important to select a security company that is aware of all by-laws or restrictions that may also be in place.

Referring to a proposed by law by the City of Cape Town, she says that if you have a CCTV camera system and part of it is on public property, you have until November 30 to register it with the city or have it confiscated. "The new CCTV policy, drafted by safety and security directorate, was designed to regulate external and privately-owned CCTV cameras installed on city property and viewing public city areas," says Fourie.



Christelle Fourie, Managing Director of MUA Insurance Acceptances.