

Buying a Home Security System



Home security systems are designed to protect you, your home, and your valuables. They vary in price and sophistication. Some systems not only can warn you of intruders, but also can notify authorities of a medical emergency, monitor smoke and carbon monoxide detectors and water levels or pressures, and include video surveillance. Some systems also are linked into your home's wiring, heating or lighting systems, and use your mobile phone or computer to control them.

Most home security alarm installers can provide all-inclusive services that include equipment plus the installation and monitoring service.

If you're thinking about buying a home security system, the Federal Trade Commission (FTC) and your state Attorney General suggest that you:

Get references from your friends, family, neighbors, and co-workers and from the company's current clients, and find out whether the equipment was installed within the given time frame. Were any equipment problems dealt with promptly? Was the system explained to everyone living in the home? If there was an intrusion, were the police contacted immediately?

Check out the companies by entering their names in a search engine online. Read about other people's experiences with the companies. Try to communicate offline if possible to clarify any details. In addition, contact your state Attorney General (www.naag.org), local consumer protection agency (www.consumeraction.gov), and the Better Business Bureau (www.bbb.org) to see if any complaints are on file.

Verify that the contractor's licenses are current and in good standing. Check with the National Association of State Contractors Licensing Agencies (www.nascla.org) for the appropriate agency in your state.

Get written estimates from several companies, and ask plenty of questions. A reputable company will not try to sell you anything before completing a professional assessment of your needs and the layout of your home. Find out:

Who will perform the installation and monitor the system? Some companies subcontract this work to a third party.

What is the contract period for monitoring? One year? More? Are there penalties for early termination? What happens if you move before the contract term is up?

How much does the monitoring cost? How often will you be billed?

Does the company call you before notifying the police?

How soon after the alarm sounds will you be notified?



What happens if the alarm company can't reach you when the alarm is sounding? Is the alarm reset? Are the police called? Are alternate numbers called?

What happens if the power goes out? Is there a back-up battery system?

What does the warranty cover, and for how long? Is it from the manufacturer or their installer?

Who is responsible for repairs or upgrades to the system?

Does the company offer interactive services like smoke and fire detection, remote control, video surveillance, email notifications and special apps for smart phones?

Read the fine print. Once you've chosen a company, make sure the written contract includes all oral promises made by the salesperson. Your contract package should include:

- Installation price
- Monthly or quarterly monitoring fee
- Contract period
- Applicable discounts
- A written warranty
- The owner's manual
- An explanation of your right to cancel the deal
- Cancellation forms

The contract also must be dated, and show the name and address of the seller.

Contact your police and fire departments. Ask whether you need to register your system, and if there are fines for responding to false alarms.

Fayetteville False Burglar Alarm Ordinance Coordinator can be reached at 910-433-1037.

For More Information

National Burglar & Fire Alarm Association — www.alarm.org

Security Industry Alarm Coalition — www.siacinc.org

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