

Important Information

Introduction

This document contains Important Information regarding the security of your premises together with certain terms and conditions that may apply. Where any security requirements are a condition of cover then this will be detailed in your quotation.

Please refer to the following list to determine which parts of the document may apply to you.

Product Type

Product Type	Parts
Retailers	1 & 2
Pubs & Restaurants	1 & 2
Offices	1 & 2
Business Combined	1, 3 & 4

This document does not provide a complete list of terms and conditions. Full details are contained in the Policy Document, which is available on request.

Part 1 Intruder Alarm Clause

For certain areas of the country theft cover (including theft of Money) may be subject to the presence or installation of an intruder alarm. If this is the case then your quotation will show, for each premises:

- That the Alarm Clause applies (if there is no clause there is no requirement)
- And the Level of alarm signalling required.

The definition of Signalling types and full details of the Alarm Clause are shown below:

If you have one of these alarms and it is not a condition of the policy that you have one, extra discounts are available.

Alarm Signalling Types:

Type A

BT Redcare
BT Redcare GSM
Dualcom
Dualcom Plus
Digital Communicator

Type B

BT Redcare
BT Redcare GSM
Dualcom
Dualcom Plus

Alarm Clause

It is a condition precedent to Our liability for loss, destruction, or damage by theft or any attempted theft (including loss of Money) involving entry to or exit from the Premises by forcible and violent means, that an intruder alarm as detailed in the Schedule is installed at the Premises within 30 days of inception of Your cover and put into effect whenever the Premises are left unattended.

If We ever require a different type of alarm to be installed, this will be brought to Your attention within the documentation We issue. When this occurs, the change in the type of alarm must be implemented within 30 days of You receiving the documentation issued by Us.

In the event of a claim for loss or damage by theft or theft of Money involving entry to or exit from the Premises by forcible and violent means within the 30 days allowed for implementation, You must show that You have taken steps to have the required type of alarm installed.

In addition to the above Your intruder alarm must also conform with the following:

- a) the Intruder Alarm System designed must be installed and maintained to British Standard BS4737 or PD 6662:2004 by a company listed and approved by the National Approval Council for Security Systems (NACOSS) or the Security Systems and Alarms Inspection Board (SSAIB).
- b) the Intruder Alarm System must be maintained in full and efficient working order under a contract to provide both corrective and preventative maintenance with the installing company or such other company agreed by Us

c) no alteration or substitution of:

- i) any part of the Intruder Alarm System or signalling system
- ii) the maintenance contract be made

without Our agreement

d) the Premises must not be left unattended without Our agreement:

- i) unless the Intruder Alarm System is set in its entirety with the means of communication used to transmit signals in full operation
- ii) if the police have withdrawn their response to alarm calls

e) You must maintain secrecy of codes for the operation of the Intruder Alarm System, and details of such codes and all keys to the Intruder Alarm System must be removed from the Premises when the Premises are left unattended

f) You must appoint at least two Key Holders and lodge written details (which must be kept up to date) with the alarm company

g) in the event of notification of any activation of the Intruder Alarm System or interruption of means of communication during any period the Intruder Alarm System is set a Key Holder must attend the Premises within 20 minutes

h) if You receive any notification:

- i) that the police attendance in response to alarm signals/calls from the Intruder Alarm System may be withdrawn or the level of response reduced or delayed
- ii) from a Local Authority or Magistrate imposing any requirement for abatement or nuisance
- iii) that the Intruder Alarm System cannot be returned to, or maintained in full working order

You must tell Us as soon as possible and comply with any subsequent requirements that We may require.

Definitions

Intruder Alarm System The component parts including the means of communication used to transmit signals.

Key Holder You or any person or key holding company authorised by You, who is available at all times to accept notification of faults or alarm signals to the Intruder Alarm System and attend and allow access to the Premises.

Part 2 Minimum Standards of Security Required for Retailers, Offices, Pubs & Restaurants

It is a condition precedent to Our liability for loss, destruction or damage by theft or any attempted theft (including loss of Money) involving entry to or exit from the Premises by forcible and violent means, that the minimum level of security We require as shown in the Schedule and detailed below (or alternative security protections agreed by Us and endorsed on the Policy) is installed at the Premises within 30 days of inception of Your cover and put into effect whenever the Premises are closed for Business or left unattended. If We ever require a higher level of security to be implemented then this will be brought to Your attention within the documentation We issue. When this occurs the higher level of security must be implemented within 30 days of You receiving the documentation issued by Us.

In the event of a claim for loss or damage by theft or theft of Money involving entry to or exit from the Premises by forcible and violent means within the 30 days allowed for implementation You must show that You have taken steps to implement the minimum level of security required.

Level 1

- a) the final exit door of the Premises is to be fitted with either:
 - i) a mortise deadlock that has 5 or more levers and conforms to BS3621 with a matching boxed striking plate
- or
- ii) a deadlocking rim latch which conforms to BS3621 and which must be keyed in to the deadlock position when the Premises are closed for Business or left unattended
- b) all other external doors and all internal doors giving access to any part of the building not occupied by You are to be fitted with either:
 - i) a mortise deadlock that has 5 or more levers and conforms to BS3621 with a matching boxed striking plate
- or
- ii) two key operated security bolts for doors one fitted approximately 30cm from the top of the door and the other 30cm from the bottom
- c) aluminium or UPVC framed doors are to be fitted with integral cylinder key operated mortise deadlocks
- d) all opening external basement ground floor and other accessible (accessible being easily reached such as a window adjacent to a flat roof or a fire escape, balconies, canopies or down pipes) windows, fanlights, roof lights and skylights are to be fitted with key operated window locks. This requirement does not apply to windows protected by solid steel bars, weldmesh or expanded metal grilles securely fixed to the brickwork surrounding the window
- e) any door or window officially designated a Fire Exit by a fire authority is excluded from the above requirements. These are to be secured internally by panic bolts or fire exit bolts (capable of opening at all times). Any additional devices must be approved by the local Fire Prevention Officer.

Level 2

As Level 1 and in addition:

All external doors to be covered with steel sheet externally and all accessible windows barred to the specifications detailed in Appendices A and B or alternatively protected by proprietary Metal Roller Shutter doors as detailed in Appendix C.

Appendix A Specification for:

Sheet Metal Protection on Doors

- 1 Sheet steel to be fitted to the external surface of the door with coach bolts with the heads on the outside or non return screws at 150mm centres.
- 2 The door must be hinged at top, centre and bottom.
- 3 On outward opening doors, two hinge bolts are to be fitted to the hinged side of the door and the external sheet of steel should overlap the gap between the lock side of the door and door frame.

Appendix B Specification for:

Protection of Windows with Bars

Bar Frame

Windows are to be protected internally/externally by security bar frames made from solid steel bars (not tubes) of minimum diameter 19mm (3/4 inch) at maximum 125mm centres. The bars must be welded to or pass through tie bars of flat iron or steel (dimensions 6mm thick x 40mm wide). The distance between the tie bars must not exceed 600mm.

The tie bars must be secured to the wall surrounding the window at a minimum of 4 points by expansion bolts (such as 'Rawlbolts') of at least M8 size which penetrate the masonry or brickwork by at least 60 mm. Bolt holes must be set back at least 60 mm from the edge of the window opening. If the bars are fixed externally the heads of the bolts must be welded to the tie bars to prevent them being undone.

Any alternative specification or fixing methods must be approved by Us prior to fitting.

Grilles Expamet External

Windows must be protected externally by security grilles to the following specification:

Grilles must consist of 'Expamet 8' or similar expanded metal mesh welded onto a frame of L section steel (minimum dimensions 35mm x 35mm x 3mm), fixed externally to brickwork by expansion bolts (such as 'Rawlbolts') of at least M8 size which penetrate the brickwork by at least 60 mm. Bolt holes must be set back at least 60 mm from the edge of the window opening. Bolts should be no more than 500mm apart and there must be at least one bolt on each side of the frame. After fixing the bolt heads must be welded to the frame or be defaced to prevent unbolting.

Alternative methods of fixing may be acceptable; however they must be approved by Us prior to installation.

Grilles Expamet Internal

Windows must be protected internally by security grilles to the following specification:

Grilles must consist of 'Expamet 8' or similar expanded metal mesh welded onto a frame of L section steel (minimum dimensions 35mm x 35mm x 3mm), fixed internally to brickwork by expansion bolts (such as 'Rawlbolts') of at least M8 size which penetrate the brickwork by at least 60 mm. Bolt holes must be set back at least 60 mm from the edge of the window opening. Bolts should be no more than 500mm apart and there must be at least one bolt on each side of the frame.

Alternative methods of fixing may be acceptable; however they must be approved by Us prior to installation.

Grilles External Shopfront (as appropriate)

Shopfront must be protected by external steel grilles which must be locked into position whenever the premises are closed for business using padlocks to CEN Grade 4. (Any alternative locking is to be agreed by Us).

Before proceeding with the installation permission must be sought and obtained from the Local Authority.

Copies of the proposed grille specification must be forwarded to Us prior to any order being placed.

Grilles Internal Shopfront (where We agree that this method is an acceptable alternative to external Shopfront grilles)

Shopfront must be protected by internal aluminium or steel grilles. These must be locked into position whenever the premises are closed for business by padlocks to CEN Grade 4. (Any alternative locking is to be agreed by Us).

Copies of the proposed grille specification must be forwarded to Us prior to any order being placed.

Rooflight Bar Frame

Accessible Rooflight(s) must be protected internally by security bar frame(s) made from solid steel bars (not tubes) of minimum diameter 19mm (3/4 inch) at maximum 125mm centres. The bars must be welded to

Part 2 Minimum Standards of Security Required for Retailers, Offices, Pubs & Restaurants continued

or pass through tie bars of flat iron or steel (dimensions 6mm thick x 40mm wide). The distance between the tie bars must not exceed 600mm.

The tie bars must be secured to the roof joists surrounding the rooflight by bolts or wood screws. If wood screws are used they must be the longest practicable and have non-return heads or have the heads defaced to prevent removal.

Any alternative specification or fixing methods must be approved by Us prior to fitting.

Rooflight Grille

Accessible Rooflight(s) must be protected internally by security grille(s) of expanded metal or 3mm welded mesh (Maximum hole size 50mm x 50mm) welded to an angle frame of at least 30 x 30 x 3 mm section. The frame must be fixed in position by bolting or screwing into the roof joists at 150mm intervals. If screws are used they must be as long as practicable and have non return heads or have the heads defaced to prevent removal.

Any alternative specification or fixing methods must be approved by Us prior to fitting.

Appendix C Specification for:

Metal Roller Shutter doors

All external doors and accessible windows to be protected by proprietary metal roller shutter doors.

Where these doors are internally operated:

- a) Manual operating chains to be secured to a wall bracket by a padlock to CEN Grade 3.
- b) Electrically operated doors to be isolated with a lockable isolation switch secured by a padlock to CEN Grade 3.

Part 3 Minimum Standards of Security Required for Business Combined

It is a condition precedent to Our liability for loss, destruction or damage by theft or any attempted theft (including loss of Money), involving entry to or exit from the Premises by forcible and violent means, that the minimum level of security We require as shown in the Schedule and detailed below (or alternative security protections agreed by Us and endorsed on the Policy) is installed at the Premises insured within 30 days of inception of Your cover and put into effect whenever the Premises are closed for Business or left unattended.

If We ever require a higher level of security to be implemented then this will be brought to Your attention within the documentation We issue.

When this occurs the higher level of security must be implemented within 30 days of You receiving the documentation issued by Us.

In the event of a claim for loss or damage by theft or theft of Money involving entry to or exit from the Premises by forcible and violent means within the 30 days allowed for implementation You must show that You have taken steps to implement the minimum level of security required.

Level 1

External Doors

The external doors to Your Premises are to be one or more of the following type(s) and have the protections specified for that type of door fitted and in operation:

a) Sliding and/or Folding Doors

These are to be secured with a locking bar and close shackle padlock, conforming to CEN Grade 4, where the door meets the stile. If a multi-leaf door, then each leaf should be secured internally by bolts top and bottom.

b) Metal Roller Shutters

- i) If manually operated, these are to be secured to a wall bracket by a padlock conforming to CEN Grade 4
- ii) If automatically operated internally, these are to have operating chains secured, with a padlock conforming to CEN Grade 4, to the doorframe or any other part of the building structure.
- iii) If electrically operated externally, these are to be isolated with a lockable isolation switch secured by a padlock to CEN Grade 4.

c) Wicket Gate Doors

These are to be secured by a mortise deadlock, which has 5 or more levers and conforms to BS3621, with a matching box striking plate fitted or by a locking bar and close shackle padlock conforming to CEN Grade 5

d) Single Leaf Doors

These are to be secured by a mortise deadlock, which has 5 or more levers and conforms to BS3621, with a matching box striking plate fitted or by a locking bar and close shackle padlock conforming to CEN Grade 5

e) Double Leaf Doors

These are to be secured by flush or barrel bolts top and bottom on the first closing leaf and

- i) a mortise deadlock, which has 5 or more levers and conforms to BS3621, with a matching box striking plate or
- ii) a locking bar or close shackle padlock conforming to CEN Grade 5 on the second closing leaf.

f) Aluminium or UPVC Framed Doors

These are to be fitted with integral cylinder key operated mortise deadlocks.

Internal Doors

Internal doors giving access to any part of the Premises not occupied by You are to be fitted on Your side of the door with either

- i) a mortise deadlock, which has 5 or more levers conforming to CEN Grade 4, with a matching box striking plate fitted or
- ii) two key operated security bolts, one fitted approximately 30cm from the top of the door and the other 30cm from the bottom of the door or
- iii) a locking bar and padlock conforming to CEN Grade 4. and You are to be sole key holder.

Windows, Fanlights, Roof Lights and Skylights

All opening external basement, ground floor and other accessible (accessible being easily reached such as a window adjacent to a flat roof or a fire escape, balconies, canopies or down pipes) windows, fanlights, roof lights and skylights are to be fitted with key operated window locks.

Part 3 Minimum Standards of Security Required for Business Combined continued

This requirement does not apply to windows protected by solid steel bars, weldmesh or expanded metal grilles securely fixed to the brickwork surrounding the window.

Fire Exits

Any door or window designated a Fire Exit by a fire authority is excluded from the above requirements. These are to be secured internally by panic bolts or fire exit bolts (capable of opening at all times). Any additional devices must be approved by the local Fire Prevention Officer.

Level 2

All external doors to be covered with steel sheet externally and all accessible windows barred to the specifications detailed in Appendices A and B or alternatively protected by proprietary Metal Roller Shutter doors as detailed in Appendix C.

Appendix A Specification for:

Sheet Metal Protection on Doors

- 1 Sheet steel to be fitted to the external surface of the door with coach bolts with the heads on the outside or non return screws at 150mm centres.
- 2 The door must be hinged at top, centre and bottom.
- 3 On outward opening doors, two hinge bolts are to be fitted to the hinged side of the door and the external sheet of steel should overlap the gap between the lock side of the door and doorframe.

Appendix B Specification for:

Protection of Windows with Bars

Bar Frame

Windows are to be protected internally/externally by security bar frames made from solid steel bars (not tubes) of minimum diameter 19mm (3/4inch) at maximum 125mm centres. The bars must be welded to or pass through tie bars of flat iron or steel (dimensions 6mm thick x 40mm wide). The distance between the tie bars must not exceed 600mm.

The tie bars must be secured to the wall surrounding the window at a minimum of 4 points by expansion bolts (such as 'Rawlbolts') of at least M8 size which penetrate the masonry or brickwork by at least 60 mm. Bolt holes must be set back at least 60 mm from the edge of the window opening. If the bars are fixed externally the heads of the bolts must be welded to the tie bars to prevent them being undone.

Any alternative specification or fixing methods must be approved by Us prior to fitting.

Grilles Expamet External

Windows must be protected externally by security grilles to the following specification:

Grilles must consist of 'Expamet 8' or similar expanded metal mesh welded onto a frame of L section steel (minimum dimensions 35mm x 35mm x 3mm), fixed externally to brickwork by expansion bolts (such as 'Rawlbolts') of at least M8 size which penetrate the brickwork by at least 60 mm. Bolt holes must be set back at least 60 mm from the edge of the window opening. Bolts should be no more than 500mm apart and there must be at least one bolt on each side of the frame. After fixing the bolt heads must be welded to the frame or be defaced to prevent unbolting.

Alternative methods of fixing may be acceptable; however they must be approved by Us prior to installation.

Grilles Expamet Internal

Windows must be protected internally by security grilles to the following specification:

Grilles must consist of 'Expamet 8' or similar expanded metal mesh welded onto a frame of L section steel (minimum dimensions 35mm x 35mm x 3mm), fixed internally to brickwork by expansion bolts (such

as 'Rawlbolts') of at least M8 size which penetrate the brickwork by at least 60 mm. Bolt holes must be set back at least 60 mm from the edge of the window opening. Bolts should be no more than 500mm apart and there must be at least one bolt on each side of the frame.

Alternative methods of fixing may be acceptable; however they must be approved by Us prior to installation.

Grilles External Shopfront (as appropriate)

Shopfront must be protected by external steel grilles which must be locked into position whenever the premises are closed for business using padlocks to CEN Grade 4. (Any alternative locking is to be agreed by Us).

Before proceeding with the installation permission must be sought and obtained from the Local Authority.

Copies of the proposed grille specification must be forwarded to Us prior to any order being placed.

Grilles Internal Shopfront (where We agree that this method is an acceptable alternative to external Shopfront grilles)

Shopfront must be protected by internal aluminium or steel grilles These must be locked into position whenever the premises are closed for business padlocks to CEN Grade 4. (Any alternative locking is to be agreed by Us).

Copies of the proposed grille specification must be forwarded to Us prior to any order being placed.

Rooflight Bar Frame

Accessible Rooflight(s) must be protected internally by security bar frame(s) made from solid steel bars (not tubes) of minimum diameter 19mm (3/4 inch) at maximum 125mm centres. The bars must be welded to or pass through tie bars of flat iron or steel (dimensions 6mm thick x 40mm wide). The distance between the tie bars must not exceed 600mm.

The tie bars must be secured to the roof joists surrounding the rooflight by bolts or wood screws. If wood screws are used they must be the longest practicable and have non-return heads or have the heads defaced to prevent removal.

Any alternative specification or fixing methods must be approved by Us prior to fitting.

Rooflight Grille

Accessible Rooflight(s) must be protected internally by security grille(s) of expanded metal or 3mm welded mesh (Maximum hole size 50mm x 50mm) welded to an angle frame of at least 30 x 30 x 3 mm section. The frame must be fixed in position by bolting or screwing into the roof joists at 150mm intervals. If screws are used they must be as long as practicable and have non return heads or have the heads defaced to prevent removal.

Any alternative specification or fixing methods must be approved by Us prior to fitting.

Appendix C Specification for:

Metal Roller Shutter doors

All external doors and accessible windows to be protected by proprietary metal roller shutter doors.

Where these doors are internally operated:

- a) Manual operating chains to be secured to a wall bracket by a padlock to CEN Grade 4.
- b) Electrically operated doors to be isolated with a lockable isolation switch secured by a padlock to CEN Grade 4.

Part 4 Fire Precautions Condition for Business Combined where Heat Work is carried out away from your premises

Cover under the Public Liability Section is subject to a fire precautions condition in respect of the use of certain equipment away from Your own premises. This is detailed below:

Fire Precautions Condition

No liability will attach to Us under this Section unless You, Your Employees or subcontractors comply with the following precautions whenever carrying out any work involving the application of heat or use of angle grinders:

- a) When blow torches, blow lamps, electric oxy-acetylene or other welding or flame cutting equipment, hot air guns or angle grinders are to be used:
 - i) a thorough examination in the immediate vicinity of the work (including the area of work itself and including the area on the other side of any wall or partition) must be made to see whether any combustible material is in danger of ignition, either directly and/or by conduction of heat, and a record of inspection kept
 - ii) all moveable and combustible materials (including materials to be worked upon or which have been worked upon and, to the greatest extent practicable, any materials in the course of being worked upon) must be moved away from the immediate vicinity of the work to a distance of not less than fifteen metres from the point of application of heat or use of angle grinders
 - iii) all combustible material which cannot be moved (including materials to be worked upon or which have been worked upon and, to the greatest extent practicable, any materials in the course of being worked upon) shall be covered and fully protected by overlapping sheets or screens of non-combustible material
- b) there will be available for immediate use within the area of hot work operations either:

two portable multi-purpose dry powder fire extinguishers with a minimum capacity of 4.0 kilograms each and serviced in accordance with BS 5306-3

or

- other extinguishers suitable for the processes being undertaken, materials worked upon and environment being worked in said extinguishers are to comply with European Standard BS EN 3 or British Standard BS 5423 and to be serviced in accordance with British Standard BS5306 Part 3. Furthermore, all persons involved with such hot work operations and undertaking fire watch duties are to be trained in the use of fire extinguishers
- c) the lighting of all blow lamps, blow torches, welding and cutting equipment must be carried out strictly in accordance with the manufacturers instructions and lighted equipment must not be left unattended. The equipment must not be lit until required and must be extinguished immediately after use.
 - d) where the equipment involves the use of gas cylinders, those cylinders not required for immediate use must be kept outside the building in which the work is taking place (and in the event at least fifteen metres from the point of application of heat or use of angle grinders)
 - e) any tar, bitumen or asphalt boiler must not be left unattended and will be located at ground level on a non-combustible surface and in the open air whilst lighted

- f) for one hour after completion of each period of work involving the application of heat or use of angle grinders, or for one hour after the completion of work involving the application of heat or use of angle grinders in any area in all circumstances that the area previously worked upon ceases to be sufficiently visible to ensure that any outbreak of fire or signs of the possible outbreak of fire will be noticed, any area or areas in which work has been carried out must not be left unattended and a thorough inspection of the area surrounding the work (including that described in paragraph A.i. above) must be made at frequent intervals up to the end of the period of one hour to ensure that nothing is smouldering and there is no risk of fire (and a record of inspection shall be kept).

Telephone helpline: 0845 872 1751

www.cornhilldirectbusiness.co.uk

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