

MINIMUM STANDARDS OF SECURITY.

When you insure contents, in certain circumstances (such as if your home is in a particular area) we will add the following 'Minimum standards of security' endorsement (PY01) to your policy. If it applies, this endorsement will be shown on your policy schedule that we will send you when your cover starts.

If 'Minimum standards of security' applies, we will not cover your contents or personal possessions for loss or damage by 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) above; or
 - by 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 going to bed:
- all external doors and windows are closed, and
 - all the window and door locks and bolts fitted to your home are put effectively into operation other than in occupied bedrooms.
- h) Whenever your home is left unattended:
- all doors and windows are closed and all the security devices (including locks and alarms) fitted to your home are put effectively into operation, and
 - all keys are removed from locks and taken away from your home or placed out of sight.



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