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Minimum Security Requirements for Village Halls

It is highly likely that the cover provided under your village hall insurance will be subject to you confirming that you comply with 'Minimum Security Requirements'.

But do you know what this really means and what those requirements actually say?

We have spoken to a number of halls recently and have become increasingly concerned that they have been completely unaware of the implications of not complying with the minimum security requirements contained in their policy. Even more worrying was that in many cases the hall simply didn't know that the requirements even existed!

So what are 'Minimum Security Requirements'?

Put simply, they are a series of measures that you must have in place to protect your property. Each insurance company will impose its own set of requirements however, generally, they will detail the types of locks that you must have on your doors and windows.

The consequences of not complying with the requirements are severe and remember that you must comply with every aspect of them. If you suffer a break in and you have not complied with the requirements in any way your insurer may refuse to pay your claim.

So how do you know whether minimum security requirements apply to your policy and, if they do, what they actually say?

The first thing to do is to carefully check your insurance documents. If they don't mention minimum security then it would be sensible to check the position with your insurance adviser. Ask them directly 'What minimum security requirements apply to my policy?' You may be surprised by the answer!

When you have established exactly what the requirements are then hopefully you will be able to confirm that you comply with them and you can put your mind to rest. However if you find that your property does not comply, you need to make your insurance adviser aware of this immediately.

Once you have discussed the details with them they may agree to continue to cover you without restriction. If this is the case then make sure that you have this confirmed in writing. They may however choose to impose terms on your policy such as increasing the excess for theft claims or even declining to provide cover at all until you are able to comply with the requirements.

It is equally important to be completely accurate. For example, if you haven't got a 5-lever or BS 3621 lock on the front door then don't say that you do! If you make a false statement to your insurers about your security, regardless of how honest you thought you were being at the time, you could invalidate your policy therefore leaving you out of pocket if a claim arises.

For further advice on security for village halls refer to ACRE's Village Hall Information Sheet 38 'A Short Guide to Security in Your Village Hall' which will be available from your local ACRE Network Member.

For help and assistance with your requirements contact
Insure Your Village Hall
on **0330 123 5990**
quoting reference **MSR16**
or visit them at
www.insureyourvillagehall.co.uk
to find out more.