



Security Requirements for Musical Equipment Policies

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

Accidental Damage

Instruments and equipment will only be covered if items are transported in a rigid bodied case.

Requirements when inside Your home or Studio

All Equipment

1. All insured items are kept inside the risk address at all times unless You have opted for 'All Risk' cover and this is noted on the Schedule and the additional premium has been paid.
2. 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 8am) all external doors and windows must be secured as above, except occupied bedrooms on the first floors or above which may have one window ajar for ventilation. Any alarm system must be fully operational and 'set'; premises with alarms must have a system that is maintained in good order.
 - (d) Be constructed of brick, stone, slate or tile.

Equipment valued over £20,000

In addition to the requirements above, a National Approval Council for Security Systems (Nacoss) approved alarm must be fitted and used.

Requirements when on the road/stored in a vehicle

All Equipment

1. When in a vehicle any insured items must be
 - (a) in a locked and separately secure boot.
 - (b) in a locked rear storage area of a hatch-back, four-wheel drive, estate car, MPV or SUV subject to a factory fitted cover being in place, and where not available, kept out of sight. If stored in these vehicles a minimum of a Thatcham approved Category 3 steering lock immobiliser must be fitted to the vehicle.
 - (c) in a locked rigid bodied van, mini-bus or campervan providing the windows have been obscured and providing the item of property insured is in a compartment of the vehicle not accessible from the drivers area or, where the compartment is accessible, is out of sight.
2. Vehicles and premises when left unattended must have all doors, windows, windscreens, sunroofs and other openings left closed and properly fastened; and they must be securely locked with keys removed. Any special protections must be put in to full and effective operation.

3. The vehicle must be taxed, insured and hold a current MOT (if required).
4. Theft must have been shown to have been via forcible and violent entry or exit causing substantial damage.

Equipment valued over £15,000 (or an individual item over £3000)

In addition to the requirements above, the vehicle must be fitted with a Thatcham category 1 or 2 alarm/immobiliser. Note: If the immobiliser is not factory fitted, it must have been installed by a member of a Vehicle Security Installation Board.

Requirements when at premises open to the public

1. When insured equipment is in premises open to the public and is not being used or attended, it must be locked in a separate and secure area not accessible by anyone except You, and be secured by a five-lever lock to British Standard 3621. Any security systems must be put in to full effective operation.