

BUSINESS & HOME SECURITY

Deal with security issues in the best possible way

One of the most unsettling experiences you can have is to have your home or business premises, burgled. What should you do if this happens to you?

Call your local Garda station immediately to report the break-in. Don't touch anything more than you have to or attempt to clear up any mess, as you could destroy important evidence.

Check for damage, and make a note of what's missing or damaged. Report stolen credit cards or cheque books to your bank or building society, and report stolen passports or driver's licences to the relevant authorities.

Before you call your insur-

ance company, make a quick phone call to a loss assessor. "A loss assessor is a qualified professional who works solely for the public in relation to any property, contents and/or business interruption claim," said Paul Murphy, of Dublin-based Murphy Loss Assessors, one of Ireland's most experienced loss assessors.

Murphy Loss Assessors has been in the insurance claim business for 25 years, and has huge experience in every type of claim, including fires, floods, leaks, storm damage, malicious damage and burglaries.

Founded by Norbert Murphy, it has grown substantially over the years. The company is now managed by Emma Murphy and Paul Murphy, and is regulated by the financial regu-

lators in Ireland and Britain. "As loss assessors, we will ensure that the claimant receives their full entitlement under their policy, while minimising their involvement. We will prepare the entire claim and manage the entire process through to settlement. In effect, we act as the claimant's representative to ensure they receive their full entitlement," said Murphy.

When a policyholder makes a claim under their house/commercial insurance policy, their insurance company will employ a loss adjuster to represent their interests. It is not that person's role to advise the claimant or indeed to prepare their claim.

"This insurance company's loss adjuster will simply attempt to adjust the submitted

claim. The claimant requires the independent loss assessor to prepare the claim (full contents list, a full estimate or bill of quantities for works), give advice and negotiate the best settlement.

"This involves analysing the policy and advising on levels of cover so as to ensure a full settlement.

"The advantage for the policy holders in hiring a firm such as Murphy Loss Assessors is that, by doing so, they can create a level playing field, by having an equally experienced professional working solely on their side.

"This is important in all types of insurance claims, including burglaries where the insured's policy interpretation/analysis is of vital importance, as at Murphy Loss

Assessors we fight for the most beneficial policy interpretation for every client," said Murphy.

"Your loss assessor will advise you about what you need to do to make a claim, such as photographing damage, alternative methods of proving your claim and presenting your claim in the most beneficial manner. The loss assessor's fee is outweighed by the value they add to the whole claim process.

"You will need to work closely with your loss assessor who, in turn, will work closely with your insurer to make sure your claim goes through as smoothly as possible," said Murphy.

For further information on any claim nationwide, contact Murphy Loss Assessors on 01-6621984



Paul Murphy, of Dublin-based Murphy Loss Assessors

Secure your business with PABC Services

PABC Services has some sound advice for those who are concerned about protecting their property, writes Margaret O'Brien

If your budget is limited, start by effectively securing the perimeter, and work inwards from there, as budget permits," said Colm Keating, operations manager with PABC Services.

"It is possible to introduce a security system on a scalable basis. The important thing is to make a plan for your overall security requirements and then tackle each component of that plan on an annual basis, or as cash becomes available to do so."

"If you are at a build stage and can't afford security right now, then remember to future proof your building, put the cables in place, so at least the framework is in-situ for future installation."

PABC, founded in 1986 by Peter Blackbyrne, originally specialised in the area of data and wide area networks, but over the years it has broadened its scope and is now recognised as a leading provider of property services, including access control, automation and CCTV.

"For some of our clients, we deliver an umbrella service covering all aspects of property services," said Keating, "but each of the components of that service are offered on a stand-alone basis, so equally, many of our clients use us to deliver a particular, individual service and that could be a security gate, or it could be the retro fit of a security system in Georgian office block, it really is that varied."

Speaking of retro-fitting, PABC Services has an enviable reputation in this field. "The difference between a retro-fit security system installed by us, as opposed to many of our



Colm Keating, operations manager, and Peter Blackbyrne, director, PABC Services

competitors, is that we conceal everything. The cables are run through the walls and floors, rather than above ground. With many security retro-fits, cables are secured by ducting tape or are boxed along the skirting board, that's never the case with the work we do."

Keating admitted that their installation method may be slower due to the care taken to hide all the cables from sight, however he pointed out that its benefits were more than just aesthetic.

"By encasing the cables in walls and ceilings, you lessen the threat of vandalism or breakage because the wiring is concealed. In terms of retro-fitting older properties, we see it as a delicate marriage between new technology and old prop-

erty. "You have to remember that when fitting access control systems, you lay the cables at build stage or at least make sure the framework is there, but with older buildings that framework simply isn't there, so we have to start from scratch. We also differ because we employ highly-skilled tradespeople to deliver the best possible finish. For instance, we employ professional cable joiners - which is a big asset when keeping those cables out of sight."

PABC Services offer a nationwide service, with most of their security work concentrated on apartment developments in the capital and in the cities and larger towns around Ireland. "The brief can vary from development to development," said Keating. "We might be asked to provide controlled access to apartment blocks by means of fobs or zappers, or we could be asked to include the installation of a controlled electronic gate or asked to provide the entire security needs for the whole perimeter and everything inside the development."

The way in which the service is delivered is equally flexible. "We can set up CCTV systems, so clients can monitor security themselves, or we can set the controls to govern who gets through the perimeter or we can monitor for our clients. Similarly, we can programme access fobs remotely, or clients can control that themselves.

Electronic gates have become a far more common access-control measure in recent years. "We can install the gates and set them up in such a way that, if the gates are left open for a while, the owner will receive a text and/or an e-mail to alert them. If someone forces the

gates the owner will be automatically alerted by text or e-mail - so you no longer need to have personnel watching the gates. The unit itself can sense there is a problem and will communicate that message to your phone," said Keating.

Similarly, if you have cameras in place to cover different areas of an apartment block and someone enters a "barred area", the owner can view that activity live on their iPhone. "The client simply logs into the camera system from their iPhone and can look through all the cameras to see what is happening.

"Such advancements cut out the need for someone to monitor the cameras, thereby saving costs for the client and giving them more control. This is in line with the trend we have observed, whereby clients are not just looking to reduce costs, but to add value. We have definitely noticed a growing trend where clients are looking for a security system to help them move away from the need to have someone on site."

Keating recalled a recent project which PABC Services completed which has made a huge difference to landlords and tenants and has resulted in stemming a persistent problem of quick tenant turnover in a 150 apartment development block, located in Dublin 1.

"With a mix of 150 apartments and some retail in a city centre location, the management and owners of the apartments in this block encountered some serious problems with break-ins, often not by burglars, but by drug addicts. In reality, the problem was centred on trespass and vandalism. Residents were finding used syringes on stairwells, which was terrifying for some of them. Consequently

landlords experienced a very high turnover of tenants.

"The solution was to lock the place down, not just the main doors, but to put access control measures in place on each floor, in each block. So, as a tenant or apartment owner you could only access the floor on which you lived and the communal areas. For example, refuse areas, garden space and fire exits, appropriate to your own apartment."

Once the system was in

place, if an unauthorised person entered any part of the apartment block, the client received relevant e-mail alerts. Fobs issued have also been limited per apartment, which has cut down on overcrowding of apartments. If a fob is lost or damaged, it can be dealt with remotely, offering a very quick turnaround.

A year on and, as Keating reported, "the quality of life for tenants in that development has improved dramatically".

"Vandalism and break-ins have become a thing of the past," he said. "In the event of unauthorised entry, or damage done to the complex, the landlord can access security footage to see who did that damage."

"The new system saw the number of security cameras rise from 10 to 25, but they have delivered much greater control and traceability.

"The benefits for residents are huge - they no longer have

to worry about who they might bump into on the stairwell and even if someone gets access, they are limited in terms of where they can go.

"Previously, the client had a huge security bill, with security personnel on site practically 24/7, however this new system has allowed them to cut down on security, and based on what they previously spent on security alone, this particular new system will pay back for itself in just two years," said Keating.

Video Surveillance is now a necessity

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*based on our in-house data.