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Choosing the Best Home Security System Is No Cause for Alarm

By Tim Brugger

The right home security system provides peace of mind, protects your property and increases your personal safety — consider these tips when purchasing one for your home.

You take good care of your home and possessions and watch out for your family's health and safety. But personal vigilance goes only so far. Two-thirds of fire-related deaths in homes occur when there's no working smoke detector on the premises, according to the U.S. Fire Administration. Whether you're away from home or everyone's sound asleep, you need a high-quality system to sound the alarm and call for help during a carbon monoxide leak, fire or break-in.

It's important to differentiate between systems — some simply sound an alarm to alert you of the problem, while others communicate with a monitoring company that can contact local police and fire departments in the event of an emergency. Most alarm companies aren't specialized — they deal with every type of detector or alarm a family might want, says Marshall Marinace, vice president of the Electronic Security Association (ESA).

Before you make a decision, consider the following:

The Right Features

Some people opt for the simpler, do-it-yourself (DIY) route. It goes without saying — every home should have basic smoke and carbon monoxide detectors that are properly tested and in good working order. Burglar alarms can be a bit more complicated, but you can still buy your own motion detector from your local hardware store, or shop online at specialty outlets for more sophisticated alarms. Some of these specialty motion detectors, for example, are equipped with keypads that can be programmed to alert you if someone punches in an incorrect code.

But a professional company can guarantee correct installation and can monitor your home when you can't. According to Marinace, monitored systems all share some basic components: a control unit with battery pack, a keypad and a siren. From there, you can pick whatever extra features you want, such as multiple smoke detectors, carbon monoxide detectors or a variety of motion and sensory detectors. Some companies even provide temperature gauges that can tell if your furnace is broken and your pipes are about to freeze, he adds, or water detectors to alert homeowners when there are leaks in the basement.

The Right Price

DIY systems can range anywhere from \$10 to several hundred dollars. Professionally monitored systems,

however, come with a monthly fee in addition to the initial price tag. According to personal finance news site [Daily Finance](#), costs for these systems vary: You can find basic inexpensive alarm components and pay \$50 or less for a monthly monitoring contract. Conversely, high-end systems can run up to several thousand dollars in total cost (even before you add in the monthly monitoring fees). Marinace adds that each fire or carbon monoxide detector usually costs an additional \$150 to \$225.

The Right Company

If you choose to have a company install your security system, the ESA provides a [tip sheet](#) of things to consider, such as:

- Ask questions of your potential company, such as whether its employees are trained by a certification company, like ESA's National Training School.
- Check consumer claims and the company's work history through organizations like the [Better Business Bureau](#). Call the crime-prevention department with local law enforcement to see if they've fielded any reports on particular companies.
- Some states require licenses for their security professionals — check to see if your state requires licensing and, if so, ensure that the company's license is current.

The Right Time

Once you've made your decision, book an installation appointment. Make sure the whole household can be present when the company representative explains the system — everyone should learn how it works.

After you've installed your system, tell your insurance company. Liberty Mutual offers [discounts](#) on homeowners insurance for customers with home security systems. In addition to enhancing your peace of mind, you could save on your insurance policy, too.

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