PREMIER

INTRUDER AND FIRE ALARMS, MONITORING & SAFES

SARAH HUMPHREYS

INTRODUCTION

- PREMIER PROVIDES ALL FIRE AND SECURITY SOLUTIONS NEEDED WITHIN THE CLIENT'S PREMISES INC. INTRUDER AND FIRE ALARMS, STANDARD AND LUXURY SAFES, CCTV, ACCESS CONTROL AND INTERCOM SYSTEMS, SECURITY LIGHTING, SECURITY DOORS, VAULTS AND PANIC ROOMS

- NSI GOLD (USED TO BE NACOSS) APPROVED FOR INTRUDER, BAFE FOR FIRE, AND EUROSAFE/AIS FOR SAFES

- FAMILY BUSINESS STARTED BY VINCENT HUMPHREYS 35 PLUS YEARS AGO; NOW RUN BY SARAH, MEGAN AND LAURA HUMPHREYS

- PREMIER IS THEIR PASSION AND QUALITY OF CLIENT EXPERIENCE IS PARAMOUNT FOR THE FAMILY AND COMPANY

- QUALITY OF SERVICE, WORKMANSHIP AND PRODUCT MEANS PREMIER IS MOST CLOSELY SUITED TO THE HNW SPACE AS THESE CLIENTS TEND TO RECOGNISE THE NEED FOR A MULTIFACETED, DISCREET, PROFESSIONAL, PERSONAL APPROACH TO SECURITY, WHICH PREMIER CAN DELIVER
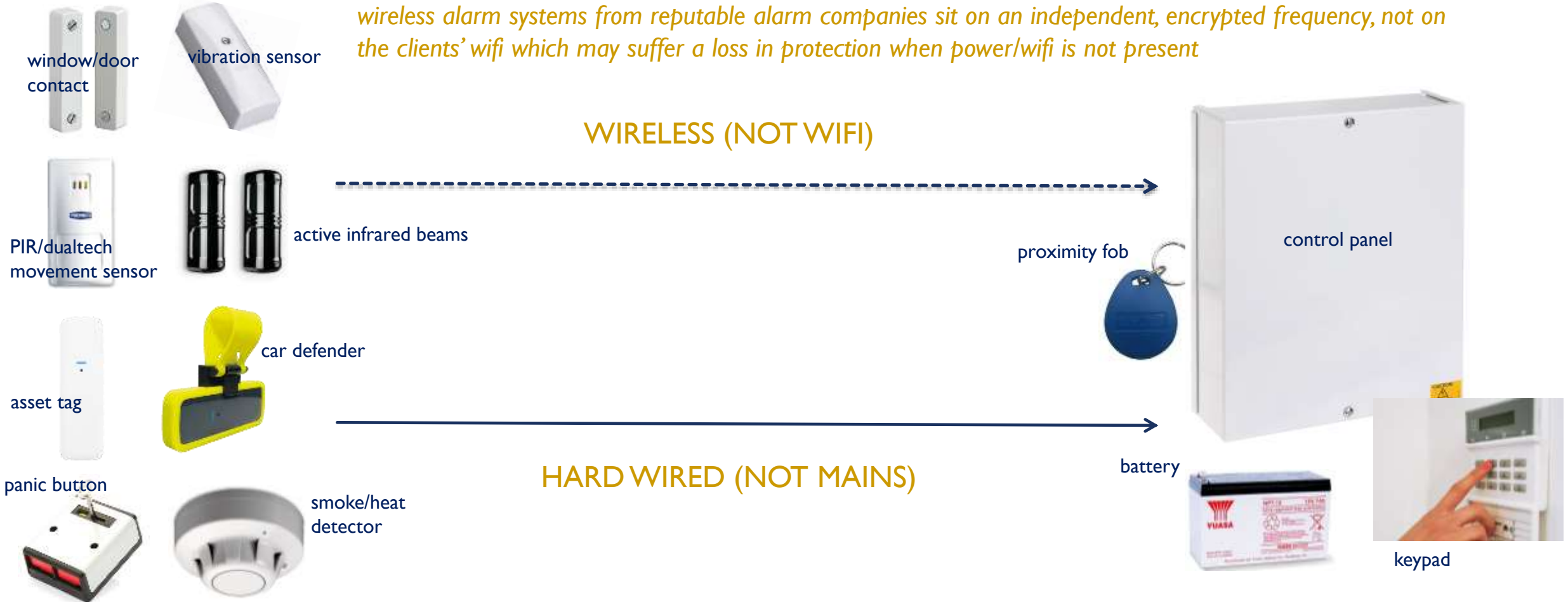
INTRUDER ALARM RISK MITIGATION

- BURGLARY

- DURESS

- FIRE

- CARBON MONOXIDE

An intruder alarm system can be used to mitigate against more than just the risk of burglary

INTRUDER ALARM DETECTION

window/door contact

vibration sensor

wireless alarm systems from reputable alarm companies sit on an independent, encrypted frequency, not on the clients' wifi which may suffer a loss in protection when power/wifi is not present

PIR/dualtech movement sensor

active infrared beams

WIRELESS (NOT WIFI)

proximity fob

control panel

asset tag

car defender

panic button

smoke/heat detector

HARD WIRED (NOT MAINS)

battery

keypad

INTRUDER ALARM ALERT

BELLS ONLY SYSTEM
LOUD AUDIBLE AND VISUAL WARNING

deterrent value from the bells, but may be limited in guaranteeing a response to the alarm activating, with less sense of community and familiarity with neighbours

APP BASED SYSTEM
PUSH NOTIFICATIONS

lifestyle product; a rise in clients self-monitoring their security systems but still classified as "bells only" as client may be without signal/battery and would not be guaranteed to receive the push notifications of the alarm activation

CENTRALLY MONITORED ALARM

- CAN BE IN CONJUNCTION WITH BELLS/APP

- ADDED MONITORING EQUIPMENT CONNECTS THE ALARM TO AN ALARM RECEIVING CENTRE (ARC)

- INITIATE A RESPONSE FROM KEYHOLDERS AND/OR THE EMERGENCY SERVICES TO REDUCE THE LOSS/DAMAGE

Centrally monitored alarm systems have monitoring equipment added within the control panel of the alarm which connects the alarm through to a central station/ARC (alarm receiving centre) for them to action a call list when an activation on the alarm system takes place. This may have keyholder and/or police response. Police response requires the client to complete risk assessment form and pay admin fee to be issued a URN (unique reference number), it does not come as standard. The monitoring connection between the alarm and central station/ARC can be single path (one means of communication, for lower risk premises) or dual path (two means of communication, for higher risk premises)

CHANGE 1:
"BT ALL IP BY 2027"

- ON CENTRALLY MONITORED SYSTEMS, MOBILE PHONE NETWORKS, LANDLINES OR IP PATHS ARE TRADITIONAL MEANS OF COMMUNICATION BETWEEN THE ALARM AND THE ALARM RECEIVING CENTRE/ ARC (AKA MONITORING STATION)

- SINGLE PATH MONITORING UTILISES ONE PATH OF COMMUNICATION BETWEEN THE ALARM AND THE ARC (LOWER RISK PREMISES)

- DUAL PATH MONITORING ENJOYS BUILT IN REDUNDANCY WITH TWO PATHS OF COMMUNCATION BETWEEN THE ALARM AND THE ARC (HIGHER RISK PREMISES)

- TRADITIONAL LANDLINES ARE BEING REMOVED AS PART OF THE "BT ALL IP BY 2027" INITIATIVE AND ARE BEING REPLACED WITH A FIBER OPTIC NETWORK

- THIS WAS INITIALLY TO BE COMPLETED BY 2025, BUT HAS BEEN PUSHED BACK TO JANUARY 2027 (THIS IS HOWEVER COMPLETTION DATE SO COULD AFFECT CLIENTS AT ANY POINT BETWEEN NOW AND JAN 2027)

- CLIENTS WHO HAVE A CENTRALLY MONITORED INTRUDER OR FIRE ALARM AND COMMUNICATION BETWEEN THE ALARM AND THE ARC OCCURS OVER THE TRADITIONAL LANDLINE, NEED TO HAVE THEIR ALARM COMPANY CHANGE THEIR MONITORING EQUIPMENT. IT WILL NOT BE FUTURE PROOFED FOR THIS FIBER OPTIC ROLL OUT

CHANGE 2: BT REDCARE

- ESTABLISHED OVER 30 YEARS AGO; LEADING PROVIDER OF THE MONITORING EQUIPMENT THAT CONNECTS THE ALARM TO THE ALARM RECIVING CENTRE (ARC)

- BT REDCARE ORIGINALLY LAUNCHED WHAT IS NOW KNOWN AS THE "REDCARE CLASSIC" WHICH USED THE TRADITIONAL LANDLINE FOR COMMUNICATION BETWEEN THE ALARM AND THE ARC

- BT REDCARE THEN DIVERSIFIED INTO ADDITIONAL PRODUCTS WHICH USED THE MOBILE PHONE AND/OR IP PATHS OF COMMUNICATION BETWEEN THE ALARM AND THE ARC

- BT REDCARE THEN MOST RECENTLY INVESTED IN THEIR "NEXT GENERATION PORTFOLIO" OF MONITORING PRODUCTS

- THERE WAS THEN A SHOCKING TURN OF EVENTS IN FEBRUARY 2024 WHEN BT REDCARE ANNOUNCED THEY WOULD BE CEASING OPERATIONS ON 1ST AUGUST 2025 AND THAT THEIR MONITORING PRODUCTS WOULD NO LONGER WORK BEYOND THAT DATE

- THERE HAS THEN BEEN A FURTHER UPDATE SINCE THAT ANNOUCEMENT…

CHANGE 2: BT REDCARE

- INTRODUCING "ADDSECURE"

- LEADING EUROPEAN PROVIDER OF SECURE IOT CONNECTIVITY AND ALARM SIGNALLING

- ANNOUNCED A COLLABORATION WITH BT REDCARE TO CONTINUE ITS "NEXT GENERATION PORTFOLIO" OF FIRE AND SECURITY ALARM MONTIORING PRODUCTS IN THE UK

- ONLY THE NEXT GENERATION PORTFOLIO WILL BE CONTINUED; NOT BT REDCARE'S OLDER LEGACY MONITORING PRODUCTS

- BT REDCARE CLASSIC, SECURE 2, SECURE 3, SECURE IP AND GSM ARE THE OLDER MONITORING PRODUCTS THAT WILL STILL NEED TO BE CHANGED (ESTIMATIONS ARE 50,000 ALARMS IN THE UK AFFECTED BY THIS)

- THE NEXT GENERATION PORTFOLIO INCLUDES THE ADVANCED, ADVANCED EXTRA, ESSENTIAL, ESSENTIAL EXTRA, ESSENTIAL IP AND ULTIMATE

- THESE MONITORING PRODUCTS REMAIN AS THEY ARE WITH NO ACTION REQUIRED; THEY WILL SEAMLESSLY TRANSITION FROM BT REDCARE TO ADDSECURE

WHAT DOES THIS MEAN FOR YOUR CLIENT?

- CLIENTS AFFECTED ARE THOSE WHO HAVE ONE OF THE LEGACY BT REDCARE MONITORING UNITS FOR THE COMMUNICATION BETWEEN THEIR ALARM AND THEIR ALARM RECEIVING CENTRE (ARC), OR THOSE WHO HAVE A CENTRALLY MONITORED ALARM AND THE TRADITIONAL LANDLINE IS THE MEANS OF COMMUNICATION BETWEEN THE ALARM AND THE ARC

- CLIENTS AFFECTED NEED TO SPEAK TO THEIR ALARM PROVIDER AND SIGN OFF ON NEW CONNECTION

- APPROX £500 FOR THE CHANGEOVER

- EITHER A NEW ADDSECURE UNIT COULD BE USED FOR THIS REPLACEMENT OR A CSL GROUP (DUALCOM) ARE A V REPUTABLE ALTERNATIVE (THEY ACTUALLY HAVE GREATER MARKET SHARE THAN BT REDCARE TRADITIONALLY)

CSL GROUP (DUALCOM)

- INITIALLY THEY WERE PRETTY MUCH THE SOLE REPLACEMENT OPTION WHEN BT REDCARE ANNOUNCED THEY WOULD BE LEAVING THE MARKET

- CSL DUALCOM PLANNED FOR THIS IN SCALING UP IN STAFF AND PRODUCT TO DEAL WITH ADDITIONAL DEMAND

- THEY BUILT A CONTINGENCY STOCK ON THE BACK OF COVID SO STOCK WOULD NOT BE AN ISSUE

- THE MAIN BOTTLENECK COULD BE WITH ARCS AND ALARM COMPANIES IF CLIENTS ARE NOT PROACTIVE AS THEY HAVE TO INSTALL AND COMMISSION THESE REPLACEMENT MONITORING CONNECTIONS

- ALTHOUGH THIS HAS BEEN EASED WITH THE EXTENSION OF "BT ALL IP" TO 2027 FROM 2025, AS WELL AS THE ADDSECURE COLLABORATION WITH BT REDCARE ON THEIR "NEXT GENERATION PORTFOLIO", THE ALARM MARKET WILL NOT COPE IF EVERYONE AFFECTED LEAVES THE REPLACEMENT OF THEIR MONITORING EQUIPMENT TO THE LAST COUPLE OF MONTHS

CHANGE 3
MONITORING GRADING

- GRADING OF MONITORING JUDGED ON THE CATASTROPHIC FAILURE REPORTING TIME

- BEFORE 1ST JUNE 2019, THE ATS GRADE (EN50136-1:1998) WAS GRADE 2 (25 HOURS), GRADE 3 (60 MINUTES) AND GRADE 4 (6 MINUTES)

- SINCE THEN, MONITORING EQUIPMENT HAS BEEN GIVEN AN SP OR A DP RATING (EN50136-1:2018/PD6669:2017/PD6662:2017)

SP/DP RATING	CATASTROPHIC FAILURE REPORTING
SP2	25 HOURS
DP1	25 HOURS
DP2	31 MINUTES
DP2+	11 MINUTES
DP3	4 MINUTES
DP4	3 MINUTES

Catastrophic reporting time is how often the system checks that the paths of communication for the monitoring are live and connecting to the monitoring station.

WHAT IS THE MAIN TAKEAWAY WITH MONITORING CHANGES?

- BT REDCARE LEGACY MONITORING PRODUCTS NEED TO BE SWAPPED OUT (ESTIMATIONS ARE 50,000 ALARMS AFFECTED)

- CSL GROUP MONITORING PRODUCTS UTILISING THE TRADITIONAL LANDLINE NEED TO BE SWAPPED OUT (ESTIMATIONS ARE 100,000 ALARMS AFFECTED)

- DIGITAL COMMUNICATORS NEED TO BE SWAPPED OUT AS THESE ONLY UTILISE THE TRADITIONAL LANDLINE FOR COMMUNICATION BETWEEN THE ALARM AND THE ARC (ESTIMATIONS ARE 125,000 ALARMS AFFECTED)

- APPROX 275,000 ALARMS ACROSS THE UK WHICH NEED THEIR MONITORING PRODUCTS CHANGED

- CLIENT NEEDS TO CONTACT THEIR ALARM COMPANY TO FIND OUT IF THEY ARE AFFECTED AND ACTION THE SWAP OUT OF THEIR MONITORING EQUIPMENT (THIS IS APPROX 2 HOURS WORK AND £500 AS A COST; THERE IS UNLIKELY TO BE DISRUPTIVE WORKS TO THE CLIENTS HOUSE FOR THIS SWAP OUT)

- ADVISE CLIENTS DO NOT LEAVE IT TO THE LAST MINUTE

- WE DO NOT WANT INSURANCE REQUIREMENTS TO BE INVALIDATED

SECURITY STATS

58% BURGLARIES OCCUR IN DARKNESS

70% BURGLARIES ENTRY WAS GAINED THROUGH DOOR, 59% VIA FRONT

BURGLARS ARE COMPLETE STRANGERS IN 57% OF CASES

64% RESIDENTIAL BURGLARIES, THE HOUSE IS OCCUPIED; 25% CHANCE A VICTIM OF FORCE OR VIOLENCE

84% OF BURGLARS AVOID A PROPERTY WITH INTRUDER ALARM

LATEST FIGURES SHOW 192K BURGLARIES IN A YEAR WITH LONDON SUFFERING THE MOST AT 110 PER DAY

FIRE DETECTION AND ALERT

- SMOKE, HEAT, CO, BEAMS DETECT FIRE

- ACTIVATE SOUNDERS

- OFF SITE NOTIFICATION

- BRIGADE RESPONSE

Whenever fire detection is installed within a property, there are key fundamental principles. The fire is detected via most commonly, smoke, heat, CO, or beam detectors. Smoke detectors are used most predominantly, as smoke is usually the earliest indicator of a fire. In areas where there are likely to be increased false alarms (such as kitchens or dusty areas), heat detectors are used. Sounders are then activated to create a loud audible warning of the fire to both encourage the home owner out of the property as quickly as possible for life safety, and to gain attention of those in the local vicinity. Ideally, fire protection systems then have off site notification, so if the property is unoccupied, an alert is raised and the response to that alert (whether keyholders or the emergency services) is initiated as quickly as possible to subsequently reduce the damage of the fire as best as possible.

FIRE PROTECTION IN THE HOME

- DIY STAND ALONE BATTERY OPERATED (v. basic where client buys and installs themselves, predominantly for life safety and generally no offsite notification)

- WIFI DETECTION (i.e. fire detectors sat on the client's wifi, needing power and wifi to protect the property and therefore limited to the fact these may not be present in a fire)

- MAINS WIRED AND INTERLINKED (smoke/heat detectors are wired into the client's mains supply, and if one is activated in one area of the property, it will activate the other sensors throughout the rest of the property. This is better from a life safety point of view, but generally these cannot be centrally monitored and therefore are limited in the initiation of a response)

- FIRE DETECTION THROUGH INTRUDER ALARM (HARD WIRED OR WIRELESS) (smoke/heat detectors are added onto the client's intruder alarm which creates the loud audible warning for life safety but can also be centrally monitored to initiate a response if premises is unoccupied)

- BS5839 PART 6 GRADE A LD1/2/3 COVERAGE (HARD WIRED OR WIRELESS) (fully compliant fire alarm system with improvements to fire detection on intruder alarm, such as dedicated power supply, 24-hour battery back up, independently tested EN54 compliant components, strong guidelines around design, installation, maintenance and monitoring of the system. LD1 is coverage of the entire property, LD2 is escape routes and areas of high risk, and LD3 is a specific area of high risk)

Five tiers of fire protection described, from the most basic battery operated, stand alone, DIY detectors, through to the most sophisticated, fully dedicated BS5839 Part 6 Grade A LD1 fire alarm system.

"CENTRALLY MONITORED FIRE ALARM"

- THIS IS AMBIGUOUS WORDING; DOES THE INSURER ACCEPT SMOKE/HEAT DETECTORS ON A CENTRALLY MONITORED INTRUDER ALARM OR DO THEY EXPECT A BS5839 PART 6 GRADE "A CENTRALLY MONITORED FIRE ALARM SYSTEM?

- CONSIDERABLE COST DIFFERENCE BETWEEN THE TWO; THE LATTER BEING 3-4 TIMES THE PRICE OF THE FORMER

BRIGADE RESPONSE

CALL SITE FOR CONFIRMATION, RISK ASSESS, RESPOND

THE BRIGADES WILL NOW NOT ENDLESSLY RESPOND AUTOMATICALLY TO THE ACTIVATION OF AN ALARM. ALARM RECEIVING CENTRES WILL CALL THE PREMISES IN THE EVENT OF AN ACTIVATION IN THE HOPE OF DECIPHERING WHETHER IT IS A FALSE ALARM OR GENUINE ACTIVATION; THEY WILL THEN DISPATCH THE FIRE BRIGADE ACCORDINGLY.

SAFE STANDARDS AND GRADING
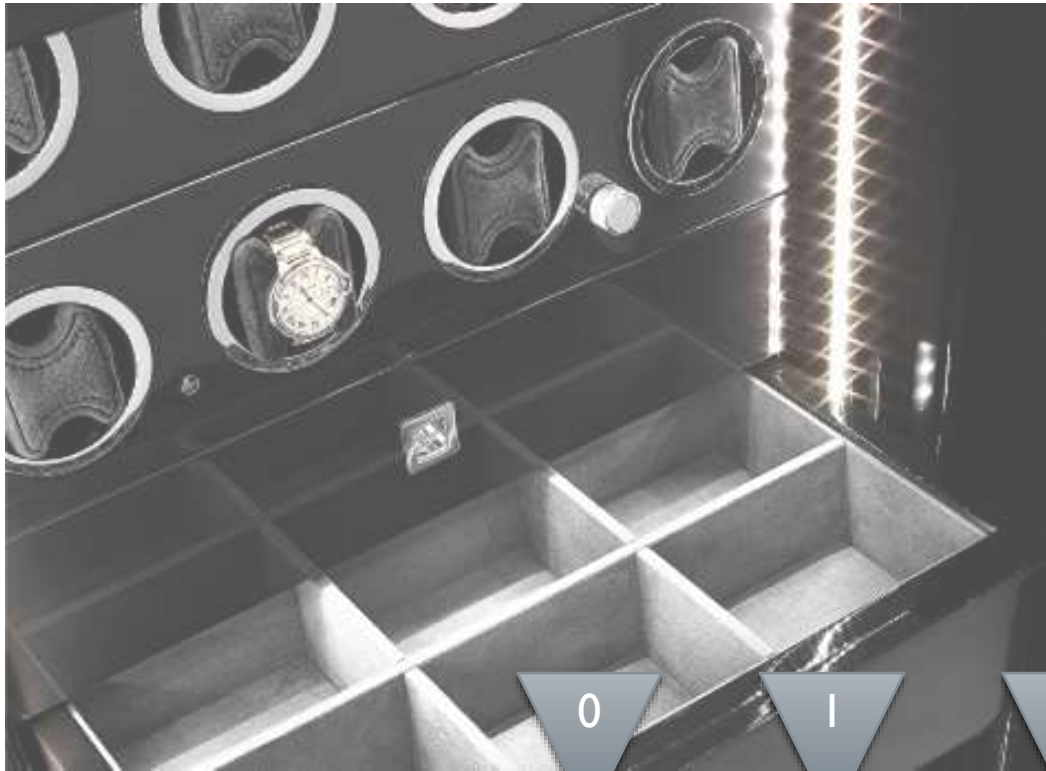
- TWO STANDARDS IN THE SAFE INDUSTRY TO BE AWARE OF; EN14450 HAS TWO LEVELS, S1 AND S2. S1 SAFES HAVE A £2K CASH RATING AND S2 SAFES HAVE A £4K CASH RATING

- THE MAIN STANDARD IS THEN EN1143-1 WHICH COVERS THE GRADES AS SHOWN BELOW WITH THEIR RECOMMENDED CASH RATINGS. IN SHORT, THE HIGHER GRADE, THE MORE TIME IT TAKES TO BREAK INTO THE SAFE

- THE JEWELLERY RATING OF A SAFE WOULD GENERALLY BE THE CASH RATING MULTIPLIED BY 10

- IF YOU NEED HELP IDENTIFYING THE GRADE OF A CLIENT'S SAFE CONTACT SID@PREMIERPROTECTS.CO.UK IDEALLY WITH PHOTOS OF THE SAFE AND THE INSIDE OF ITS DOOR

- MANUFACTURERS RECOMMENDATION IS THAT THE SAFE IS FIXED TO THE FABRIC OF THE BUILDING I.E. BOLTED IN POSITION (BASE, REAR)

- BONDING AGENTS CAN BE USED AS A BACK UP WHEN BASE OR REAR BOLTING IS NOT POSSIBLE

- LOCKING ON THE SAFE CAN BE DITIGAL, KEY, MECHANICAL COMBINATION OR BIOMETRIC

- RATING OF THE SAFE SHOULD BE CONSIDERED AS PART OF THE WIDER SECURITY I.E. IDEALLY THE SAFE WOULD BE IN AN ALARMED AREA

- DECOY SAFES ARE AN OPTION BUT WOULD IDEALLY BOTH BE GOOD QUALITY TO CREATE A GENUINE DECOY

0	1	2	3	4	5	6	7
£6,000	£10,000	£17,500	£35,000	£60,000	£100,000	£150,000	£250,000
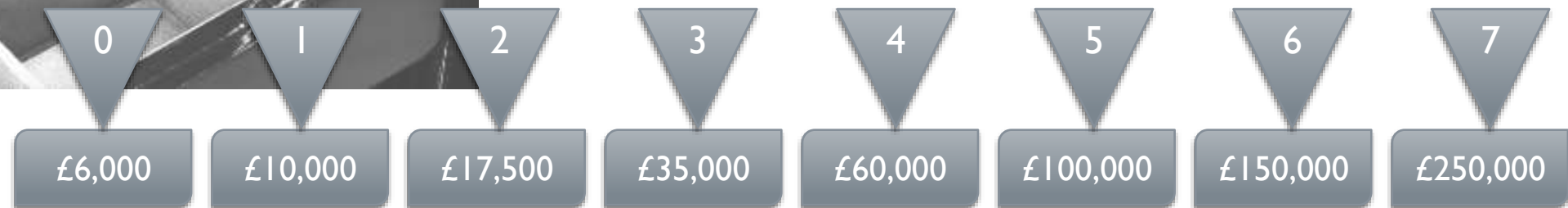
THANK YOU

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