

If insurance isn't your favourite word, no problem! But love it or resent it, insurance is a vital protection as few businesses could survive a serious mishap without it, so it's a bit like the dentist - maybe a bit uncomfortable at times, but stops a lot of pain in the future. In this article Graeme Dow, a security advisor to SISS discusses the type and nature of cover installers should consider. Graeme manufactured security control panels for 13 years and for the past 9 years has acted a forensic expert witness on burglary, fire and armed robbery cases.

### What insurance do installers need?

#### Trading from home?

Many installers work from home and consequently use it as a base to store their materials. However, if you trade from home you will need to let your household insurer know - otherwise it may well invalidate your household policy. On the other hand, you don't really want to pay commercial rates for your household content which sometimes happens. Some insurers, like SISS, have developed policies that cater for traders who work from home. But it is better to come clean to your insurer and get the right type of cover for both your home and business requirements.

#### Personal Accident Cover

Could you survive time off work if you had an accident? If not, you need Personal Accident cover. It will not make you rich while you recover but it might take away acute financial pain; one type of pain at a time is more than enough!



#### Failure to Operate Cover

Why do I (really) need this, I hear you say. *"Never had a claim, don't anticipate one"* as Jim McHatton of Scorpio Security told me in no uncertain terms! Let me answer that by listing some of the mishaps/disasters that have actually happened - not to you, of course, none of these could apply to you, could they? They problems only happen to others:

- Panel not programmed to show line fault then BT line cut;
- Customer 'phantom' setting on LIM that was not enabled;
- No detector in a warehouse area (*"Thought the curtain passive over the roller shutter door was sufficient"*);
- BT Redcare Classic instead of BT Redcare GSM (burglars do occasionally play unfair by cutting telephone lines);
- Transfers from one ARC that never made it to the new ARC;
- Annual service visits that failed to notice Redcare was down (don't ask - the full story is far worse);
- ARC connections that were never connected to start with;
- Installers not telling the whole truth on the proposal form and finding cover cancelled by underwriters (but only discovered after things went wrong, naturally);
- How about the ARC that following a Redcare line fail, told the end user *"Don't worry, get your installer to sort it out tomorrow"*.

If you feel that none of these could apply to you, save your money and forget the cover. However, if you have had a few near misses, you might want to think about the peace of mind this cover could bring,

#### Professional Advice Cover

This often goes hand in hand with failure to operate cover and is also known as 'efficacy' cover. But what exactly is 'efficacy' cover? Simply put, it is a warranty or a guarantee that your system will perform as you say it will. If you have this type of cover, you should flaunt it! It's a simple fact that 'white van man' won't bother with efficacy cover and if (or when) problems arise will be long gone. Having efficacy cover means that you have protected your client if the system you installed, by some chance, does 'go pear shaped'. You should ensure that your clients know that you have invested in this type of cover and they are protected as a consequence. You should also be sure to tell them that your systems are regularly inspected to ensure that you are doing the job properly and that you carry efficacy cover in the unlikely event of a genuine claim resulting from system failure.

Just to reinforce the point, here are a few more causes of claims:

- Sleepy PIRs.
- Sticky door contacts.
- An ARC (not inspected, it belonged to the local council and they didn't see the point of being approved) whose operator wasn't stupid. He knew that the probability was that this alarm transmission was a false alarm, so he ignored it. Well mathematically speaking, of course, he would generally be right, but on this occasion the intruders were grateful, although they never thanked him personally!

You may take comfort from the fact that these things *"only happen to other installers"*, or alternatively, having taken out cover, know that you are protected and sleep easier.

#### Employers' Liability Cover

If you employ anyone you must have Employers' Liability insurance - this is a legal requirement. Should your staff suffer injury (under the policy of course) their families will have the blow softened. The legal people tell me the maximum fine for not having it is £1000. Per day!

The requirements of EN 50131 and the Risk Assessment involve a whole different series of risks to people. For example, who should your clients use for keyholding? You should think carefully about the advice you give: Whoever lives nearest may well not be the right person - what about the risks of them attending alone? Are you sure police will attend promptly these days?

And if, after 1 April, police rules are 3 and 0, not 3 and 2, that will be a big improvement. All level one responses from now on, so look forward to a new, faster, invigorated, motivated, *"let's go get them there burglars"* approach from your local police. They will probably have arrived, arrested and arranged sentence before your keyholder arrives, right? Now who is dreaming?

If you say *"No thanks"* to the new Risk Surveys, *"I've done it like this since before Lloyd George and I'm not changing for them Europeans now"*, maybe the insurers will understand your position, or maybe they won't ask you for a copy of your risk assessment if it all goes wrong; or maybe you will be able to talk your way out of it or even do one retrospectively. All this presents a very risky scenario for the installer and trying to remember all the risks you considered on a project, say two years ago, may make your arguments a little too vague to stand real scrutiny. Also, given the circumstances, can you really hope to rely on the client to support your position?

#### SISS - A solution to your problems

Well, dear installer, having presented you with the doom and gloom, I can also present you with a solution to the array of insurance hazards you might encounter. SISS is very close to offering an excellent new Failure to Operate/Professional Advice facility with an experienced underwriter, with rates that won't make you run for cover.

#### Who are we?

SISS offers specialist insurance cover to intruder, fire, CCTV and access control installers, integrators, consultants and manufacturers. As a specialist provider, we understand the real requirements of operators within this sector and provide highly tailored and competitively priced insurance policies that ensure peace of mind for you, your employees and your clients.

#### Contact details

SISS  
Tel: 01837 55353  
Fax: 01837 55572  
Email: enquiries@sissinsurance.co.uk

Graeme Dow  
Tel: 01753 860687  
Mobile: 07838 215414  
Email: gdow@intelligence-services.freemove.co.uk

