



CATEGORY: HOME OWNERSHIP

ARTICLE

## Safe and Secure: Shopping for a Home Alarm System

A home security system can help offer peace of mind for your family's protection – while also saving you money on your homeowners policy.

A home security system can help ensure your family and home are protected. It may even save you money on your homeowners policy, depending on your insurance company.

These days, there are limitless options for making your home safe. Here are common security features and why they might be a good choice for your family and home.

### Selecting a Security System

Basic do-it-yourself security systems are becoming more popular due to their affordability, convenience and ease of installation.<sup>1</sup> These systems may offer simple features such as:

- Motion-activated lights or alarms
- A Wi-Fi-connected camera on the front porch
- Door and window sensors
- A yard or window sign, which has been found to be a deterrent for 75 percent of burglars<sup>2</sup>

These basic preventions can be extremely cost effective, often starting at as little as \$200 for the equipment.<sup>1</sup> Basic defenses can help bolster your home's security, but if you want extra peace of mind, a centrally monitored security system is the way to go.

For an additional cost, some DIY systems can be connected to a monitoring service.

A centrally monitored security system – often equipped with cameras, motion sensors, door and window sensors, glass-break sensors and fire alarms – is connected to a monitoring firm. When the alarm is tripped, the monitoring company will contact you and dispatch police or firefighters to your home, if needed.<sup>1</sup>

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Having an extra set of eyes on your home has several advantages:

- It can reduce how much fire damage or theft you experience because responders will handle the situation immediately.<sup>2</sup>
- Some monitoring companies offer other perks, such as panic buttons and carbon monoxide monitoring.<sup>2</sup>
- Various systems can be integrated with smart home devices to respond to voice commands.

A central monitoring system will cost more than a simple DIY security system. However, that cost may be somewhat offset by insurance savings for this kind of system.<sup>3</sup>

If you opt for a centrally monitored system, choose your company wisely. The [Better Business Bureau](#)<sup>4</sup> suggests you:<sup>4</sup>

- Choose a reputable business and check if it's on BBB.
- Contact at least three companies before picking one.
- Ask about all charges, including system installation and monthly service fees.
- Talk to your insurance agent so you know whether the system you're considering qualifies for an insurance discount, such as [Amica's safety discounts](#).
- Read the contract carefully to understand the duration of the agreement and how the system will be monitored.

### Wired and Wireless Options

Most home security systems on the market use both hardwired and wireless technology to function. What does that mean? Many home systems:

- Need to be connected to the home in a wired capacity – for example, a keypad that must be plugged into an outlet<sup>5</sup>
- Also use wireless solutions, such as the internet and/or cellular backup, which offer protection in the event of a power outage, to enable communication

It's recommended to avoid systems that use an analog phone line to enable communication, as they will be obsolete soon. When choosing a system with wireless capability, look for one that uses the home internet for communication and your cellular network as a backup.<sup>5</sup>

### Security Bells and Whistles

Look for a system that offers more than just sensors. You might also consider:

- A security camera that you can monitor through an app on your phone while away at work or on vacation<sup>2</sup>
- An intercom connected to your system so that if someone is at your door, you can talk to the person via a mobile app<sup>3</sup>
- A smoke or fire detection system that, when activated, shuts off your HVAC to mitigate further damage while notifying local authorities

Do your research and ask home security companies what other capabilities they can offer you.

Any step you take to make your home more secure is a good choice. When considering home alarm systems, pick one that fits your lifestyle and your budget. Amica offers discounts on homeowners insurance policies for properties with burglar alarms.<sup>6</sup> Talk to your insurance company to learn which systems may qualify for homeowners insurance discounts.

Learn about additional [ways you can save on your home insurance](#).

<sup>1</sup> How to Choose a Home Security System, Chicago Tribune, 2017.  
<sup>2</sup> What's the Best Smart Home Security System for You? The Ultimate Guide, Realtor.com, 2017.  
<sup>3</sup> Terms and conditions apply, must qualify for each discount. Not all discounts are available in all states.  
<sup>4</sup> BBB Tip: Buying a Home Security System, Better Business Bureau, 2018.  
<sup>5</sup> Home Security Systems 101: Things to Consider, Curbed, 2016.  
<sup>6</sup> Discounts may vary.

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