



TYSERS
UK DIVISION

Tyser & Co Limited

International Insurance & Risk Management Solutions

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New Police Policy: Response to Security Systems

Introduction

The Association of Chief Police Officers (ACPO) has recently revised its Policy on Police Response to Security Systems. The new Policy aims to build upon the success of its predecessor by further reducing the number of false alarms attended by police officers.

Although the new Policy came into effect on 1 April this year, its impact will not be felt at a local level until individual police forces introduce it in their own operational areas.

In addition to deciding upon the date of introduction, each police force is entitled to incorporate its own variations as to the detail (though not the underlying principles) of the central policy.

The main changes that will affect customers are:

- T** the withdrawal of police response after three false calls (currently five) in a rolling 12 month period
- T** the removal of level 2 (Routine) response entirely - systems will either have Level 1 (immediate/urgent) or Level 3 (no response).

Police force Variations

Two of the more significant Force variations that have already been announced are:

- 1) Metropolitan Police

The Metropolitan Police will be adopting the new policy changes only for non-confirmable systems (those systems that deliver one alarm message to the alarm receiving centre which is then sent to the police).

They will continue with the existing arrangements for confirmable systems (those systems that deliver additional information in support of the initial detection, e.g. transmitted images or the activation of a second detection device). This will therefore result in the withdrawal of police response after 5 false calls in a rolling 12 month period and maintaining 3 levels of response.

2) Nottinghamshire Police

Nottinghamshire Police will now only respond to intruder alarm activations in cases where there is sufficient evidence to suggest that a crime is in progress - i.e. the alarm must be confirmed. This is a deviation from the ACPO Policy which currently only requires confirmation for systems that have either been installed since 1 October 2001 or have lost police response as a result of a poor history of false alarms.

By introducing this change, Nottinghamshire Police require all owners of non-confirmable remote-signalling alarms (in the Nottingham Police area) to convert their systems so that they can deliver confirmed alarms if they wish to maintain police response. This change is expected of all alarm owners, irrespective of their false alarm record.

Royal & SunAlliance Advice and Guidance

1. Policyholders with remote-signalling intruder alarms should take all reasonable steps to manage their systems in such a way that the possibility of false alarms is minimised. There is no requirement for existing installations to be modified (except for those installed at premises within the Nottinghamshire Police Area - see 2 below) unless they have produced an unacceptable number of false calls. Withdrawal of response will apply at an earlier stage than previously and, of course, in the case of non-confirmable systems, reinstatement of police response is only possible following costly conversion or replacement of the system.

Although it is anticipated that most police forces will delete existing false alarm counts when introducing the new threshold for withdrawal of response, customers with a non-confirmable alarm and a poor false alarm history would be well advised to consider converting their systems. This will help avoid reaching the new, lower threshold for withdrawal of response (but see point 3 below).

2. Policyholders in the Nottinghamshire Police area with remotely monitored intruder alarm systems that were installed before October 2001 will (unless their system has subsequently been converted) almost certainly have non-confirmable alarms. In many such cases, insurance cover will have been provided on the understanding that an approved remotely monitored intruder alarm system had been installed and that it qualified for police response. Even where there is no such insurance cover implication, it is reasonable to assume that customers who have invested in this type of protection have done so in order to benefit from police response to their alarms. Intruder alarm companies have been notifying affected customers of the need to upgrade their systems but we understand that the response rate has fallen some way short 100%.

Those customers who have taken no action will, of course, no longer qualify for police response after the 1st April and,

particularly if their insurance cover is in any way affected by the loss of response, they should arrange for the necessary remedial upgrade work without further delay.

3. Customers for whom alarm protection is a condition of insurance cover should note that the insurance policy condition relating to alarm protection remains unaffected by the ACPO Policy revision. Policyholders should therefore note that no alteration should be made to the intruder alarm system without the agreement of Royal & SunAlliance. Furthermore, if any notification is received that police response to the alarm is to be, or has been, downgraded or withdrawn, then Royal SunAlliance should be notified immediately.

Further Information

For further information on this or any other risk management topic, please contact our Risk Control department via your Royal & SunAlliance Area office. Furthermore, if you have any feedback with regards to this bulletin, please contact your local Royal & SunAlliance representative, or e-mail: rsa.ukcommercial@uk.royalsun.com



Mike Watson

Client Services Director – UK Division
Email: mwatson@tyser.co.uk

