

## Minimum standards of security

- 1.1 As regards **damage** to the property insured at the **premises** caused by or arising from or contributed to by the perils of theft or attempted theft, which occurs more than thirty (30) days after the inception of this policy, it is agreed as a condition precedent to **our** liability under this insurance that **you** will operate the minimum standard of security as detailed below. Any alternative methods of securing the premises must be agreed in writing by **us**.
- 1.2 **You** must make sure these measures are put into full and effective operation when the **premises** are closed for **business** or unattended and all keys removed to a secure place.
- 1.3 Any door or window designated as a fire exit by any person who is legally responsible for fire safety at the **premises** under current fire legislation is excluded from these requirements however any such doors or windows must be secured by a proprietary emergency escape mechanism.
- 1.3.1 All hinged final exit doors are secured as follows;
- a) Timber doors – by a mortice deadlock certified as meeting BS3621 and where the frame, or if a double door, the receiving door, has a boxed striking plate
  - b) Aluminium or UPVC framed doors – by a cylinder operated multipoint mortice deadlock. For double doors, the first closing section must have integral or surface mounted bolts which shoot into the frame at the top and the floor at the bottom of the door. The final closing section must have a cylinder operated multipoint mortice deadlock.
  - c) Double leaf doors – by the first closing leaf having a multi-point security device operated by a central handle secured by a cylinder lock or, fitted at top and bottom of the leaf, flush or barrel bolts. The final closing leaf to be secured as i) or ii) above. Alternatively each leaf to be fastened to the other by means of a centrally positioned hardened steel padlock bar secured by a closed shackle padlock
- 1.3.2 All other hinged external doors and internal doors leading to areas of the **premises** not occupied by you, common areas, or to other premises, are secured by;
- a) The means set out in a) above; or
  - b) Secured internally by lockable bolts or key operated mortice rack bolts fitted at the top and bottom of the door
- 1.3.3 All opening basement and ground floor windows or opening upper storey windows which can be reached by a person standing on adjacent or adjoining lower storey roofs or other structural features, are secured by a window lock or lockable fastening device or are screwed permanently shut from the inside or are protected by solid steel bars weld mesh or expanded metal grilles securely fixed to brickwork surrounding the window
- 1.3.4 Opening roof lights are to be secured using a proprietary fastening device
- 1.3.5 Roller shutters – for electrically operated roller shutters, you must fit a key operated isolation switch to the electricity supply to the controls. Where this is not fitted then one of the measures for manually operated roller shutters must be installed. For manually operated roller shutters you must;
- a) Fit key operated pinion or bullet locks; or
  - b) Secure the chain of the door to the wall bracket by a good quality open shackle padlock; or
  - c) Fit a bolt to the shutter door internally with the bolt engaging into the door runner and padlocked into position using a padlock conforming to BS EN 12320 Security Grade 4.