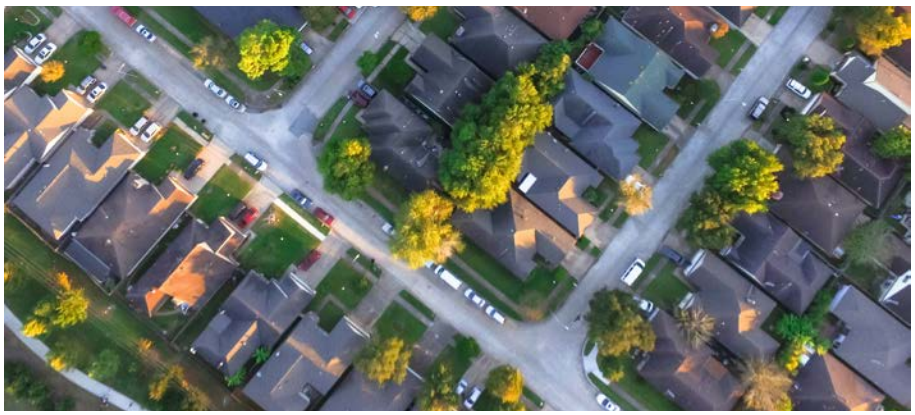
Alarm Monitoring

An Investment in Home Protection

CHUBB®



Monitored alarm systems are an essential investment in protecting your family and home. Unlike siren only or self-monitored alarms, a monitored alarm responds to all alarm activations, thereby providing a superior level of protection. The monitoring centre receives an alarm signal and reports on the critical information according to pre-set instructions from the home owner, providing an immediate response. However, to ensure that you are getting the most out of your monitored alarm system there are several important factors that need to be considered.

How does the alarm communicate with the monitoring centre?

Types of communication paths include- dialler (phone line), wireless (mobile network), Internet Protocol (internet), or a combination of these. Wireless is now the most common communication path for new alarm systems, replacing traditional fixed phone lines. If your alarm is currently monitored via a phone line, this service may become obsolete following the roll-out of the NBN to your area, requiring you to switch to an alternate communication path. We recommend you consult with a security professional for further advice on the most suitable system for your specific location and needs.

Wireless alarm monitoring

Global System for Mobile Communications (GSM) and General Packet Radio Service (GPRS) are the two services available for wireless alarm monitoring. Whilst both are legitimate services, GPRS is recommended above GSM as it provides a faster and more secure communication path. Both services have “dual sim” or “multipath” capabilities which provides redundancy functionality in the event of equipment failure or network outage. For high valued homes and possessions, this level of wireless monitoring is recommended.

Alarm polling (security for your alarm system)

Polling is a function that sends a test signal between your premises and the monitoring centre at regular intervals to ensure the alarm system is functioning correctly. If the signal stops the monitoring centre is immediately aware there is an event that requires further investigation. Polling sequences can range from 90 seconds to 24 hours, depending on the level of security required. For high value homes and possessions one hour polling is usually recommended.

Monitoring contract

The contract with your monitoring centre is essential to maximise the benefits of having your alarm monitored. The emergency contact list should include local family members and/or neighbours who can respond to an alarm activation when you are away. Consider utilising a security patrol if people on your emergency contact list cannot respond. Your contract should also include an annual service of the alarm system to ensure that all components are operational. We recommend that you source an ASIAL approved Grade A1 monitoring centre, which is the highest accreditation under Australian Standard (AS2201.2)

CCTV verification

To effectively respond to an alarm activation, the circumstances of the activation must be verified. CCTV cameras that can be accessed remotely via a smartphone or other device can help verify the nature of the emergency and assist with a prompt and accurate response from the monitoring centre, in some cases enabling police to respond.

Monitored smoke alarms

Smoke alarms can be linked to a monitored security alarm so that they are monitored 24/7. This will ensure a fire at your home is detected and responded to, even if you are not at home.

Consult with a security professional

A security professional will be able to advise you on the best security solutions to protect your home and possessions. This document is designed to assist you in preparing for discussions with a security professional.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs more than 30,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance. With five branches and more than 800 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.chubb.com/au.

Contact Us

Chubb Insurance Australia Limited
ABN: 23 001 642 020 AFSL: 239687

Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000
O +61 2 9335 3200
www.chubb.com/au

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Alarm Monitoring Fact Sheet, Australia. Published 09/2019.
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