

Minimum Security Condition has changed:



If in relation to any claim for Damage to the Property Insured caused by theft or attempted theft at The Premises, which occurs more than 30 days after the inception of this policy, You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

If in relation to any claim for Damage to the Property Insured at The Premises, which occurs more than 30 days after the inception of this policy, You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must ensure that in respect of all those parts of The Premises occupied by You in connection with The Business

- (1) all hinged single leaf doors used as final exit doors are secured as follows
 - (a) timber framed doors – by a lock certified as meeting BS3621 and which if it is a mortice lock has a corresponding boxed striking plate.
 - (b) aluminium framed doors – by a five pin cylinder mortice swing lock.
 - (c) plastic framed doors – by a multi-point lock assembly certified as meeting PAS 3621 or a multi-point fastening device comprising at least three moving fastening points operated by a central handle secured by a five pin cylinder lock.
 - (d) steel doors – by the means shown in (1) (a) or (c) above or by a five pin cylinder mortice lock.
- (2) all hinged double leaf doors used as final exit doors are secured as follows
 - (a) first closing leaf (timber framed doors) – by having, at the top and bottom of the leaf, rebate bolts or internal key operated mortice rack bolts or key operated lockable bolts.
 - (b) first closing leaf (aluminium framed doors) – by having, at the top and bottom of the leaf, rebate bolts or internal key operated lockable bolts.
 - (c) first closing leaf (plastic framed doors) – by having a multi-point lock assembly certified as meeting PAS 3621 or a multi-point fastening device comprising at least two moving bolts operated by a central handle secured by a five pin cylinder lock or, at the top and bottom of the leaf, rebate bolts or internal key operated lockable bolts.
 - (d) first closing leaf (steel doors) – by the means shown in (2) (c) above.
 - (e) final closing leaf – by the means shown in (1) (a), (b), (c) or (d) above.
- (3) all hinged external cellar trap doors are secured as follows
 - (a) single leaf doors - by an internal, centrally positioned, steel padlock bar secured by a padlock having a hardened steel shackle or, at the top and bottom of the door, internal key operated lockable bolts.
 - (b) double leaf doors – by having each leaf fastened to the other by an internal, centrally positioned, steel padlock bar secured by a padlock having a hardened steel shackle.
- (4) all other hinged external doors **and** any internal doors which lead into areas of The Premises not occupied by You, or into any common areas including stairwells or walkways, or into any adjoining premises, are secured as follows
 - (a) single leaf doors – by the means shown in (1) (a), (b), (c) or (d) above or by having, at the top and bottom of the door, internal key operated lockable bolts or key operated mortice rack bolts.
 - (b) double leaf doors – by the first closing leaf being secured by the means shown in (2) (a), (b), (c) or (d) above and the final closing leaf being secured as in (2) (e) above or having, at the top and bottom of the leaf, internal key operated lockable bolts or key operated mortice rack bolts.

Alternatively, the doors are to be secured by having bolts at the top and bottom of each leaf, and with each leaf fastened to the other by an internal, centrally positioned, steel padlock bar secured by a closed shackle padlock having a hardened steel shackle.

- (5) all external rolling shutter or rolling panel doors, including any **which** lead into areas of The Premises not occupied by You or into any common areas including stairwells or walkways, or into any adjoining premises, are secured as follows
 - (a) manually operated doors – by having the operating chain secured into an internal chain stop, housing or wall bracket by means of a padlock having a hardened steel shackle.
 - (b) electrically operated doors – by having an internal operating switch secured in the off position by means of an integral lock or padlock. Alternatively, such doors are to have the power supply to the operating switch isolated at a suitable electrical power distribution board.
 - (c) where (5) (a) or (b) above can not be satisfied such doors are to be secured by having the door secured to one of the side runners by means of an internal key operated lockable bolt or a padlock having a hardened steel shackle.
 - (d) any personnel (wicket) gate incorporated into such doors is to be secured by having an internal, centrally positioned, steel padlock bar secured by a padlock having a hardened steel shackle or, at the top and bottom of the door, by internal key operated lockable bolts.
 - (e) such doors, or any personnel (wicket) gate incorporated into them, are not to be used as a final exit door unless notified to Us and then secured by the means subsequently stipulated or agreed by Us in writing.
- (6) all external opening windows on basement and ground floors, any opening windows which lead into areas of The Premises not occupied by You or into any common areas including stairways or walkways, or into adjoining premises, and any external opening windows on upper floors which can be reached by a person standing on adjacent or adjoining external structural features including stairways, communal walkways, lower storey roofs, porches, balconies, or similar external structural features which can readily be climbed onto; are secured in their closed position as follows
 - (a) any roof lights – by an integral or internal fastening device designed and manufactured for the task
 - (b) any louvre windows – by internal or external steel bars or grilles.
 - (c) all other windows – by an integral lockable fastening device or an internal key operated window lock.

Alternatively, such windows are to be secured by means of at least two internal screws of sufficient length to pass through the window surround and penetrate the window frame to a depth of at least 10mm.
- (7) doors to **Marine Cargo Containers, Sheds, Attached or Detached Garages or Storage Areas** are secured by a closed shackle padlock having a hardened steel shackle.
- (8) any type of door, lock or fastening device that is not mentioned above is notified to Us and then secured by the means subsequently stipulated or agreed by Us in writing.
- (9) motorised plant/equipment not secured within a Marine Cargo Container is secured by either being secured to each other by means of cable locks or padlocks and chains, or by being secured to part of the building structure eg. a wall or floor anchor point by means of a padlock and chain.
- (10) all locks or fastenings are positioned and fitted (including striking plates, escutcheons, cylinder roses or other door furniture) in accordance with the manufacturer's instructions or in a conventional manner.
- (11) all the aforementioned locks and fastenings are put into full and effective operation and any keys to them removed from the site or stored within The Premises in a secure place, that is one which is not within sight or reach of any external glazing, letter flap or other opening, whenever those parts of The Premises occupied by You in connection with The Business are unattended.

Any door or window that is designated, and appropriately signed, as being for use solely as an emergency fire exit by the person(s) legally responsible under fire safety legislation for fire safety at The Premises, is excluded from requirements (1) – (6) above. However, any such door or window must be secured by an integral or internal fastening device designed and manufactured for the securing of such emergency fire exits.