

Frequently asked questions



The Aviva and SimpliSafe small business security sensor system

The offer

Q. Why am I being offered this?

A. The unexpected can happen, and the damage and disruption to business caused from common risks such as fire, unwanted entry and escape of water can be devastating. The last thing you need right now is more disruption.

Businesses like yours tell us that while these risks are important, the cost of preventative measures can be difficult to justify. By partnering with SimpliSafe, we can provide you with smart security devices at no cost¹ to your business to help give you peace of mind. It's all part of our commitment of being with you today, for a better tomorrow.

Q. Why are Aviva doing this?

A. We're piloting this initiative because Aviva are dedicated to helping businesses like yours to manage and reduce common risks. It's important to have the right cover in place to help protect your business should an event occur. But isn't it even better to do all we can to prevent a damaging event from ever happening?

By providing you with innovative, prevention-based solutions like this today, we can help you to reduce your chances of experiencing unwanted surprises in the future. Through our partnership with SimpliSafe, we can offer easy-to-install smart security systems for businesses like yours to guard against common risks such as fire, unwanted entry and escape of water.

All we ask in return for providing this equipment to you is that you agree to install and use all of the devices included in the bundle to help secure your property, even those similar to ones you may already have installed. You will also be asked to confirm you're happy for SimpliSafe to share certain limited data with Aviva as a condition of you redeeming the offer. The shared data will allow us to assess the impact these devices have in helping to mitigate risk within your business (see more detail on page 5).

Reducing the likelihood of these most common disruptions could also have the knock-on effect of reducing business continuity claims over time. This means that in the long term, by working with you to manage risks and reduce claims, we expect to be in a better position to provide you with improved insurance cover.

Q. Why have Aviva partnered with SimpliSafe?

A. In order to find the best partner for this initiative we carried out extensive research into the security marketplace. Our experts considered over two dozen potential partners, deciding on SimpliSafe as the leading choice for our customers' needs.

SimpliSafe have helped over 100,000 commercial customers* with their security needs, weaving the latest technology with security expertise. What's more, their excellent customer satisfaction scores and their passion for security aligns perfectly with Aviva's prevention-first approach to risk management.

*100,000 business customers (US) as stated on the SimpliSafe Business Security website: <https://simplisafe.com/business-security>

Q. Is this available for everyone?

A. No. The eligibility criteria for the offer is based upon insurance product, size of premises, annual premium and whether or not specific conditions are required. Your insurance broker will be in touch with you if you're eligible. Please note that the offer is currently unavailable for customers in the Channel Islands, Isle of Man and Scottish Islands.

Q. Does this affect the terms and conditions of my policy?

A. Aviva's standard wording includes the Reasonable Precautions and Protections conditions, these and all other existing terms and conditions, will remain on the policy during the pilot. However, note that we will not rely on this condition in the event of a claim in relation to the installation and use of SimpliSafe products throughout the pilot.

Your free security devices

Q. How do I take advantage of this offer?

A. To redeem your free security devices, please contact your insurance broker. They'll provide you with a telephone number and the unique redemption code you'll need to validate you're an Aviva customer. You'll also need your policy number. Your SimpliSafe bundle will include one Base Station, one Keypad, one SimpliCam HD Camera, one Motion Sensor, one Temperature Sensor, one Smoke Detector, two Entry Sensors and two Water Sensors.

You'll also be entitled to a discount off additional SimpliSafe devices to help secure your property. All the details you need will be on your welcome card that accompanies your devices.

Q. Is the equipment easy to install?

A. Yes, the SimpliSafe offering has been designed to be easy to install. Your bundle will come with easy-to-follow instructions, and your keypad will guide you through the process.

If you do need any support, including technical queries or help with understanding where best to install your devices, you can contact SimpliSafe's security experts on **0800 456 1744** or via email at **business-support@simplisafe.co.uk**. When contacting SimpliSafe, please let them know that you are an Aviva customer. The phone line is open Monday to Friday, 09:00-17:30.

Q. Do I need this as part of my insurance policy?

A. No. This smart security solution is for policies where we have not specified that an alarm is a condition of your insurance policy. You will need to be an Aviva policyholder to redeem the offer. Installation of this equipment will not affect your insurance policy.

Q. Do I need WiFi on the premises for the devices to work?

A. While most of the devices in your SimpliSafe system can operate off the built-in cellular connection, your SimpliCam will require a WiFi connection. In addition, any system updates that SimpliSafe roll out will require the system to be connected to WiFi.

Q. I've noticed this kit is designed for residential use. Why is this being offered for my business?

- A. The SimpliSafe products provided as part of this package will also help to protect commercial properties from common risks such as fire, unwanted entry and escape of water. The bundle includes preventative solutions including a SimpliCam HD Camera, Water Sensors, Motion Sensors, Temperature Sensor and Smoke Detector. These devices have been installed and are working effectively for over 100,000 commercial customers.*

If you see some references to Residential or Home within your solution, please do not be concerned. Whether it's a home or a business, SimpliSafe's goals are the same: offering protection for every window, room and door to create a smart and secure system.

*100,000 business customers (US) as stated on the SimpliSafe Business Security website: <https://simplisafe.com/business-security>

Q. How long is the warranty on the equipment?

- A. SimpliSafe provide a 3-year warranty for all of the devices. They will replace any faulty kit you report to them that is within warranty. This excludes replacement batteries, but your system will notify you when these need replacing.

The following batteries are required for the security system:

- the Entry Sensor, Motion Sensors and Smoke Detector each use one CR-123A 3V battery
- the Control Keypad uses four AA alkaline batteries
- the Water Sensors and Temperature Sensor use one CR-2032 lithium 3V battery.

You can find out more about the warranty by visiting <https://support.simplisafe.com/hc/en-us/articles/360020506091-What-is-the-warranty-on-my-SimpliSafe-Equipment->

Q. What is the maximum property size that the SimpliSafe system can cover?

- A. The SimpliSafe devices are most effective when placed within 100ft of the Base Station. For larger businesses where devices may be placed beyond this recommended radius, is it possible to use two or more SimpliSafe systems, but these will operate independently. Any extra devices you require will incur an additional cost, but as an Aviva customer you will be entitled to 30% off. You will find more details on this in your welcome pack with your devices.

Q. What if I decide I don't want to keep the equipment?

- A. If you're not satisfied with the equipment, we'd suggest you first contact the customer care team at SimpliSafe on **0800 456 1744** (open Monday to Friday, 09:00-17:30).

You can decide to stop using the equipment at any time if you feel it is not suitable to help you protect and control your premises.

There are no long-term contracts, and the kit can be returned to SimpliSafe free of charge. SimpliSafe's aftercare team will be in touch to help arrange this if required.

Q. What if I already have some security or monitoring equipment installed at my property?

- A. This package is designed for Aviva commercial customers where we haven't specified an alarm is a condition of your insurance policy. If you have a professionally installed security system already in place that you're happy with, we wouldn't advise that you take up this offer unless you see this offer as being an upgrade to your existing system. For example, many systems lack the ability to monitor water leaks or access some or all of the device alerts on a smartphone.

Multi-premises protection

Q. I insure more than one location. Will I get a security system for each?

- A. Yes. If your insurance policy covers more than one location, you'll be entitled to redeem one kit per insured premises covered by your Aviva insurance policy, providing each premises falls within the eligibility criteria.

Your unique voucher code will be reflective of how many locations Aviva insure, and will allow you to redeem one for each.

Q. Can I manage devices across multiple locations?

- A. To help you manage and control your devices across your insured locations, you will have access to SimpliSafe's property management dashboard. The dashboard – accessed by your smartphone, tablet or computer – allows you to arm or disarm systems remotely, manage PIN codes for each site, customise individual sensor settings, check battery levels and more. To ensure you're getting the most from the tool, SimpliSafe will guide you through the set-up process over the phone.

Q. How does SimpliSafe's Pro Premium Professional Monitoring work when I have more than one premises?

- A. If you choose to sign up for SimpliSafe's Pro Premium Professional Monitoring service, you will be asked to confirm which property the service should be activated for. If you have more than one premises that you wish to sign up for the service, each will need to be set up on its own plan at a cost of £16.66 ex VAT per month, per location, after the introductory eight months expires.

Professional Monitoring

Q. I have eight complimentary months of the Pro Premium Professional Monitoring service. What happens at the end of this period?

- A. The SimpliSafe Pro Premium Professional Monitoring service is a monthly fee, on a no-contract, pause-anytime basis. At the end of your introductory period, your subscription will continue and be billed at the current SimpliSafe price for the Pro Premium Professional Monitoring subscription, unless you decide to cancel or pause your subscription. This will be via a monthly charge to the nominated card that you used to set up your account. If you choose to cancel or pause your subscription, you can still use your SimpliSafe system and receive alerts to your device without the Professional Monitoring service.

Q. What is Professional Monitoring?

- A. Professional Monitoring is when your property is monitored 24 hours a day, 7 days a week, all year round. SimpliSafe offers monitoring through their third-party security company, Securitas, the leading security provider in Europe. If there is an incident, monitoring offers police, fire service and guard dispatch – with SimpliSafe you must be signed up to the Pro Premium Professional Monitoring plan for this service. Please note, guard response does incur an additional charge.

Q. What does the additional Pro Premium Professional Monitoring service provide?

- A. Take advantage of this offer and you'll receive the SimpliSafe Pro Premium Professional Monitoring service free of charge for eight months. At the end of your trial period, it's up to you whether to continue with the Pro Premium Professional Monitoring service for the current SimpliSafe retail price (currently £16.66 ex VAT per month). If you don't pause or cancel the service before the end of your introductory period, you will be charged.

SimpliSafe's Pro Premium Professional Monitoring benefits

- Your property is monitored 24/7, all year round by SimpliSafe's third-party Professional Monitoring centre
- Police and fire service response based on a visually verified incident
- Guard response*
- Unlimited video recording – see what's happening anytime with HD video and unlimited recording
- Smart integrations with Amazon Echo, Google Assistant and Apple Watch
- Mobile app – watch cameras and see your event timeline from wherever you are
- Guest passcodes – monitor and control when employees and/or guests have access to your premises
- No phone line needed – your system comes with an inbuilt mobile phone signal
- Secret alerts – receive private non-alarm notifications if someone opens a safe or drawer they shouldn't

*This is an additional charge to the monthly £16.66 ex VAT fee. See question below: 'What is guard response, and is there an extra cost for this?'

Q. What is visual verification?

- A. Visual verification is when a security expert from the Professional Monitoring centre confirms a crime or incident via the SimpliCam. Once confirmed, this is classed as a 'crime in progress' and the monitoring centre can then request police or fire service dispatch.

If an incident cannot be visually verified, police and fire service cannot be requested, but SimpliSafe also has the option of guard response (see question 'What is guard response, and is there an extra cost for this?' for more information).

Q. Can I self monitor?

- A. If you opt not to subscribe for SimpliSafe's Pro Premium Professional Monitoring service, you will not receive event notifications to your SimpliSafe app, you will only be able to access the camera. A self monitoring option is due to be launched in September 2021. This will allow you to receive app notifications when one of your sensors triggers without needing to be subscribed to a Professional Monitoring service.

In the interim, you have eight months complimentary access to SimpliSafe's Pro Premium Professional Monitoring service* to allow you to manage your security system wherever you are.

*Eight months complimentary Professional Monitoring once activated. Your customer will need to enter payment details to active the service. If your customer does not pause or cancel the service before the end of the complimentary eight months, they will be charged £16.66 ex VAT each month until they decide to pause or cancel.

Q. What is guard response, and is there an extra cost for this?

- A. If a security expert from the Professional Monitoring centre is unable to visually verify an incident, a guard can be dispatched to the premises. The guard will ensure that the perimeter of the property is secure and will actively look for any signs of a break-in. If the guard finds that there has been a break-in, and there is damage to the property, they will:

- call the police
- call the keyholder(s). It's vital that the keyholder(s) are aware of the safe word that was set up on installation
- wait on-site for the police and keyholder(s) to arrive
- report the findings via the Professional Monitoring centre automated reporting system.

A call-out charge for a guard starts from £62.50 ex VAT for the first 15 minutes they are at the address. Most visits are less than 15 minutes, and you can opt out and back into guard dispatch at any time. You will automatically be opted in when you activate your Pro Premium Professional Monitoring plan. To opt out, please speak to the SimpliSafe team on **0800 456 1744** (open Monday to Friday, 09:00-17:30).

Q. How does the Professional Monitoring centre have access to the SimpliCam?

A. Granting the Professional Monitoring centre access to the SimpliCam in an alarm event is done through the app when activating your subscription.

The Professional Monitoring centre will only have access to the SimpliCam in an alarm event. For example, if a sensor triggers the alarm, the Base Station will send a signal through to the Professional Monitoring centre. From here, the centre will have access to 15 minutes of live footage to confirm if there is an incident or if it's a false alarm. Please note that the Professional Monitoring centre is not able to access the SimpliCam at any other time.

Data sharing

Q. What data will be shared with Aviva?

A. By taking up this offer, you are agreeing to share data with Aviva. This is a condition of you redeeming the offer. SimpliSafe will share the following data with Aviva:

- the take-up of the offer itself
- the activation of the devices in your property
- any deactivation of the devices, if for some reason you stop using them
- any times that devices issue an alert, e.g. the Smoke Detector, Water Sensors, Temperature Sensor, Entry Sensors or Motion Sensor are activated
- any additional devices that you optionally choose to purchase plus any optional monitoring subscription that you choose to take out.

Please note: Aviva will not access any video footage. All we will receive is an alert to say that the camera detected motion.

The data we gather from you will be combined with your claims data and compared to that of customers who do not take up this offer. We are expecting to be able to measure the risk mitigation impact of having these security and control devices in use. It will take us some months to see enough evidence of their impact and, if significant, we hope to be in a strong position to further improve our insurance cover for those customers prepared to utilise such devices and share the data with us.

For more information on how SimpliSafe will use your collect and use your data, please visit <https://simplisafe.co.uk/privacy-policy>

Q. What data will be shared with SimpliSafe?

A. You will become a customer of SimpliSafe. As the system provider, SimpliSafe will be the party that collects all of the data that is then shared with Aviva, following your consent. SimpliSafe will also hold your personal data including email address, premises address and any data required for the additional subscription services – including payment options – and your policy number, which is required to redeem the offer in the first instance.

In the event of an alarm, SimpliSafe's third-party Professional Monitoring centre will be able to access 15 minutes of live footage to visually verify an event if you are using SimpliSafe's Pro Premium Professional Monitoring service at that time. No video footage will be shared with Aviva at any time.

For more information on how SimpliSafe will use your collect and use your data, please visit <https://simplisafe.co.uk/privacy-policy>

Q. What data will be shared with my insurance broker?

A. Your insurance broker will not receive any of the event data that SimpliSafe capture. They will only be informed which of their customers have decided to redeem the security bundle, and whether or not they have then taken out the additional Pro Premium Professional Monitoring service.

Installation tips

Q. Where should I install the SimpliCam HD Camera? (One included)

- A. Indoor cameras should be placed in view of main entry points into the premises. If there's a specific area in your business where valuables are kept, a camera could be placed here too. If you're on Professional Monitoring plan, placing cameras in these key areas will help SimpliSafe's monitoring partner to visually verify an intruder and to then be able to request police or fire dispatch (if you've granted them permission to do this). You'll have one SimpliCam HD Camera included in your free-of-charge¹ bundle. Additional units will incur an additional charge, but you will be entitled to 30% off additional purchases. You will receive a welcome card with your SimpliSafe devices with your voucher code on, and SimpliSafe will share this with you via email.

Q. Where should I install the Smoke Detector? (One included)

- A. Smoke Detectors should be installed high on walls or on ceilings, and at least 3 metres (10 feet) from a cooking appliance to minimise the risk of false alarms. Don't install Smoke Detectors near windows, doors or ducts, as draughts might interfere with their operation.*

*Disclaimer: This Smoke Detector and any associated monitoring service is not a substitute for a commercial-grade fire detection and warning system where this is required. It is your responsibility to conduct a fire risk assessment to determine the most appropriate fire detection and warning system for your premises. Depending on your risk assessment and the building regulations in your area, the Smoke Detector may only be suitable for use in tandem with a commercial-grade fire detection and warning system. The Smoke Detector is intended to assist with data capture and (if selected) monitoring services in relation to fire incidents via the monitoring app.

Q. Where should I install the Temperature Sensor? (One included)

- A. The Temperature Sensor should be installed near a thermostat or any exposed plumbing that could be vulnerable to burst during a freeze.

Q. Where should I install the Entry Sensors? (Two included)

- A. Entry Sensors should be fixed to doors that enter your workplace's building. If the building has larger windows which a potential intruder could fit through, Entry Sensors can be fixed here too.

Q. Where should I install the Motion Sensor? (One included)

- A. Motion Sensors detect motion within 10 metres. They look straight ahead with a 90° field of view as well as downward at a 45° angle. Place them in an area which usually has high traffic (e.g. near the entrance) and mount them in corners for maximum coverage.

Q. Where should I install the Water Sensors? (Two included)

- A. Place the Water Sensors where a potential leak or flood could occur: for example, near bathroom or kitchen plumbing and alongside, or under, appliances that are fed by water.

Q. Where should I locate the Base Station? (One included)

- A. Ideally the Base Station should be placed in a central location within your premises. We understand each business set-up is different, but, for example, it could be placed in the reception area or out of sight in a back office. The more central the Base Station is within the property, the better it can communicate to all parts of the property. Please also note that, unless you purchase a secondary audible alarm, the Base Station is your audible alarm, with a 95dB siren.

Further questions?

If your questions are related to the offer, contact your insurance broker today and they will be happy to help. If your questions are of a more technical nature, you can contact the SimpliSafe customer care team on **0800 456 1744** (open Monday to Friday, 09:00-17:30).

Let us connect you to smart security.

Interested in boosting your business's security? Working with SimpliSafe, we're providing you these smart security devices worth £332.50 ex VAT RRP – at no charge¹ to your business. Speak to your insurance broker today to take the next step.

¹Aviva are funding the SimpliSafe smart security bundle worth £332.50 ex VAT RRP, and eight months of the Pro Premium Professional Monitoring service. If you wish to continue the Pro Premium Professional Monitoring service beyond the introductory period, you will be charged £16.66 ex VAT per month unless you decide to pause or cancel the service. The Pro Premium Professional Monitoring service also offers guard response, which is an additional charge if required. If you do not wish to opt in to this, please let SimpliSafe know.

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