

THE INSURANCE ADVISOR

For America's Churches and Related Ministries from Brotherhood Mutual and Its Agents

SECURITY SYSTEMS OFFER ADDED PROTECTION

ISSUE 13—HOW CAN YOU MINIMIZE THE CHANCE OF FIRE OR BURGLARY?

A big plus for security systems is that people don't have to be within hearing distance of the alarm. If you're counting on smoke detectors to protect your church, who will hear them at night? After hours? With central station monitoring, you don't have to worry.

Installing a security system (one that's U.L.-approved and hard-wired) can reduce the chance of fire or burglary at your church. It also provides round-the-clock interior and perimeter protection through central station monitoring. By reducing the risk of accident or loss, these systems help you keep premiums at the lowest possible level.

HOW A SYSTEM REDUCES YOUR RISK

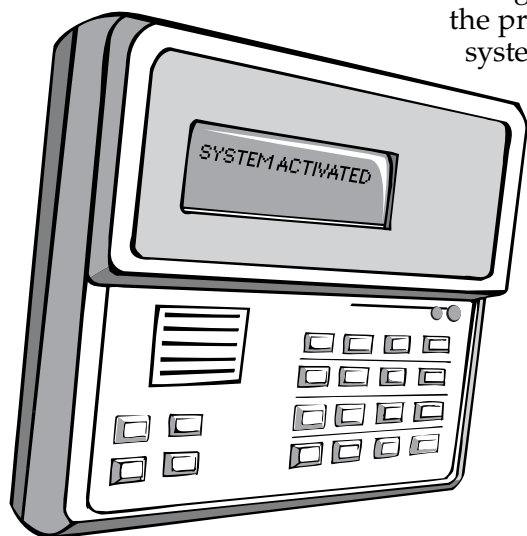
With central station monitoring, your building is under watch 24 hours a day, 365 days a year. When your system senses an emergency, a signal goes directly to the monitoring station, and trained professionals identify the signal—a fire, burglary, or other emergency—and notify you and the proper authorities. The system can detect an emergency in its early stages, and that could mean the difference between a minor or a major loss.

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Also, security systems include different kinds of detectors which perform different functions. For example, smoke detectors sense a fire. Heat detectors sense dangerously high temperatures. Ionization units detect harmful substances (LP gas, propane, or radon). Motion detectors sense body heat, and when installed in areas of transportation—hallways, for instance—can track a burglar through a building. When these are tied into a central station monitoring system, you can hardly beat the protection offered.

ALL SECURITY COMPANIES ARE NOT ALIKE

In the security system business, consultants warn of "trunk slammers," people who own or sell from companies that are here today and gone tomorrow.



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Your security consultant should analyze your needs, identify points of vulnerability, and design a system to work for you now and later.

These salespeople offer systems at prices much lower than established security companies. Often, their companies are not bonded, licensed, or registered.

After a year, their equipment may break down; and since the warranty expired, you'd be left with an ineffective system. Many times, you'll want to add on to your system at a later date. These systems—often complete in themselves—don't permit this.

Your security consultant should analyze your needs, identify points of vulnerability, and design a system to work for you now and later. Pick someone who will spend time listening to your needs—someone with a proven reputation. You might start by calling one of these security system companies—First Alert, Honeywell, or ADT.

CHOOSING A SECURITY COMPANY

Here are some questions to consider when reviewing security service companies.

- What's its track record? How long has it been in business?
- Does it offer a full line of security systems, or does it specialize in only one area? Can it accommodate your needs as your ministry grows?
- Does it provide service and maintenance as well as installation?
- Does it monitor its own security systems, or does it subcontract the monitoring to another company?
- What size is the company? Can you be assured it will be around to service your system in five years?
- If it offers central station monitoring, is its central system station listed by Underwriters Laboratories? A U.L. listing is your assurance that the security company you choose has an up-to-date facility with properly maintained equipment, follows U.L. standards in staffing, and keeps accurate, complete records of all security monitoring and activity involving your ministry.

Louis Blossch Insurance Agency

We insure over 300 churches in North East Oklahoma. We offer this information to help you better administer your church business. The less time you spend on problems which arise from a claim is more time you

can spend spreading the good news of Jesus Christ.

Our team professionals are Louis Blossch, Jerry Hendon, Chuck Lewis, Guy Landes and Clayton Haggard.



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