



Common reasons for repudiation

Alarms for business premises

Making claims clear





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At AXA, we want to make dealing with us simple and trouble free, so you can get back on your feet as soon as possible after a loss.

We know the last thing you need when you make a claim is to find any surprises in your policy conditions or get tied up in legal language.

We've put this guide together to help you understand key terms and conditions and avoid common mistakes that could delay your claim or get in the way of it being paid.



Alarms for business premises

Why alarms matter in theft and damage claims.



Having an alarm system that works properly is critical for business premises protection.

For example, it can help reduce your risk by putting off thieves, or reduce the size of the loss by alerting police while an incident is taking place. Most business insurance policies not only insist on a good alarm system, they also have conditions about how the system is installed, maintained and operated.

Getting these wrong can make it harder to claim.



How to make a valid claim

Follow these pointers to avoid delays or surprises when you claim.

You MUST...

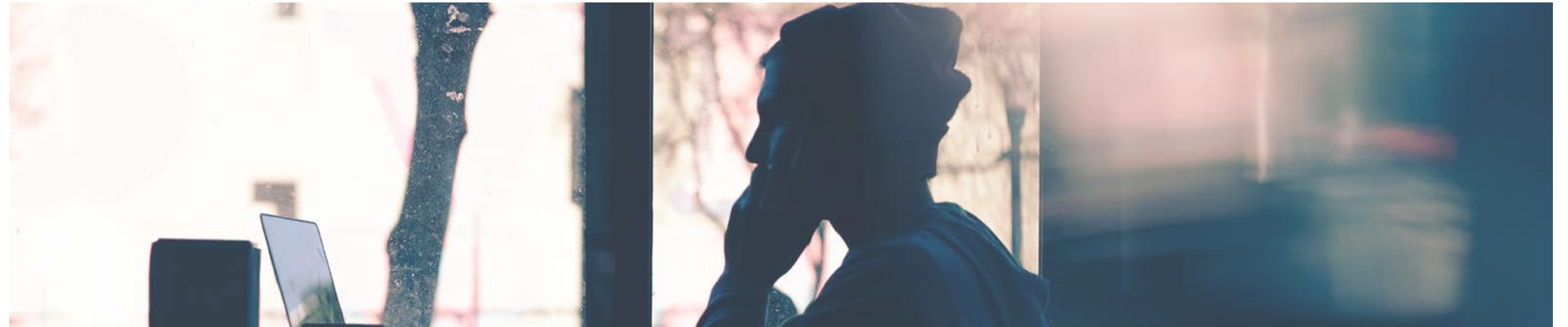
- Always set the alarm system when your premises are unattended.
- Keep security codes confidential.
- Set the whole alarm. Your claim might be rejected if part of the system, such as remote signalling, has been disabled, or if part of your premises is unprotected.
- Tell us or your broker as soon as possible if the police reduce or withdraw their response to alarm calls. This might happen, for example, if you've had too many false alarms.
- Tell the police, alarm receiving centre or alarm company if you change your appointed keyholders – the people who have keys to your premises. For police response, you must have two keyholders who both have their own transport and home telephone, and who live within 20 minutes of the premises.
- Fix any faults that could stop you setting the alarm – for example, door contacts or detection equipment that have been removed or damaged.

You MUST NOT...

- Leave the premises unattended if you know about any faults at the time you set the alarm that could prevent it working properly.
- Leave codes or keys on the premises when they are unattended.
- Make changes to the alarm as it has been fitted, such as changes to the signal path or alarm coverage, unless these have been pre-approved by AXA before the change.



What happens if the police reduce or withdraw response?



As we've said above, you must tell us or your broker if the police reduce or withdraw their response. If this happens, we might need to change your policy terms.

This will vary depending on the circumstances and your risk profile. We could withdraw your theft cover altogether. Or we might take no action, for example if your other security measures are strong, or your level of risk is low. We might continue your theft cover but add some conditions to it, such as:

- Having security guards on the premises until the police response is restored.
- Using a professional keyholder response service for alarm activations.
- Increasing your theft excess until the police response is restored.
- Upgrading or install physical security.
- Changing the alarm system design, installation or monitoring to meet police requirements.
- Requiring you to pay up to 20-25% of any loss (co-insurance).



Example

A small warehouse storing electrical equipment has theft cover and has installed an appropriate alarm system, including monitoring by an approved alarm receiving centre.

The business then has had a several false alarms over a three month period. The police tell the business owner that they will no longer respond to alarms from the premises because of wasted police time. The business owner does not tell their insurance broker or insurance company about this change. One month later, thieves break in and get away with stock worth thousands of pounds and also damage the premises. The business owner is not covered.



Get in touch



If you have any questions about this document, please get in touch with your usual AXA contact or your insurance broker.



Common reasons for repudiation: Alarms for business premises

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