

Minimum standards of security

Please check that your property meets our minimum standards of security, which are detailed below.

If the property does not already meet the required standard, you must fit any additional security devices within 30 days of the start date of your policy.

If you have any queries about this please call us on **0370 900 3110**.

We may record and monitor calls, call charges will vary, lines are open from 8.00am - 8.00pm Monday to Friday and 9.00am - 1.00pm on Saturday.

If 'Minimum standards of security' applies, we will not cover your contents or personal possessions for theft or attempted theft from your home unless:

- a) All easy to reach windows or openings someone could get in through are fitted with key operated locks. This includes all windows, skylights and other openings that are accessible from ground level or without the use of a ladder, such as from a balcony, porch, single storey extension or next to a drainpipe.
- b) The last door you use when leaving your home is secured by either:
 - a lock certified to British Standard BS3621. (A lock certified to British Standard BS8621 is acceptable for flats or maisonettes above ground level to meet fire safety recommendations); or
 - a multi point locking system with a minimum of three locking points.
- c) External sliding doors are secured by anti lift devices and either:
 - a hook lock certified to British Standard BS3621;
 - a multi point locking system with a minimum of three locking points; or
 - any lock plus two internal key operated patio door locks or key locking bolts at the top and bottom.
- d) External double doors are secured as follows:

The first closing door is secured both at the top and bottom with either:

 - key operated security bolts that operate vertically into the door frame; or
 - flush bolts mounted on the door edge and concealed when doors are closed.

The second closing door is secured with either:

 - a lock certified to British Standard BS3621;
 - a multi point locking system with a minimum of three locking points; or
 - any lock plus key operated security bolts that operate vertically into the door frame at the top and bottom.
- e) All other external doors, including doors accessing the private dwelling from a garage need to be secured either:
 - as stated in (b); or
 - any lock plus internal key operated security bolts at the top and bottom.
- f) Garages and outbuildings are fitted with a key operated lock or locking system.
- g) Immediately before you go to bed all the window and door locks and bolts fitted to your home, other than for windows in occupied bedrooms, are put effectively into operation.
- h) Whenever your home is left unattended, all the security devices fitted to your home are put effectively into operation. You should also remove all keys from locks and place them out of sight whenever your home is left unoccupied.