

Minimum Standard of Physical Security

Security Precautions **You** shall undertake to put into full and effective operation at all times when **Your Premises** are closed for **Business**, and at all other appropriate times, all security devices including locks, fastenings, shutters and other means of protecting **Your Premises** which **You** will maintain in good order throughout the **Period of Insurance**;

1. ensure that all external (and internal doors leading to other parts of the **Premises** not in the Insured occupation):
 - 1.1 for timber or steel framed doors – a mortice deadlock which has 5 or more levers and/or conforms to BS3621 specification for thief resistant locks and matching boxed striking plate; Or
 - 1.2 for aluminium or UPVC framed doors – a cylinder operated mortice deadlock or a deadlocking multi-point locking system.
 - 1.3 Double Leaf Doors – The standing leaf to be secured with bolts morticed into the leading edge of the door top and bottom or by key operated locking surface mounted bolts' and the other leaf fitted with a lock according to the construction of the door as specified above or both leaves fitted with a good quality coach-bolted locking bar secured with a close-shackle padlock having at least 5 levers.
2. All ground floor and basement opening windows/skylights and other opening windows/skylights accessible from roofs decks balconies fire escapes canopies or down pipes are to be fitted with key-operated window locks. This requirement does not apply to windows/skylights which are protected by solid steel bars grilles lockable gates expanded metal or weld-mesh provided agreement shall have been obtained from **Us** and **We** have agreed to this in writing;
3. remove all keys and duplicate keys and combination codes of safes and strong rooms and of Intruder Alarm systems (where installed) from the **Premises** at all times when **Your Premises** are closed and at all other appropriate times;

4. where **We** have agreed to the use of storage containers, **You** shall undertake to:

- 4.1 store equipment when not in use in a securely locked purpose built container(s) constructed of steel;
- 4.2 ensure that:
 - 4.2.1 doors shall be protected by at least one 6mm - 16mm Mul-T-Lock (C Series) closed shackle padlock(s), to, at least, the main closure door half (usually the right hand side) opening arm(s).
 - 4.2.2 The centre of the container shall be fitted with a metal covering box with 11mm - 13mm Mul-T-Lock Slide bolt locksecuring the two door halves within.

Important Note

If you fail to comply with this requirement, and such failure caused or worsened a loss for damage by theft or attempted theft, the amount of excess for any claim arising is increased to £500 or 10% of the amount of any claim (whichever is greater), unless otherwise agreed by us in writing.

This special requirement does not apply to fire exit doors except where such security devices are allowed by the fire authorities.

Fire Protections

In respect of any **Buildings** it is a condition of **Our** liability that the following equipment shall be installed in the **Building** as a minimum requirement:

1. at least two mains or battery operated smoke detectors are installed and the batteries checked at least once each month. **You** shall keep a log of the check dates;
2. at least two fire extinguishers with a minimum capacity of 9 litres of water or foam or 10lb dry powder;
3. one fire blanket to be sited in a kitchen area or elsewhere where applicable.