

COMMERCIAL CRIME INSURANCE PROGRAM

ALARM TYPES AND CODES

The following table indicates the *alarm types* available and the definitions of those types. The Commercial Crime Insurance Program specifies which *alarm types* are required for specific business occupancies.

ALARM TYPE CODE	DEFINITION OF ALARM TYPE
0	None Required
1*	Central Station, Supervised Services Alarm System -A silent alarm that is constantly in operation, which signals upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises, at a private sentry or guard headquarters that is attended and monitored twenty-four (24) hours a day, that dispatches guards to the protected premises immediately upon the activation of the alarm, that periodically checks the operation and effectiveness of the system, and that notifies law enforcement authorities as soon as any breach of the premises is confirmed.
2*	Central Station, Supervised Alarm System (without guard dispatch) -A silent alarm that is constantly in operation, which signals upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises, at an office of the law enforcement authorities or at any office of an independent agency located at a distance from the protected property, which has trained operators continually on duty twenty-four (24) hours a day to receive signals and to notify law enforcement authorities as soon as any breach of the premises is confirmed.
3	Silent Alarm System -An alarm system that signals at a location other than the location where it is installed upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises.
4	Local Alarm System -An alarm system that signals loudly at the premises by means of one or more tamper-protected sounding devices upon any breach of a door, window (including storefront windows and unbarred skylights), or other accessible opening to the protected premises.

***Note:** If either of the central station alarm systems specified is not available in the community in which the premises is located, a silent alarm shall be permitted.

This information is necessary to determine a property's eligibility for the burglary coverage under the Commercial Crime Insurance Program. **See the Classification Table to determine which alarm type is required for a specific business occupancy.**