

Policy Summary - Security Requirements

In taking out the policy, You make the following warranties (promises). We are not liable if You do not keep to them.

Accidental Damage

1. Insured items in transit must be carefully protected to prevent damage.

Requirements at Your Home

All Equipment

1. Premises housing insured items must meet the following requirements.
 - (a) A lock approved to British Standard 3621 or a mortice deadlock, of at least five levers must be fitted to all entrance doors;
 - (b) Key-operated security devices must be fitted to all opening windows, openings, skylights and the like on all floors including basements;
 - (c) When Your household has retired for the night (or in any event between 9pm and 6am) the bicycle must be kept inside Your home and all external doors and windows must be secured as above, except occupied bedrooms on the first floors or above which may have one window locked ajar for ventilation. Any alarm system must be fully operational and 'set'.
 - (d) Be constructed of brick, stone, slate or tile.
2. If the Bicycle is stored in a communal hallway it must be locked by means of an Approved lock to an immovable object.

Requirements when the Bicycle is away from Your Home

1. Whilst in transit or when left in an unattended vehicle the cycle must be:
 - i. completely out of sight in an enclosed boot; or
 - ii. attached through the frame by an approved lock to a purpose built rack fully fitted to the vehicle.
2. Vehicles housing bicycles between 9pm and 6am must be securely locked and protected by a Thatcham approved security device which has been put into effective operation.
3. Vehicles and premises when left unattended must have all points of access including doors, windows, windscreens and sunroofs left closed and properly fastened; and they must be securely locked with keys removed and security devices (where installed) operational.
4. The vehicle must be taxed, insured and hold a current MOT (if required).
5. Theft from the vehicle must have been shown to have been via forcible and violent entry or exit causing substantial damage at the point of entry.
6. All accessories must be removed or locked or securely attached to the bicycle when left unattended.
7. Bicycles in premises or areas open to the public or at private premises between 6am and 9pm and not being used or supervised must be left where any potential theft can easily be seen and locked to an immovable object by an approved lock or kept in a separate and secure area not accessible by anyone other than the insured, and secured by a five lever lock to British standard BS3621.