

A Secure Word



by Alarm Monitoring Services, Inc.

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MONITORING

What is your role if your subscriber experiences a fire but you only monitor the burglar alarm?

by Carrie Badour, VP Operations

Recently I was contacted by two different alarm professionals who were requesting alarm history for their clients. In each event the alarm professional installed and monitored a burglar alarm system with no fire or smoke detection devices.

Imagine this: Your subscriber's worst nightmare came true; fire ravished their property and belongings. For many this will be a very emotional time filled with loss of sentimental items, and general discomfort in their home. For others this will be the loss of a business they poured their lives into and subsequently, an income for not only themselves, but for their employees who normally report to work every day. In either instance, your subscriber needs help.



People have alarm systems to give them a sense of protection from undesirable events; they have insurance to give them a sense of financial security when these events occur. When someone has experienced a fire they reach out to their insurance company to replace the damaged items. The insurance company then reaches out to the alarm professional for a timeline of the signals to help determine the extent, and whether or not the damaged is covered.

Insurance companies do an investigation for every claim they receive. Their investigation includes customer information, alarm contracts and documentation, videos, phone calls, dispatch requests, or anything else which may help them determine whether their client's insurance policy is required to produce a payment. Insurance companies use this information to protect themselves.

How are you protecting yourself? When you are contacted by an insurance company, or by your subscriber on their behalf, it is wise to contact your attorney to discuss how and what information you should provide. Additionally, it is always a good idea to offer fire protection devices at the time of installation or routine maintenance to any burglar alarm system. Remember, life safety and protection is why we are in the security industry. Let's work together to do everything we can to protect you, the monitoring company, and your subscribers.

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