Making Claims Clear

Theft with forced and violent entry or exit

Most commercial insurance policies require evidence of forced and violent entry to, or exit from, the premises for a theft claim to be accepted. We've put together this guide to help you understand the terms and conditions of your theft cover.

What does forced and violent mean?

The Financial Ombudsman Service describes forced and violent entry as an act that would cause physical damage. Force can be as simple as turning a key or pushing open a door, while violence is force accompanied by a violent physical act, such as smashing a window or breaking a lock.

Why is it a condition?

Commercial property is often vulnerable to theft. For example, retail premises open to the public, industrial sites with multiple, unsecured access points during operational hours – both are a high risk for shoplifting or employee pilfering. To keep theft coverage affordable, insurers only cover claims when a break-in or break-out occurs at secured premises.

What are premises?

Normally the forced and violent entry or exit has to be to the premises – the main building or any other buildings, such as outbuildings, that are covered by your insurance. These will usually be specified in your policy.

Minimum security and alarm standards

We will let you know at the start of your policy if you need to have specific security measures and/or an alarm fitted.

It's important to understand and comply with these requirements, as failure to do so could mean that you won't be covered for theft, even if forced and violent entry or exit is used.

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Example

A business’ main premises, as defined in their policy, are housed in a yard that is surrounded by a padlocked fence. The padlock is forcibly opened during an attempted theft, showing evidence of forced and violent entry to the yard.

However once in the year, the thieves find the actual door to the premises has been left open and take goods worth thousands of pounds.

Since there is no violent entry to or exit from the building itself (because the door is unlocked), the business will not be covered for those losses as minimum security standards have not been met.

Get in touch

If you have any questions about this document, please get in touch with your usual AXA contact or your insurance broker.