

Photographic

Security Requirements

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

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 locked ajar for ventilation. Any alarm system must be fully operational and 'set';
 - (d) Be constructed of brick, stone, slate or tile.
3. Premises with alarms must have a system that is maintained in good order and subject to a maintenance contract with the installing company, who must be a member of the National Supervisory Council for Intruder Alarms.
4. When in a vehicle any insured items must be placed out of sight in a locked boot or concealed under a parcel shelf. For estate cars containing insured items, a factory-fitted cover must be in place and in use, which completely obscures the items from view. If not available, the insured equipment must be out of sight.
5. Vehicles and premises when left unattended must have all points of access including doors, windows and windscreens left closed and properly fastened; and they must be securely locked with keys removed and security devices (where installed) operational.
6. Vans and minibuses containing items must have their windows obscured.
7. Storage compartments in vehicles must not be accessible from the driver's area; or opened by electrical or mechanical devices within the passenger section; or accessible by removal of a panel, shelf or partition.
8. Insured property of £10,000 or greater must be protected by an alarm of proprietary manufacture, correctly fitted and in working order protecting all doors, windows and openings through which access can be gained. The alarm must use a 999 or central station ability. If the sum insured is £15,000 or more, then in addition to the above, alarm space protectors must be in force covering all items insured, with smoke/heat detectors throughout.
9. The vehicle must be taxed, insured and hold a current MOT (if required).
10. 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 into full effective operation.