



# The price of peace of mind

Is it worth having a professionally maintained burglar alarm?

**T**here has been a dramatic fall in the number of houses burgled in the UK over the past 12 years, and there are many simple things you can do to make your home even safer.

Having deadlocks on windows and installing outdoor lights are two ways you can most reduce your risk of being burgled. We've suggested some security precautions in 'Safe as houses', p32.

Nearly half of Which? members have a working alarm in the home, even though just 1% of you have been burgled in the past 12 months.

Detective Chief Inspector Simon Taylor of the Association of Chief Police Officers (Acpo) said: 'Security's about making it as difficult as you can for burglars without turning your home into Fort Knox, and burglar alarms are certainly helpful.'

**'Security's about making it as difficult as you can for burglars without turning your home into Fort Knox'**

## HOW MUCH WILL YOU PAY?

**We called 281 UK companies to get a price for installing and maintaining an alarm for a three-bedroomed semi-detached home. Prices are estimates. Here is the average for each area**

	Installation	Maintenance <sup>a</sup> (£)
<b>UK (281)</b>	<b>475</b>	<b>60</b>
<b>East Anglia (34)</b>	<b>550</b>	<b>70</b>
<b>Midlands (31)</b>	<b>413</b>	<b>55</b>
<b>Northern Ireland (16)<sup>b</sup></b>	<b>475</b>	<b>60</b>
<b>North-east (32)</b>	<b>325</b>	<b>54</b>
<b>North-west (31)</b>	<b>420</b>	<b>55</b>
<b>Scotland (31)</b>	<b>490</b>	<b>60</b>
<b>South-east (31) and London</b>	<b>588</b>	<b>70</b>
<b>South-west (31)</b>	<b>500</b>	<b>55</b>
<b>Wales (31)</b>	<b>470</b>	<b>60</b>

<sup>a</sup> Cost per year <sup>b</sup> Sample of companies for Northern Ireland is smaller. We excluded companies that included monitoring costs in their maintenance price. A high number of companies in Northern Ireland did this, which is why that sample is smaller

Half of Which? members with a burglar alarm have gone further and pay to have it inspected at least once a year. Some even pay extra to have it monitored.

We consider the cost of installing an alarm and whether it's worth paying an annual fee to have your alarm checked, or for someone (for example, the police) to be alerted when it goes off.

### Your choices

■ **Bells-only alarm** Pay a one-off fee just to have an alarm and rely on someone phoning you or the police if it goes off.

**Cost:** Expect to pay £390-£600.

■ **Maintenance contracts** Half of Which? members with a burglar alarm pay to have it inspected at least once a year.

Having your alarm professionally maintained can help tackle the biggest problem Which? members have – false alarms.

Regular maintenance should highlight and cut down on defects, give you peace of mind and give you more redress if something goes wrong. Some contracts include extras (see 'Choosing a provider', p32).

**Cost:** Expect to pay £50-£80 a year.

■ **Monitoring contracts** You can pay extra to have your alarm monitored, so you or a keyholder is called when it goes off. You also pay for maintenance if you want this.

The idea is that the alarm connects to a receiving centre contracted by your installer or via a monitoring company. They call keyholders if there are two indications a burglary is taking place, such as a sensor going off or the sound of a door being kicked in.

Because it is more expensive, many people may decide they don't need this extra level of cover. You may want this reassurance if you have particularly high-value items in your home or live in a remote area where a burglary may not be seen.

**Cost:** On top of maintenance, expect to pay £69-£176 a year for keyholder monitoring.



■ **Police response** For a higher fee, you can have your alarm linked to the police. Paying more won't guarantee they come out. DCI Taylor said that whether police go to your home and how quickly depends on what other incidents are happening and what other resources are available. He said that the call is graded by a call handler at the alarm receiving centre and added: 'If we're fairly certain there's someone in the premises, it's a higher priority.'

However, if you have three false alarms (four in Scotland) in 12 months, you're struck off the police register, and they won't respond if the alarm goes off.

There were 330,000 false alarms for police-monitored systems in 2006-07, down from more than one million 10 years earlier. To get reconnected, you must prove that work was done to rectify problems within three months, but you'll still have to pay for monitoring.

**Cost:** ADT, the largest alarm-fitting chain, charges from £263.40 a year, but this includes maintenance. Your local police also charge a one-off fee of up to £45 to register alarms with a unique reference number.

■ **Speech dialler** If you don't want the expense of monitoring, this device is a cheaper alternative. When the alarm goes off, it calls a set of numbers of your choice (for example family members or your mobile) until it gets an answer, then leaves



## 'I SAID NO TO 0870'

**Frances Wallace** 49, housewife

Having a monitoring contract for your alarm may rack up big bills on a higher-rate phone number. That's what happened to Which? member Frances Wallace.

Frances found that every time she set her alarm, a call went through to the receiving centre on an expensive higher-rate 0870 number. This wasn't too much of a problem at first, as the calls were short and cost less than a penny. However, her phone company last year started charging a connection fee for every phone call she made and that was when the charges started to mount.

She said: 'Why should they have to charge you for an 0870 call to monitor the system? The 0870 number, combined with the connection fee the

phone companies charge, is a racket.'

The monitoring company refused to switch to a cheaper phone number, so Frances's alarm company, an independent firm, advised her to replace her monitoring contract with a speech dialler, which is cheaper. Frances is happy with the speech dialler, but feels it's a shame this change was necessary 'when everything was working smoothly before'.

We asked the major UK chains about the numbers that they use. ADT said that using 0870/1 numbers is 'within regulatory guidelines' and has no plans to change. Dyno is moving to a cheaper tariff, while Secom is changing to 0844.

There was little price difference between independents and chains. Independents quoted £475 on average for installing an alarm and £150 a year for a combined maintenance and monitoring contract. Chains quoted £497 on average for installation, and £148 a year for combined maintenance and monitoring contracts.

Most chains gave prices for maintenance and monitoring combined. ADT will no longer install an alarm without monitoring.

## High price increases

One in 10 Which? members with a burglar alarm faced a high price increase when their alarm contract was up for renewal. Which? member Jenny Stevens, for example, saw the cost of her maintenance contract with an independent firm rise 15% in a year.

Julian Stanton, of the National Security Inspectorate (NSI), one of two bodies that approve installers, said that price increases shouldn't normally be above retail price inflation (4.3% for the year to May). ADT said that rising fuel costs for its engineers' vans have forced it to add a supplement to contract costs. This takes increases above inflation.

## Switching provider

If you get an expensive quote for renewing your contract, you could think about switching provider. The chains we spoke to said they would need to inspect the alarm system to check it's feasible to switch, as the system may be obsolete, parts may not be available, or they may not be familiar with the equipment used. ADT carries out this check for free.

a recorded alert that the alarm has gone off. Only one movement sensor needs to be activated for this to happen.

**Cost:** A one-off fee of £99-£150 to fit and call costs to your numbers.

## Save money on your insurance

Most insurance companies offer a discount of between 2% and 15% on the cost of home contents insurance if you have a burglar alarm. Three quarters of the companies we asked said they would insist the alarm is professionally maintained.

**Save money:** A 15% discount would cut £21 (a third of the cost of a typical UK maintenance contract) from the average contents insurance quote for a three-bedroom semi-detached home in a medium-risk area, cutting it from £141 to £120 (see [www.which.co.uk](http://www.which.co.uk) for full criteria).

## Independent or chain?

We asked Which? members whether you bought your alarm contract from an independent or a chain and which you preferred.

■ Three in five Which? members bought a contract from an independent company.

■ Members who had contracts with independent firms were more likely to recommend them than those with chains.

■ Of the chains, ADT dominates the market, followed by Chubb, Dyno (part of British Gas) and Secom.

## Verdict

If you're going to have a burglar alarm, we think it's worth having it maintained professionally by an NSI/Security Systems and Alarms Inspection Board-approved installer that also maintains alarms. We found no hard evidence to justify the expense of a monitoring contract, though it may give you reassurance. If you don't want the yearly expense of a monitoring contract, but would like some extra peace of mind, consider getting a speech dialler fitted.

## Contacts

**Association of Chief Police Officers**  
020 7084 8950  
[www.acpo.police.uk](http://www.acpo.police.uk)

**Home Office**  
020 7035 4848  
[www.homeoffice.gov.uk/crime-victims](http://www.homeoffice.gov.uk/crime-victims)

**National Security Inspectorate (NSI)**  
01628 637512  
[www.nsi.org.uk](http://www.nsi.org.uk)

**Office for National**

**Statistics**  
0845 601 3034  
[www.neighbourhood.statistics.gov.uk](http://www.neighbourhood.statistics.gov.uk)

**Security Systems and Alarms Inspection Board**  
0191 296 3242  
[www.ssaib.co.uk](http://www.ssaib.co.uk)

**Secured by Design**  
020 7084 8962  
[www.securedbydesign.com](http://www.securedbydesign.com)

**False alarms and high price increases are among the most common problems with contracts**

## OUR RESEARCH

In March and April 2008, we asked 281 burglar alarm firms across the UK for a price to install a wired alarm system. We got prices for annual maintenance and monitoring.

In February 2008 we asked 2,500 Which? members in an online survey if they had an alarm. The 1,088 who did answered further questions.

# Safe as houses

Tips from our experts on how to protect your property

## Windows

- Windows should be fitted to required British Standards for enhanced security.
- Laminated glass is harder to break, so consider this for easily accessible windows.
- Windows with key-operated locks on show may put burglars off.

## CCTV cameras

- You would probably have them installed only as a last resort after completing other measures.

## Doors

- Make sure the doors of your home are fitted to required British Standards for enhanced security.
- Wooden doors can be made stronger with steel strips fitted to the frame and around the lock.
- Make sure all doors have deadlocks.
- Fit a chain or a latch to the door, and opt for a viewer so you can check who's there before letting them in.

## Burglar alarm

- Make sure 'bell boxes' are visible on your property to let potential burglars know you have an alarm.

## Lighting

- Get outdoor lighting that comes on when it gets dark.
- You can get lights with movement sensors to alert you when someone is outside your property, but take care to direct these downwards so as not to annoy your neighbours.

## Garden

- Do some defensive gardening – plant shrubs with thorns at the borders of your home.
- Put in strong gates or fences to any part of your garden accessible from outside.
- Make sure hedges are trimmed back so your property is not hidden from any view.

## CHOOSING AN INSTALLER

- Don't buy from cold callers.
- Choose a firm approved by the National Security Inspectorate or the Security Systems Alarm and Inspection Board. Both list approved firms on their websites (see 'Contacts', p31).
- You can get a cost estimate over the phone, but the company should visit your home to give a more realistic price, including equipment and installation costs. Independent security consultant Graeme Dow said it was 'inconceivable' that a company could design an alarm system without visiting your home. Nine out of every 10 companies we called said they would need to

see the premises before providing a more detailed price.

- Contact three installers to compare costs.
- Ask for a written fixed price. If they can't give a fixed price (claiming perhaps that some parts of the job may turn out to be more complex than anticipated), ask for examples of 'unforeseen circumstances' that could increase the price. This should limit areas where



- you could be charged more.
- When they visit your home, reputable installers will ask where the safe is or where high-value items are kept. This may make you uncomfortable, but an Inspectorate-approved company's staff carry identity cards and will have been checked through the Criminal Records Bureau.
  - All maintenance contracts include a basic annual check of the equipment. Some also offer preferential callout treatment; free callouts and a reduced price on repairs or labour should your alarm be faulty.
  - Look for how long you are tied to a contract; whether you own



- or are being leased the equipment (faulty leased equipment would be the responsibility of your installer, although labour costs may apply) and what is included in the warranty.
- Be wary of firms that quote crime figures for your area to sell you an alarm – these are often invented. The Office for National Statistics' website has real figures (see 'Contacts', p31).