

September Questions to Ponder

Alarm Contracts – Have You Taken Good Care of Yours? by Lilianne Chaumont, Esq.

Well written alarm contracts give you the most protection 24/7. How well do you take care of your contracts?

Q When was the last time your contracts were professionally reviewed?

Five? Ten? Fifteen years ago? Like any other equipment or device, alarm contracts need to be “serviced” every two years. This provides you with the most protection for your most valuable asset – your business. And if reviewed timely, the expense is minimal.

Q Does your contract cover your current scope of work?

As you add services, your alarm contract needs to keep up to protect you. Providing fire testing and inspection? Make sure it’s covered in your monitoring contract or in a standalone contract.

Q Do you provide standalone personal emergency response systems (“PERS”)?

You must have a separate agreement for PERS. It is not safe to document a PERS system under a standard alarm contract. Good risk management requires different language, different provisions, and a higher limitation of liability for PERS systems.


Q Have your contracts kept up with technology?

There are services today that weren’t available five years ago. Your contracts must keep up with the rapid changes in technology or you will leave yourself exposed. VoIP, Radio, and cellular transmission must be covered, along with interactive services (such as Alarm.com, TotalConnect, and so on) and video verification (such as Videofied, IViewNow, In View, and so on) Yet another reason to think about your contracts and have them reviewed every two years.

Q Do you provide your residential clients with a separate 3-day right to cancel form?

Not providing the right-to-cancel form allows a customer to void the contract at their option, creating needless exposure. Not a good thing if there is a claim. In addition to the language in the contract (which is required by law to be in a specific place on the contract), you must provide your clients with two copies of the separate right to cancel form. The best practice is to have your clients acknowledge receipt of the form, which you would then keep in the client’s file.

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