

MINIMUM SECURITY REQUIREMENT – TIER 1 FOR SURVEILLANCE SYSTEMS



Coverage and Certification Criteria

The surveillance company must:

- ◆ Provide service across the contiguous United States.
- ◆ Preferably provide service to AK & HI.
- ◆ Own and operate a monitoring center that is UL-certified.
- ◆ Have the monitoring center located in the United States or Canada.
- ◆ Preferably hold TMA (aka CSAA) Membership and Five Diamond certification.

These requirements are essential to ensure that the surveillance system remains operational and effective. The company's ability to provide service across the contiguous United States, with service to AK & HI preferred, ensures that the system is available in all areas of the country. The requirement for an UL-certified monitoring center, located in the United States or Canada, ensures that the system is monitored by qualified professionals. TMA Membership and Five Diamond certification provide an additional level of assurance of quality and expertise.

Requirements for Site Perimeter Coverage

The surveillance company must:

- ◆ Use no fewer than four (4) surveillance units.
- ◆ Each unit must have at least three (3) cameras, including a fisheye camera to cover the blind spot.
- ◆ Cover 100% of the site perimeter.
- ◆ Provide coverage in low light conditions.

- ◆ Use infrared (IR) technology for low-light coverage.
- ◆ Flexibility to modify will be at the Underwriters discretion.

These requirements are essential to ensure that the surveillance system is comprehensive and effective. The use of at least four surveillance units, each with at least three cameras, provides a wide coverage area, while covering any blind spots. The requirement for coverage in low light conditions using IR technology ensures that the system is functional in all lighting situations.

Real-time Intrusion Detection

- ◆ Real-time detection of intrusions along site perimeter
- ◆ Uses automatic visual content analytics and zone calibration
- ◆ Discriminates between persons and vehicles
- ◆ Reduces false alerts
- ◆ Captured events sent to monitoring station for verification
- ◆ Prompts immediate response

The system will use advanced technology to detect and discriminate between persons and vehicles in real-time along the site perimeter. It reduces false alerts through automatic visual content analytics and zone calibration, and captured events are promptly sent to the monitoring station for verification and immediate response.

Construction Hour Monitoring Requirements

- ◆ System monitoring (response enabling) must be 'armed' during all non-working construction hours.
- ◆ The system must have a failsafe method to 'arm' itself based on a pre-determined schedule.

These requirements ensure that the surveillance system is always operational and able to detect any potential intrusions or security breaches, even during non-working hours. The failsafe method provides an additional layer of security to ensure that the system is always armed and ready to respond to any potential threats.

Hourly Requirements

- ◆ System monitoring must be armed during non-working hours.
- ◆ Failsafe method to arm itself must be in place based on a pre-determined schedule.
- ◆ The monitoring center must be fully engaged during all non-working hours, or as defined on the contract. They must also be able to provide video footage as requested by TRU Risk Management Staff.

Surveillance Unit Features Required

- ◆ Independent communications that allow each unit to relay alerts directly to the monitoring center.
- ◆ A GPS feature that enables the company to monitor the position of each unit.
- ◆ A tamper-proof backup power source.
- ◆ Live audible voice-over capabilities to "talk down" an intruder at any point along the site perimeter.
- ◆ Strobe or lighting features that provide a visual indication to the intruder that the system has detected them.



Requirements for Notification of Removed Equipment by Vendor

The vendor must notify TRU in the following events:

- ◆ If any equipment is removed from the insured project.
- ◆ If any additional equipment is added to the site, the vendor must clarify its purpose, whether it serves as an enhancement to the full perimeter surveillance measure or for another function.

The notification is required to ensure that TRU has accurate records of the equipment that is currently installed and operational on the site. It is essential for maintaining the security of the site and to ensure that any necessary maintenance or repairs can be conducted promptly. Please send any modifications made to security.modification@truins.com for approval.

Loss of Power Protocol Requirements

The system must have the following features:

- ◆ In the event of sudden loss of power (primary or backup) or communication to a unit during the system's 'armed' duration, the following actions will occur:
- ◆ An alert will be triggered, prompting the monitoring center to investigate the cameras to ensure that no intruder has tampered with a unit.
- ◆ An automated strobe will be activated for at least 15 seconds as a precautionary deterrence measure.

The loss of power protocol is essential to help ensure that the system remains operational and effective. In the event of an interruption, the protocol will help to prevent any potential intrusion and minimize the risk of harm or damage to the site.

Surveillance Unit Power Requirements

- ◆ If the unit is powered by an AC source, it must have a battery backup that can run the entire system for 8 hours in case of a power loss.
- ◆ The power must NOT be set up in a "Daisy Chain" or any other configuration where a power disruption to one unit can impact additional units.

These requirements are essential to help ensure that the system remains operational even in the event of a power loss. By having a battery backup, the system can continue to operate for an extended period, providing additional time for the issue to be resolved without compromising the security of the site. The power configuration is also crucial to help ensure that power disruptions do not impact the entire system.

Surveillance Unit Solar Power Requirements

- ◆ If the surveillance unit is solar powered, it must have a battery lifespan of 72 hours.
- ◆ Solar-powered units must only be installed in areas where the panels will receive sufficient sunlight year-round. This consideration must not only be based on the region of the country but also the shadows cast by the structure and surroundings.
- ◆ Preliminary solar evaluations must be conducted before the installation of solar-powered units.

These requirements are essential to help ensure that the solar-powered surveillance units remain operational and effective. The battery lifespan of 72 hours will provide sufficient time for any issues to be resolved without compromising the security of the site. Evaluations to determine adequate sunlight exposure will help to prevent any potential loss of power or malfunction of the units, providing reliable surveillance coverage.

Battery Monitoring Requirements

- ◆ All batteries, whether primary or backup, shall be monitored for battery health.
- ◆ If the battery power falls to 50% capacity, the monitoring center will prompt an alert for site personnel to take appropriate action, either by reenergizing or providing supplemental power to the system.

These requirements are necessary to help make sure that the surveillance system remains operational and effective. Monitoring the battery health will help prevent any potential loss of power or malfunction of the units. Prompt alerts to site personnel will allow for any necessary actions to be taken promptly, ensuring reliable surveillance coverage.



Surveillance Audit and Notification Requirements

The surveillance company shall:

- ◆ Perform a daily audit of all cameras to ensure that they are functional and that their views have not been altered or obscured.
- ◆ Take actions to diagnose and respond to issues within 48 hours.
- ◆ Send daily emails to the persons identified on the call log, at least 2 hours prior to arming, notifying the site personnel of any offline equipment.
- ◆ Do, at minimum, a monthly update of their call log to ensure all persons contained within it are still valid.
- ◆ Follow up all calls with an email to ensure proper documentation of the correspondences between client and vendor.

These requirements are essential so that the surveillance system remains operational and effective. Daily audits of cameras, prompt issue resolution, and notification to site personnel of any offline equipment will help prevent any potential loss of coverage or malfunction of the units. Regular updates to the call log and documentation of correspondence between the client and vendor will help ensure proper communication and accountability.

Vendor Liability Limit Requirement

The vendor shall include in their contract with the insured:

- ◆ A Limit of Liability that is the lesser of ten (10) times the estimated/actual total contract value or \$1,000,000 per occurrence, whichever is less.
- ◆ A maximum liability in any 12-month period (based on the date of loss) in respect to all of TRU's Insureds shall not exceed \$5,000,000.
- ◆ This limit shall only apply in the event of loss to the insured due to negligence by the vendor.

These requirements are essential to protect the insured from potential losses due to negligence by the vendor. The Limit of Liability, based on contract value or a maximum amount per occurrence, provides a cap on potential losses for the insured. It helps to ensure that the vendor is held accountable for any damages caused by their negligence, providing a measure of security for the insured.

Monitoring Center Access Requirement

TRU shall have the ability to:

- ◆ Visit the vendor's monitoring center.
- ◆ Have access to the vendor's cameras.
- ◆ Use this access strictly for the purpose of auditing the vendor to ensure the system is operational and in compliance with the requirements.

These requirements are essential to ensure that the surveillance system remains operational and effective. By having access to the monitoring center and cameras, TRU can conduct audits and help to ensure that the vendor is complying with the requirements. This access ensures that any potential issues are identified and resolved promptly, maintaining reliable surveillance coverage.

Annual On-Site Auditing Requirement

The vendor, in coordination with TRU will:

- ◆ Perform on-site auditing during monitoring hours.
- ◆ Conduct audits at least two (2) selected sites annually.
- ◆ Test the system performance during these audits.

These requirements are essential so that the surveillance system remains operational and effective. By conducting on-site audits during monitoring hours, the vendor can test the system performance and identify any potential issues. Auditing at least two selected sites annually ensures that the entire system is tested and evaluated regularly. Coordinating with TRU and provides an additional level of expertise and oversight to the auditing process.