

TENANT'S CONTENTS INSURANCE MINIMUM SECURITY REQUIREMENTS GUIDE

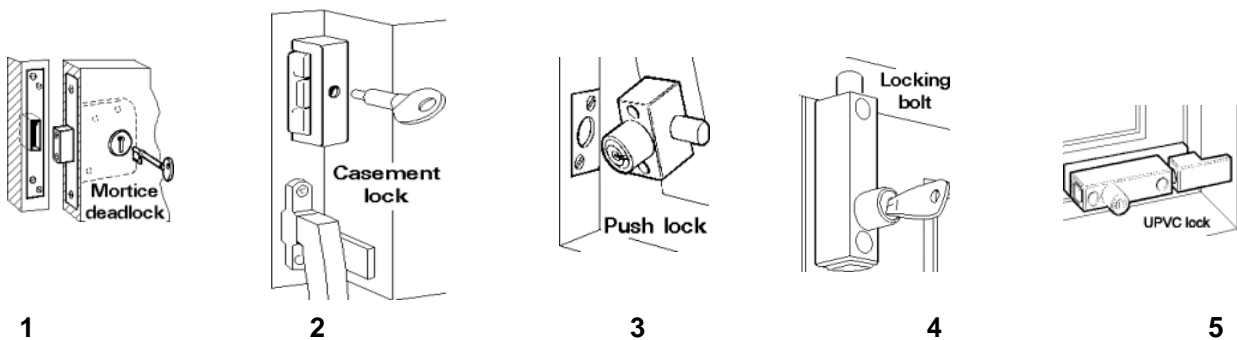


In some parts of the country a minimum standard of security protection is required by the insurer. If your home is located in a postcode where minimum security is a requirement, appropriate door and window locks must be installed at the home and other terms and conditions also have to be met.

If minimum security is required you will have to comply with the following conditions otherwise you **will not** be covered for loss or damage following a theft or attempted theft at your home:

Minimum Security Conditions

- a) The final exit door must be fitted with a suitable lock complying with **British Standard 3621 (BS3621)**. If the door is of UPVC or aluminium construction and is not fitted with a lock as detailed, it must be fitted with a manufacturers key operated multi-point locking system.
- b) All other external doors, unless secured as in 1 above, must be fitted with top and bottom mortice or surface mounted bolts with detachable keys.
- c) Sliding patio doors must have either:
 - key operated locks top and bottom in addition to an existing deadlock, or
 - a manufacturer's key operated multi point (3 or more points) locking system.
- d) All external windows opening on the ground floor or opening and accessible on other floors must be fitted with key operated window locks.
- e) All external doors, and windows in **d)** above, must be secured using the above mentioned security devices and the keys withdrawn from locks whenever the home is left unattended.
- f) When the household retires for the night all external doors and the windows specified in **d)** above, except those in occupied bedrooms, must be secured with the security devices and the keys withdrawn from locks.



- 1 Mortice Deadlock – Check the key for the number of levers (should be 5)
- 2 Example of wooden-frame window lock
- 3 Further example of wooden-frame window lock
- 4 Example of patio-door lock
- 5 Example of UPVC window lock

Locks that are BS3621 compliant should also show the kite mark.

