



Picking the Perfect Alarm Company

Ten questions you can't afford not to ask.

Introduction

Home security systems are a great addition to every home. They significantly reduce the risk of burglary – and have many other benefits, such as fire and environmental monitoring (to detect freezing conditions or water hazards). But not all security systems are alike – for sure, there are many companies that will bait you with a “free” or low cost option, and then before you’re finished you’re stuck in a long term contract with lots of hidden fees. Here are ten simple questions you should ask any alarm company that you’re considering purchasing a system from.

How does your alarm system communicate with the central monitoring station? Does it still use a phone line?



The link between the alarm system in your home and your alarm company is very important. Without this connection, your alarm system is nothing more than an expensive siren – and your alarm company won’t know to dispatch the police or fire department in an emergency. Sadly, most alarm systems still use a phone line to communicate. This is bad for several reasons: first, it’s really easy for a burglar to disable your phone line. All it takes is a \$5 pair of wire cutters and a couple of minutes. In fact, increasing numbers of burglars do cut phone lines before a break in.

Second, for the increasing number of cell phone-only and VoIP-only homes, a traditional alarm system simply won’t work – since the system requires a landline. So, a cellular alarm system is significantly safer, and also provides flexibility (and savings!) since it doesn’t require a landline.

Do you include cellular equipment and cellular monitoring in your basic package and monthly monitoring fees?

As discussed above, most alarm companies use a landline phone to connect your alarm system to their central monitoring stations. Many companies, though, do offer cellular equipment and monitoring – for an additional cost and higher monthly fee. Cellular equipment includes a digital cellular radio that connects to the control panel (or the “brains” of the system). Be sure to get a digital / GSM cellular radio – other analog radios are out of date, and will not provide reliable protection. Also, be sure to inquire about “cellular backup” versus “all-cellular” or “cellular primary” monitoring. Backup monitoring means the alarm system will waste valuable time during an emergency attempting to communicate over the phone line. And, only after such attempts have failed, it will move to the cellular link. Be sure to ask for “all-cellular” or primary monitoring, which provides you with the most reliable and fastest way to connect your alarm system to your alarm company’s monitoring center.

What’s included in my monthly monitoring fee?

This is one of the most important questions you can ask. It’s very difficult to compare one alarm company’s offering to another, because many have hidden fees and are not upfront about exactly what you get. Almost all companies will provide phone based burglar/intrusion monitoring in their base monthly fees. But what about fire monitoring? Or environmental monitoring (like freezing temperatures that may lead to pipe bursts or water/flood conditions)? Or medical monitoring (including panic pendants)? And, of course, how about cellular monitoring (without which your system can easily be disabled by a burglar)? Most alarm companies will charge extra for each of these services, which can quickly take a “sticker price” of \$34.99 and turn it into a \$50-60 monthly bill. Be sure to understand what’s included, because it can impact you down the road as well. For example, you might start out with a burglar/intrusion only system at \$34.99 and then decide to add a smoke detector for added life safety. In addition to the upfront cost of the smoke detector, you may incur an additional monthly monitoring fee of \$5 or more.

Should I choose wired or wireless sensors?

For years, wired sensors were the preferred option. It’s true that in the beginning, wireless sensors were not the most reliable option available. However, for twenty years wireless sensors have proven themselves to be

extremely reliable – and have some added benefits that usually make them the better option. Wired sensors require drilling holes and, of course, running wires throughout your home. One of the concerns is that if you have a problem with a wired sensor in the future, it can be a complicated (and costly) process to troubleshoot it – often requiring a billable service call. Wireless sensors are easy to troubleshoot and replace if needed. Most use lithium ion batteries that have a life of 3-5 years. Plus, it's easy to replace the batteries when needed. Most control panels will inform you when the battery life is getting low. In addition, system with wireless sensors are easy to take with you if you move to a new home, and also make it easy to expand your system as your needs change.

Does a salesperson or technician need to come out to my home?

There are a few options when it comes to actually purchasing an alarm system and getting it installed. The traditional option is to have a commission-based salesperson come out to your home for a sales appointment – usually during a scheduled window (like 9am to noon). They'll discuss your security needs with you, do a survey of the home, and answer any questions. Then, they'll setup an appointment for a technician to come out to the home and perform the installation. Again, this will probably be during a scheduled window of time during the week. Some alarm companies, using the latest technology, are doing things to simplify the process and make it easier for you, the consumer. For example, some modern systems can be designed and ordered on-line or over the phone. And, in some cases, the alarm system is simple enough that you can even set it up yourself, without the need for a technician to come out to the home. If you go this route, be sure that your alarm company has an option for a professional installation, so if you need any assistance, it'll be available to you.

Is the equipment portable to a new home?

Traditional companies usually use larger control panels that need to be installed in a closet or basement. They're contained in large metal boxes that are screwed into the wall. As you can imagine, these types of control panels are not very easy to take with you in the event that you move to a new home. In the past, these control panels were the best option, however, because they offered more features – including support for a much greater number of sensors, which made them more expandable. Today's modern integrated control panels are much smaller and offer the same kind of features found in their larger & more expensive counterparts. These control panels, like the GE Security Simon XT (shown to the right), include an integrated siren, keypad (for easy arming & disarming), and LCD screen (which enables the ability to see system status). Integrated control panels also are much smaller, and can either be installed on the wall or using a tabletop stand. Because of their size, they are highly portable, making it easy to take them (and their wireless sensors) with you if you move to a new home.



Can I expand my system after the initial installation?

Over time, you will probably find that you need to add things to your system. It might be as simple as another keypad (so you can, for example, arm the system from the bedroom) – or may include another sensor, like a smoke detector for adding fire protection. It's important to be sure that your security system can be expanded – and to ask about the price. Many alarm companies charge high prices for their add-on equipment, which can turn a small upfront investment into a much larger one by the time you're finished. A few common pieces of equipment to ask about are door and window sensors (which shouldn't cost more than about \$35/ea), motion sensors (which shouldn't cost more than about \$75/ea), and smoke detectors (which shouldn't cost more than about \$75/ea).



How long is the monitoring contract?

Most alarm companies discount their upfront equipment prices significantly and require customers to enter into three, five, or even ten year monitoring agreements. These contracts are usually “iron clad” and won’t allow you to terminate your service early, even if you’re unhappy with your alarm company or their service. Be sure to do your research on the alarm company and their service reputation before purchasing – a good way to do this is to go to Google and search for reviews (for example, search for “Acme, Inc. Reviews”). Also, ask about shorter term monitoring agreements that may be available. Some companies offer one or two year contracts. If you’re worried about a long term commitment to a new company, this may be a good way to start.

Do you offer any on-line or interactive features?



Traditional alarm systems usually only work while you’re at home. So while you’re home, you can arm and disarm, check status, and get a lot of value from the system. But, when you leave, you’re completely out of touch. The good news is that some modern companies are making new on-line and interactive features available that let you access and control your system on the web – sometimes even using a cell phone or PDA. Features can include remote arming, email/SMS alerts of alarm and non-alarm activity, customization of system options and preferences on-line, and even integrated video. Be sure to ask how much extra these features will cost you and if you can upgrade to them later. Sometimes special equipment is required, which can add to the overall upfront and monthly cost – but the value from feeling more “connected” while away from home is worth it for many people.

Can I add video cameras?

Video is becoming a very popular trend with more and more people desiring to install home security cameras inside their homes. Many options exist for this – ranging from simple low cost web cams to higher-end systems that can cost thousands of dollars. Even if you’re not considering video today, be sure to ask about how much it would cost to add cameras later. And, as always, be sure to ask about any increase in the monthly fee for video monitoring (it can often be a \$15-20/mo option). There are a wide range of camera options too – ranging from wired to wireless and fixed angle to cameras that will pan and tilt. Some services allow you to view live video (and video clips) on-line or on your mobile device – and others require expensive DVR’s to be installed onsite.

