

## Burglar Alarm Systems

Each year, burglaries, vandalism, and arson result in billions of dollars in losses to property owners and businesses throughout the United States. While there is no single remedy to controlling these loss areas, Burglar Alarm Systems can play an important role in reducing property losses, which in turn can result in property insurance premium savings.

At its most basic level, a burglar alarm system uses a continuous flow of electricity through an alarm circuit. Detection devices are connected to this circuit and are designed to stop the current flow when triggered by an intruder. Once triggered, the system sets off an alarm. The alarm is either sounded locally, or signaled to a remote station, where appropriate actions can be initiated.

All burglary alarm systems consist of three components: System Types, Detection Devices, and Transmission Systems.

### System types

- **Local Alarm** – When alarm is triggered, an alarm bell horn or siren is sounded at the protected property.
- **Police Station Connect** – Local alarm which is connected to a panel located in a police station. When alarm is triggered, signal is sent to the police station.
- **Central Station Connect** – Local alarm which is monitored by an alarm company. When alarm is triggered, signal is sent to the alarm company.
- **Proprietary Station** – Local alarm which is monitored by a constantly-manned guard station that is located inside the protected property. When alarm is triggered, signal is sent to the guard station.

### Detection devices

- **Perimeter Protection** – Door and window magnetic switches (contacts), vibration detectors, window foil, screens and traps.
- **Area Protection** – Photoelectric beams, sonic and ultrasonic devices, microwave devices, infrared devices.
- **Object Protection** – Pressure mats, contact devices, vibration detectors, capacitance detectors.
- **Transmission Systems** – Alarm systems are sent from the protected property to a police, central, or proprietary station in one of the following ways:
  - (a) **McCulloh Loop** – Several protected properties, each having a district code, share a single telephone line.

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- (b) **Direct Wire** – A dedicated telephone line from the protected property to the police, central or proprietary station.
- (c) **Multiplex** – Alarm signal transmitted over voice-grade telephone network to the police, central or proprietary station.
- (d) **Digital Communicator** – Automatic telephone dialer which utilizes existing telephone lines to transmit alarm signal to the police, central, or proprietary station.
- (e) **One-Way Radio System** – A radio transmitter at the protected premises that transmits status signals to a central station. The central station does not acknowledge to the protected premises the receipt of the signals.
- (f) **Two-Way Radio System** – A system similar in configuration to a one-way radio system except that normal communication between the protected premises and the central station is based on an interrogate/response cycle. Transmissions emanate from the central station to individually addressed subscribers (protected premises) which, in turn, report their status condition.
- (g) **Derived Channel System** – A system that utilizes the switched telephone network to communicate between a protected premises and the central station, but unlike the digital alarm communicator system, allows for continuous supervision of the telephone line without interfering with normal telephone usage.

Contact your local Great American Loss Prevention Specialist for additional information.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to simply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.  
301 E. Fourth Street, Cincinnati, OH 45202 F13648B-LP (01/13)

