



## Protect your family and home with the proper alarm system

Your home is your castle. Perhaps it's the place where you raised your children, or maybe it was your dream purchase after your retirement. Regardless, your home is something in which you take great pride of ownership. So how do you make sure you can safely protect your home from unforeseen circumstances?

While we cannot stop Mother Nature from causing natural disasters, we can find ways to protect our castles from man-made disasters such as house fires or unwanted intruders. According to the FBI, more than 1.5 million home burglaries were reported in the U.S. in 2015. The U.S. Fire Administration<sup>1</sup> reports that the risk of death by a fire in the home is cut in half in homes with working smoke detectors. Despite this fact, smoke alarms are only present in 73% of reported home fires.<sup>2</sup>

Many types of home security systems are available today. Nationwide Private Client Risk Solutions recommends a secure system to help protect your family and home from burglary, fire and carbon monoxide (CO). Central station monitoring should be included with your alarm system to provide the best protection.

### Central alarm monitoring options

- Landline links to the central monitoring center through a phone line, which can be a wireless system, but this type of alarm still requires landline for monitoring.
- Cellular communicates through a cellular uplink, which is considered to be more reliable than landline since there is no dependence on functioning telephone lines that could be cut in a burglary attempt.

- Broadband connects via a broadband internet connection and is significantly faster than a landline connection, though it may not be as reliable as cellular.

### Burglary alarm systems

- Motion sensors detect movement when an intruder passes within the sensor's range.
- Wireless motion sensors communicate with your alarm system wirelessly when they detect movement and don't require drilling.
- Contact motion sensors trigger an alarm if a door or window is opened when the system is armed; most are passive infrared sensors.
- Passive infrared sensors detect body heat (infrared energy) moving around in the room.
- Microwave sensors send out microwave pulses and measure the reflection off a moving object.
- Dual technology motion sensors combine features to help reduce false alarms.
- Video motion sensors combine video cameras with advanced signal processing.

### Fire alarm systems

- Heat detectors sense the rise in temperature in your home and are intended to minimize property damage.
- Smoke detectors register smoke and are intended to protect people and property by generating an alarm earlier in the development of a fire, especially from one that smolders or burns very slowly without flames.

## Types of detectors

- Smart detectors communicate through mobile apps to alert you if an alarm sounds.
- Hardwired detectors connect directly into your home's electrical system and usually include a backup battery in the event of a power failure.
- Multifunctional detectors often include carbon monoxide detection.
- Battery-operated detectors rely on batteries alone. There are smart batteries that can send an alert to your cell phone when they need to be replaced. If you have a battery-operated smoke alarm, consider this option.

## Types of sensors

- Ionization sensors work by ionizing air, which gets interrupted when smoke passes through the device and triggers the alarm. They are considered to be better at recognizing fast-burning fires that produce small amounts of smoke.
- Photoelectric sensors use light to detect smoke and work better with smoldering fires that generate a lot of smoke.
- Dual sensors include photoelectric and ionization sensors, providing you with the most protection from both smoldering and flaming fires.
- Conventional heat sensors trigger when ambient temperatures reach a fixed point.
- Rate-of-rise heat detectors warn when there is a rapid temperature increase that would only be caused by fire.
- Combination heat detectors provide both fixed and rate-of-rise temperature detection, which can provide a timely response to both rapid and slow temperature increases.

Based on the different types of protection you can get from each of these lifesaving devices, we highly recommend using smoke, heat, CO and burglar detectors to better protect your home and loved ones. If there is a fire in your home, rapid

response to get your family out safely is crucial. To expedite police and fire department response time, we recommend all alarms be integrated with a central station monitored alarm system. If an interconnected system isn't feasible, at a minimum use battery-powered or battery-backup detectors.

## Where to install detectors

- Install smoke detectors in all bedrooms and main hallways throughout all levels of your home.
- Heat sensors are a more appropriate option for placement in a kitchen or utility area, such as a garage or electronic/mechanical storage space.
- Place carbon monoxide detectors on every level of your home, especially near sleeping areas. Keep them at least 15 feet away from fuel-burning appliances.
- Smoke and carbon monoxide detectors should be tested at least once per month, and batteries should be replaced at least once per year.
- Replace detectors every five to seven years depending on the manufacturer's label.

We recommend consulting with appropriate home security experts to obtain additional guidance on alarm options and proper installation for your particular home.

If you have any questions, please contact your agent or Nationwide Private Client Risk Solutions professional. For more information on how you can help prevent burglary, fires and carbon monoxide poisoning, visit [nationwide.com/solutionseries](http://nationwide.com/solutionseries).

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself, your home and your family.

<sup>1</sup>[ucr.fbi.gov/crime-in-the-u.s/2015](http://ucr.fbi.gov/crime-in-the-u.s/2015)

<sup>2</sup>[usfa.fema.gov/data/statistics](http://usfa.fema.gov/data/statistics)

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