

# THE ESSENTIAL GUIDE TO SHOPPING FOR HOME SECURITY

People choose to get security systems for many reasons. Maybe your house was broken into. Maybe someone stole a package right off your porch. Maybe you have elderly parents who live alone. Or, maybe you saw a friend's video camera and wanted one for yourself.







of all break-ins occur in homes

# Whatever brought you here, home security is a smart choice. But there so many home security providers to choose from. Where do you start?

Step one seems obvious: Type "best home security provider" into your search bar. But before you do, pause to consider what search results are based on. We'll bet you dollars to donuts that the top results are from a handful of review sites.

Review sites aren't bad; they can be extremely helpful in getting a quick summary of what a company has to offer. But in many cases, review sites make their money from the very same companies they review. A company may rank higher on that site because they spend more money on that site.

Or, a review site may use ranking criteria that don't align with your needs. For example, a larger company with national reach may outrank a regional company that focuses on certain locations — when in reality, a company doesn't need to be a Goliath to be a good security provider. They need great equipment, great service, fast response times, and to be there for you in your time of need.

Take a moment to step back and think through what you really want and need to protect your world. We'll walk you through it and give you some prep questions to help along the way!

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- Who/what do I need to protect?
- How will my system work?
- What kind of equipment do I need?
- Professional install or DIY?
- Do I need monitoring?
- What's the cost?
- Making the choice



# WHO/WHAT **DO I NEED TO PROTECT?**

First things first — what do you want to accomplish with home security? Who (or what) do you want to protect?

#### Do you want to:

Now the wheels are turning! With the right technology and the right company, a home security system can address one or all these needs.

• Prevent break-ins? • Answer your door when you're not home? • See your kids get home from school safely? • Check in on pets during the day? • Help protect against home fires? • Prevent CO poisoning? Know when a package is delivered? • Reduce your home insurance premium?



# HOW WILL MY SYSTEM WORK?

Pause again here for a moment. This is a good point to learn about the types of alarm systems available. Security systems may be cellular-, broadband-, or landline-based, and the differences are in the way your system communicates to your alarm company. A reputable company will walk you through it, but it's helpful to understand the basics ahead of time.

#### LANDLINE

Your alarm system uses a hardwired telephone service connection to communicate. Landlines are reliable and remain active during a power outage. But if your phone line is cut, your service could be interrupted.

#### BROADBAND

When an alarm is triggered, your security system sends the signal through your existing broadband internet connection — no landline required. However, if your internet goes down, your security system won't send signals.

#### CELLULAR

Your alarm system uses a cellular radio to communicate, similar to your smartphone. This increasingly common method is wireless and very difficult for an outsider to interrupt. Another huge benefit? Like broadband, cellular gives you access to interactive services, enabling you to control your system through your smartphone, tablet, or computer.



# **Prep Questions:**

1. Do you rent or own, or are you planning to build? If you're building, it's a good opportunity to take advantage of pre-wired security, which has its own unique benefits.

#### 2. Is there already a system installed?

For an experienced security provider, it may be as simple as turning it on.

If the existing equipment is outdated, it may need to be replaced.



# WHAT KIND OF EQUIPMENT DO I NEED?

#### Most security equipment falls into one of the following buckets:

- Intrusion detection
- Life safety
- Environmental monitoring
- Video security
- Smart home automation

No matter what kind of security equipment you choose, it's important to know a little about the quality of the equipment and where it comes from.



# Go through this checklist with any home security provider you consider:

#### YES NO

- 1. Does the security company manufacture its own equipment?
- 2. If not, does it get its equipment from a reputable source?
- 3. Does the equipment use the latest encryption technology?
- 4. Does the equipment allow integration, so everything works together?
- 5. Can they design a custom system just for me, or is it one-size-fits-all?
- 6. If my needs change, can I add more equipment later?
- 7. Can the equipment be controlled from a mobile app?
- 8. Is the equipment compatible with my favorite devices, like my smartphone, tablet, smart watch, and smart home assistant?
- 9. Will they install my equipment for me, or do I have to do it myself?
  - 10. Is the equipment user-friendly, or will there be a big learning curve?

# **INTRUSION DETECTION**

This is the core equipment most people associate with security, used to help prevent break-ins and protect your home. You may see it referred to as a burglary system, or a burglar alarm. Intrusion detection should include integrated, multi-layered deterrents that put up as many barriers as possible between your home and would-be intruders.



The brain of your security system that controls everything. This is where you enter your code to arm and disarm the system. Most modern panels are touchscreens, and some include features like cameras and glassbreak detection. Sometimes referred to as a hub, keypad, or control panel.

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# Contacts Window 001/ $\check{\Box}$



Lets you know when a door or window is opened. Place them on anything in your home you want to monitor, like gun safes and liquor cabinets. Sometimes referred to as door and window sensors.



Used to detect movement across the spaces they cover in the interior of the home. When triggered, a signal is sent to your control panel and to the monitoring center.



# etectors break GIGSS



Recognizes the sound of breaking glass and alerts your system. This is critical if intruders try smashing a window instead of prying it open.

# LIFE SAFETY

Burglar alarm monitoring is huge, but if you stop there, you're missing out on a critical piece of home security: monitored fire and carbon monoxide (CO) detection devices.







A **non-monitored smoke detector** is only designed to notify whoever is inside the building that there's an emergency and it's time to get out. If your alarm goes off, and no one hears it and calls 9–1–1, the fire department may not be notified until it's too late to save your property.

Monitored smoke detectors are connected to a 24/7 central station that can notify the fire department whether your system is armed or not, whether you are sound asleep or away from home.

"MONITORED" = NOTIFIES A TEAM OF EXPERTS + FIRE DEPARTMENT

#### "NON-MONITORED" = ONLY NOTIFIES THE PEOPLE INSIDE THE HOME





Every Year, at least 430 people die from accidental Co poisoning. It can be deadly, and it's virtually undetectable without equipment. CO detectors are fastest way to be alerted to the presence of carbon monoxide in your home.

Like monitored fire alarms, a monitored carbon monoxide detector not only gives you early warning CO, but also alerts a monitoring center who can notify emergency assistance. This can be the difference between life and death if a CO leak happens when you and your family are sleeping.



## **MEDICAL ALERT**

# In the case of cardiac arrest, for every minute that passes without CPR and defibrillation, the chance of survival decreases by 7 to 10%.

During a medical emergency, getting help fast can save a life.

If you have health or mobility issues — or if you are purchasing a security system for someone who does — consider adding an emergency medical alert device. Most traditional medical alert devices use a monitored pendant or button that can be used inside your home or very close to it.

With a medical pendant within reach, help is just a touch away, even for someone who lives alone. Just press and hold the panic button to call for help, and a signal is sent to a monitoring center. An operator will answer right away and stay on the phone until help arrives.

# ENVIRONMENTAL MONITORING

Just 1 inch of water can cause \$25,000 of damage to your home.

WATER OR FLOOD SENSOR Water damage is a homeowner's worst nightmare. Taking proactive steps to prevent it is often far more affordable than making repairs after it happens. So while you're building the smart security solution of your dreams, consider adding flood detectors.

Some water sensors are small, easy to install, and relatively inexpensive. Plus, when integrated with a monitored security system, it can signal an alarm to your company's monitoring center and also send you a notification via text or email.



# ENVIRONMENTAL MONITORING

**ROOM TEMPERATURE SENSOR** Annoyed by unwanted temperature swings at home? Frustrated that it's too cold in the living room and too hot in the bedroom? Adding room temperature sensors to your home will level up your comfort game.

The perfect companion to smart thermostats, temperature sensors allow you to create unique heating and cooling schedules by measuring the average temperature of multiple rooms. You can sync multiple sensors together to create a cozy balance throughout your home, and even receive alerts when temperature swings are detected. Because when your house is too hot or too cold, it's not cool.



# VIDEO SURVEILLANCE

## from cameras if:

When it comes to your home, there's really nothing better than being able to see what's going on from anywhere, at any time. So if peace of mind is what you're looking for, video security cameras is where the rubber meets the road.

#### You're guaranteed to benefit

• You shop online and get packages delivered • You have kids in school

- You have pets that stay home alone
- You travel for work or leisure

## **VIDEO SURVEILLANCE Common options include:**



peek inside your home anytime, anywhere

**Outdoor cameras** 



monitor the exterior of your home

# Doorbell Video



answer your front door from anywhere

# **VIDEO SURVEILLANCE**

The internet and big-box stores are flush with video security cameras, as you probably already know. To help narrow down your options:

#### Are the cameras "smart?" Smart cameras can analyze and interpret what they see, send you important updates, and trigger other actions in your home. More features include:

- Get alerts sent to your smartphone
- Record motion-triggered video
- Stream live video and view clips from anywhere
- Utilize two-way talk to communicate with someone seen on camera
- Know whether something on your property is a person, an animal, or a car

#### Otherwise, you're just capturing raw footage, which is more like CCTV cameras on the street.

# **VIDEO SURVEILLANCE**

Are the cameras "integrated?" There's a big difference between a standalone big box camera you grab off a store shelf or order online, and a camera that's integrated with your smart home security system.

#### Choose integrated security cameras if you want:

- Professional installation
- Expert consultation on camera placement
- Your cameras to "talk" to your security panel
- To control your cameras and your entire system in one app
- Your cameras to trigger home automation



# Most newer cameras are powered by WiFi, so a strong signal is important. Use this checklist to make sure your home is prepared for video cameras:

- Who is your internet provider? DSL, satellite, and dial-up won't work.
  Where is your router? You don't want it too far away from connected devices or blocked off in a closet.
- How is your internet speed? The minimum speed requirement for the newest cameras is 3 Mbps per camera. Try testing your speed online at speedtest.net.
  How many devices are connected to your WiFi? The more devices connected, the slower your speed will be.
- Do you stream a lot of content? Gaming systems, movies, and music can consume a large amount of bandwidth.



# SMART HOME AUTOMATION

Smart home devices use WiFi, Z-Wave, or Zigbee technology to monitor and control various things throughout your house, like lights, cameras, locks, and more. Look for devices that are connected to each other and to your alarm system.

# **SMART HOME AUTOMATION**

Always know who's at your front door, even when you're away from home. Receive alerts, view video footage, and use twoway voice to interact with visitors.

Lock

Door

Smart



Lock or unlock
your door
remotely. Provide
temporary codes
to visitors for
safe, keyless
entry.



Never wonder, "Did I forget to close the garage door?" Open and close your garage remotely, and even receive alerts if it is left open.

Smart



RM.COM

Thermostat

Smart

Set ideal temperatures at home for every part of your day. Stay comfortable and save on energy costs.

# Smart Light Control

LEVITON

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V



you're not there.

# APP

You want to be able to control your home from your devices. That's a given. But does the service you're considering let you control everything in one place?

The less mobile apps cluttering your smartphone screen, the better. Choose a smart home security company that offers a one-app solution for all your home security and automation devices.

Do you have an Apple Watch, or a smart home assistant like Alexa? See if the company offers integration with the essential devices you already have.

# WHO WILL SET UP MY EQUIPMENT?

A lot of security company are transactional. What do we mean by that? We mean that once you've made your purchase, your business with them is over. But don't forget, someone has to set up that awesome new equipment in your house and make sure it's working correctly.

Do it yourself (DIY) is one option. Many people feel confident going in that they can handle the set-up, no sweat. The problem? Every home is different, it's never as easy as expect, and you don't have an expert to lean on. Plus, DIY involves picking out all the devices on your own or mixing and matching devices from a big box store. You might not be aware of the holes in the system you've created until it's too late.

With something as important as protecting your home and loved ones, why risk mistakes? Instead, consider the option of having a system professionally installed by a low voltage expert with extensive training.



# **BENEFITS OF PROFESSIONAL INSTALLATION**

Your other option is to have a trained professional install it for you.

#### Here's what you can expect from an expert:

- A thorough consultation to determine what you really need
- A custom system designed just for you
- Confidence that all devices are placed correctly
- Education and advice from someone who does this all day, every day
- Recommendations to close any gaps in your security system
- Personal instruction on how to set up and use your system
- Confirmation that your system is working
- Immediate answers to any questions that come up

You're probably not a security installation expert, and you already have enough on your plate. Consider letting a professional do the heavy lifting.



## **PROFESSIONAL MONITORING OR SELF-MONITORING**

When shopping for a home security provider, the decision you make about who responds when your system is triggered might be the most important. Your choice comes down to two basic options: Professional monitoring or no monitoring.

#### Choosing no monitoring

Many big-box security devices you see online or in stores are not monitored. After you set up your equipment, the only person looking at your alarm status is you. You may have the option to download a mobile app that will send alerts to your smartphone if something goes wrong. But after that alert is sent, it's on you to get help.

The problem? True home security is a full-time job — or more accurately, a 24/7/365 commitment. You can't always be around to respond when there is an issue. What if you're in the shower, or at work, or asleep? What if you're on vacation when a fire starts, and your pet is home alone?

Even if you are available when an alarm goes off, would you know what to do? The more you dissect all the variables and possible outcomes, the dicier it becomes.

#### Why professional monitoring

While it's helpful to get an alert on your smartphone that your house is on fire, it's even better to get a phone call that a trained team has already notified the fire department that help is needed.

When you have professionally monitored home security, you don't have to worry about alerting authorities in an emergency. A team of experts is monitoring your system 24/7. They keep an eye on your alarm signals, call you when there's a problem, and contact emergency responders if you need them. Whether you're home or in another country, if your alarm goes off, that monitoring center will know about it and quickly take action on your behalf.

Bonus: If you have a monitored home security system, you may qualify for an insurance discount! Talk to your insurance agent to find out for sure.

Remember, not all security providers have the same standard of monitoring. Some companies outsource the work, use overseas monitoring operations, or operate monitoring centers that aren't properly certified. The quality of a monitoring center can impact the outcome of an emergency, so the team you trust to help protect your world needs to be highly trained, educated, and running like a well-oiled machine.

To find the companies who are doing it right, make sure you're asking the right questions:

- Do they offer professional monitoring for the products they sell, or is it all on you? Do they own and operate their monitoring operations, or are they outsourced to a third
- party?
- Are the operations U.S.-based?
- What kind of training do they require for employees?
- What are their credentials and certifications? Make sure their monitoring centers are ULcertified and Five Diamond-accredited, meeting the highest industry standards.
- Do they have just one station, or do they have back-up?

# WHAT'S THE COST?



#### Here's a checklist of questions to ask: • How long will the monthly rate stay the

- same?
- Is there an installation fee?
- Is there an activation fee?

- Is monitoring an extra fee, or is it included? Is fire and CO monitoring extra?

Keep in mind, while price is important, it isn't the most important part of choosing and keeping a provider. If you find a great price but the service doesn't fit your needs, it's a waste of your time and money.

When you're looking for a home security provider, price is a huge variable. Companies approach pricing in different ways, making it difficult to compare one provider to another.

- How are repairs covered?
- Do I pay for my equipment upfront, or are
  - there financing options?

## PROS AND CONS OF AGREEMENTS

So, is an agreement the right choice for you? All agreements are different, but there are some overarching pros and cons to help you decide:

#### PROS

- Your pricing gets locked in
- Expectations are clearly defined
- You may get a better deal on equipment
- You might end up paying less in the long run

#### CONS

- You are committing to a specific timeframe
- If you move, you are still responsible for your agreement

**Helpful tip**: Depending on where you live, your local government may have requirements and fees related to a monitored security system.



# MAKING THE CHOICE

By now, the picture of what you want and need from a security company. from a security company should be taking shape. The factors above have narrowed your choices down to a handful of providers, but there's still one last test that may bring you to your final choice: Evaluate the quality of the companies you're considering. Looking at their licensing, experience, reputation, awards, and accreditations can help you get a sense of a company's values.

#### Licensing

Is the provider you're considering fully licensed in your municipality, and is their licensing up to date? In most states, alarm companies are required to be fully licensed to install, service, or maintain security systems. This government oversight makes sure your company follows proper protocols.

#### Experience

It's great if a company offers all the coolest devices, but do they have their core security services down to a science? How long a provider has been in the security business can also give you some insight, because newbies in the industry may not have all the kinks worked out. Companies who have been in the business for a long time demonstrate stability and expertise. In other words, they know their stuff.

# **AWARDS AND ACCREDITATIONS**

There are a handful of third-party organizations that evaluate the safety and efficiency of a security company's operations, so ask any security company you're considering if they have:

- UL certification (Underwriter Laboratories)
- Five Diamond certification (The Monitoring Association)
- Ongoing training and licensing requirements for their employees

If a company is doing what they do really well, they're going to talk about it! Check a company's website for prestigious industry recognitions, such as:

- Security Company of the Year, or Dealer of the Year (SDM Magazine)
- Monitoring Center of the Year (The Monitoring Association)
- · Police Quality Dispatch Award (Security Industry Alarm Coalition)



#### Security Industry Alarm Coalition





## REPUTATION

The noise online makes getting a clear picture of company's reputation tricky, so here are a few trustworthy sites to reference:

#### THE BETTER BUSINESS BUREAU

- What's their BBB rating? What's their Customer Review Star Rating?
- Does the company have a lot of complaints, or open government actions?

#### TRUSTPILOT

- What's their Trust Score?
- What percentage of their reviews are top-notch, or Excellent?

#### **GOOGLE REVIEWS**

• What's their overall Google review star rating?

And don't forget, a company's respect for your privacy is paramount. It's worth an online browse to determine a company's trustworthiness:

- Is the company committed to customer privacy?
- Does the company have a known history of "spying" on customers or invading their privacy?
- Are they involved in any ongoing legal matters?





# **Guardian** PROTECTION

Life is better when it's safe. The best security companies understand this truth, and it's why they do what they do.

We hope this guide has helped you evaluate your options and leads you to a security solution that makes your life easier, safer, and more protected – even if that company isn't Guardian Protection.

If you need additional guidance or have any questions, we're here for you. Reach out to us any time at GuardianProtection.com, or by calling **1.800.PROTECT** (1.800.776.8328).

When security is on the line, you want the best – so shop wisely.

And of course, be safe!

SOURCES: FBI'S CRIME IN THE UNITED STATES 2019 REPORT; NATIONAL FIRE PREVENTION ASSOCIATION (NFPA); CENTERS FOR DISEASE CONTROL AND PREVENTION (CDC); AMERICAN HEART ASSOCIATION; FEMA

