

## Security Endorsement Wordings Applicable to Extra & First Only

LCO1 - Locks Requirement

We will not pay any claim for theft, attempted theft, malicious damage or vandalism at the home unless you comply with the following requirements:

- 1. Whenever you, your family or an authorised person are not present at the home the following security devices must be fitted and put into full operation:
  - **a.** The main entrance is fitted with a suitable lock complying with British Standard 3621 or a key operated multi point deadlocking mechanism comprising of at least 3 locking points.
  - **b.** All other external doors are to be secured in a similar manner as described above, or fitted top and bottom with mortice or surface mounted bolts with detachable keys.
  - **c.** All ground floor, basement and any other accessible windows to be fitted with key operated window locks with detachable keys.
  - **d.** Sliding patio doors to be fitted with key operated security locks top and bottom with detachable keys or the manufacturer's key operated integral multi point locking system.
  - e. Up and over garage doors to be secured by a 5 cylinder lock operating a minimum 2 point lock. All other garages and outbuildings must have suitable locks or padlocks fitted to all external doors.
- 2. Whenever you, your family or an authorised person are not present at the home all keys must be removed from the locks and not left in view.
- 3. When you, your family or an authorised person staying at the home go to bed all external doors and windows must be secured as described under 1, a-e above, except windows in occupied bedrooms can be left open for ventilation.
- 4. When you, your family or an authorised person staying at the home go to bed keys can be left in the locks of doors and windows which could be used as an emergency escape route in the event of a fire.
- 5. For the purpose of this endorsement an accessible window is any window that can be easily reached from the ground without the use of a ladder or via a single story extension, balcony, external staircase or fire escape, nearby trees, outbuildings, garages, fences or walls.





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