



# Hanover Jewelers Protection

Loss Control

## What is a Central Station Alarm?

What type of burglar alarm do I have? What are the differences? Why is this important?

Underwriters Laboratories (UL) classifies burglar alarms for retail stores into two separate classes: Central Station and Mercantile Alarms. There are different characteristics for each type.

### Central Station Alarms

A central station burglar alarm system is one in which the operation of protection devices and circuits is automatically signaled to a commercial agency, called a central station, whose sole purpose is to provide protective services to subscribers. The central station itself consists of a physically secure, fire-resistive structure in which the alarm receiving equipment, annunciators, recording equipment, and associated test and power supply facilities, are housed. At the central station, trained operators and alarm investigators are in attendance at all times to supervise, record, and respond to the signal.

The tasks of turning ON (arming) and OFF (disarming) the alarm system are the responsibility of the owner or others interested in the property, but these tasks (opening and closing) are signaled to the central station where they are recorded and noted. The communications on opening and closing of the premises ensure that the alarm system has been turned on during the period that alarm protection is needed. Any irregularities in the time frames in which the opening and closing signals are received are acted on promptly.

On receipt of an alarm signal, the central station operator determines whether it is a scheduled opening or closing, a special prearranged opening, or an alarm. If an alarm condition exists, the operator immediately dispatches alarm investigators to the premises and notifies the police. The central station may have keys to the premises that permit immediate entrance and search of the interior by alarm investigators.<sup>1</sup>

A central station alarm provides for significant supervision of your opening and closing times, and provides a response to your facility in the event of an alarm.

### Mercantile Alarms

A mercantile or bank burglar alarm system is one in which the operation of protection devices and circuits activates an alarm sounding device, which may be inside or outside the protected

premises. A mercantile or bank burglar alarm system may be provided with a supplementary remote connection to an outside monitoring agency. The alarm sounding device operates until it is stopped by key control or by the entry of a code in the possession of the alarm user, by exhaustion of the power supply, or by a timing device set for a definite period of time. The operation of a mercantile or bank burglar alarm system is under the sole control of the property owner.

The tasks of turning ON (arming) and OFF (disarming) the alarm system are the responsibility of the owner or others interested in the property. Opening and closing activity is not supervised in a mercantile alarm system.

If the mercantile alarm has a remote connection to an outside monitoring agency, the agency immediately notifies the owner and the police on receipt of an alarm signal. There is no response to the alarm by alarm company investigators.

### **Central Station vs. Mercantile Alarms**

Both of these alarm systems can use the same control panels, detection devices and monitoring service. The key difference is that with a central station alarm, there is a response by the alarm company to the scene and opening and closing activity is supervised.

When you are discussing alarm services with a provider, many firms use the term “central station” only as it relates to the monitoring facility. While you should always use a UL listed monitoring service, you need to identify what responses and supervision are being provided to your facility. This is the major difference between a central station burglar alarm and a mercantile burglar alarm.

This is important to you as there may be underwriting expectations related to the type of alarm system present at your facility. The type of alarm system required can vary based on values present, types of safe or vault present and a number of other factors. While the term “central station” may be used inaccurately by some people in the business, it has a very specific meaning to your underwriter.

If you are planning to install a new alarm, change service providers or make changes to your existing service and have questions, call your Hanover agent or Hanover Loss Control for advice that is specific to your situation.

<sup>1</sup> Central Station Burglar Alarm Systems ,2003, ISO Services Properties, Inc.