



# Frequently Asked Questions by the Insurance Industry

## CUSTOMER FAQ

### **Information All Insurance Professionals and Risk Managers Should Know**

#### **1. I thought all fire and burglar alarm systems were alike. What's the difference?**

An alarm system covered by an active UL Certificate complies with published, nationally recognized standards and codes that provide a baseline understanding of the system and service provided. Alarm systems covered by a UL Certificate are enrolled in UL's systematic surveillance and oversight program, which provides an independent, third-party countercheck on the accuracy of the declared alarm protection.

Non-certificated systems may comply with recognized standards and codes. However, many do not. The difference between a UL Certificated alarm system and a non-certificated alarm system is the level of confidence you can have in your risk exposure.

#### **2. What makes UL the right resource to help me assess risk and mitigate loss?**

UL is an independent, not-for-profit product-safety testing and certification organization with more than 110 years of experience. Since 1894, our reputation as a leader in product safety testing and certification within the United States has been undisputed, and we are one of the most recognized and reputable conformity assessment providers in the world. Our mission is public safety, plain and simple.

For statistics on UL's work in 2005, visit [www.ul.com/about/index.html](http://www.ul.com/about/index.html).

#### **3. What does UL offer that will help reduce risk and mitigate loss for my company or my clients?**

UL has a variety of services to meet your needs. Not only does UL provide comprehensive testing and certification services for fire and signaling/security products, our Alarm System

Certificate Services are the best in the industry. UL also offers training and consulting services in select areas of the business, and our regulatory services support team can answer any questions you may have.

#### **4. Where can I go for updated information on UL Listed products?**

To find out if a product is UL Listed, visit [www.ul.com](http://www.ul.com) and click the "Certifications" button on the left-hand menu. You will be connected to UL's Online Certifications Directory, which will provide you with search options to help you find the information you are seeking about a specific product.

#### **5. Where can I go for updated information on UL Listed Alarm companies?**

UL has an online search engine designed to help you locate UL Listed alarm companies in your area. This easy-to-use database includes UL Listed alarm companies that have been audited for compliance to UL Standards for Safety and national safety codes where applicable, giving you added peace of mind in your choice of alarm companies. To search for a company near you, visit [www.ulalarmfinder.com](http://www.ulalarmfinder.com).

#### **6. How can I find out if an alarm system has received an active UL Certificate?**

UL's Certificate Verification Service (ULCVS) is a database that contains all UL Certificates issued for an installation. It provides a level of assurance to authorities having jurisdiction (AHJs) that an alarm system and service at a specific location complies with appropriate codes and standards. This tool is password-protected and offered free to jurisdictional authorities. For more information, visit [www.ul.com/alarmsystems/ulcvs.htm](http://www.ul.com/alarmsystems/ulcvs.htm).



## 7. What is the difference between “self-declaration” and “third-party certification”? Why is it important?

Self-declaration means a manufacturer has tested a product based on its own understanding of the safety requirements. The manufacturer may provide written documentation or simply verbalize to the appropriate parties that the product conforms to their requirements and is safe for customer use.

A third-party certification mark on a product provides a greater degree of confidence among all relevant parties because it indicates that the product has been properly evaluated to the correct standard by an independent agency. Once testing is complete, a routine follow-up inspection program is implemented to inspect the manufacturing process on a regular basis and ensure ongoing compliance of future production.

Third-party certification also includes supply chain monitoring. A third-party certification considers changes to the supply chain and the potential impact on the overall performance of the product.

## 8. What is the UL Regulatory Support Services Group?

UL's Regulatory Support Services Group supports AHJs, code officials and regulators with many aspects of their jobs, including:

- Product marking information and installation summaries (Marking Guides)
- Evaluation of products in the field (Field Evaluation Program)
- The ability to report product complaints or the misuse of UL Marks in the field (Field Report)
- Providing UL-related articles, newsletters, brochures and links

For more information, visit [www.ul.com/regulators](http://www.ul.com/regulators).

## 9. Does UL provide seminars about its Alarm System Certificate Services?

Yes. We also offer a wide variety of other seminars and workshops regarding the safety work we perform. Additionally, we offer educational books, videos and assorted literature for free or at a nominal charge.

For more information, visit [www.uluniversity.com](http://www.uluniversity.com).

## 10. Does UL offer large-scale fire testing, fire modeling and structural/performance testing for my clients?

Yes. For years, insurance companies large and small have utilized our state-of-the-art 100-foot-by-100-foot fire testing facility for large-scale, performance-based fire tests that yield valuable data that help save money and lives. For more information, contact Kevin Faltin at **847-664-2263**.

## 11. What is the CSAA?

The Central Station Alarm Association is a trade association representing providers, users, bureaus and other agencies of UL Listed and/or FM-Approved central station protection services. CSAA aids in the development of standards to ensure optimum central station alarm levels.

Visit [www.csaaul.org](http://www.csaaul.org) for more information.

## 12. How can I find more information?

Visit <https://www.ul.com/alarmsystems/contact.cfm> to order your FREE CD from UL about our Alarm System Certificate Services.

To learn how UL Alarm System Certificate Services can work for you, call Steve Schmit at **847-664-2128**.

Visit [www.csaaul.org](http://www.csaaul.org) to order *A Practical Guide to Central Station Burglar Alarm Systems* at a discounted rate. This publication is designed to provide easy-to-understand information about alarm systems and the critical standards designed to ensure the effectiveness of security systems for the benefit of all.