

Security Level 1

Factsheet

Allianz Insurance plc | Commercial



The cover provided is subject to the following minimum standards of security. This is a policy condition.

Loss or damage by theft or attempted theft under the Trade Contents, Buildings and Money and Personal Assault Sections of the policy are not insured unless the following requirements are met within 30 days of the inception of the policy. Any alternative methods of securing the premises must be agreed in writing by Allianz.

The Insured must ensure that these measures are in place, in operation and in full working order whenever the premises are closed for business or left unattended.

Doors

(Depending on which of the following door types are present, the following requirements apply);

External doors or internal doors to secure areas;

- a Aluminium or plastic framed glazed doors** – a cylinder operated mortise deadlock. For double doors, the first closing section must have integral or surface mounted bolts which shoot into the frame at the top and the floor at the bottom of the door. The final closing section must have a cylinder operated mortise deadlock.
- b Armoured plate glass doors** – door manufacturer's integral locks.
- c Timber doors** – provided the door thickness is a minimum of 44 mm a mortise deadlock to BS 3621 and a boxed steel striking plate at least 175 mm long must be fitted. If the door thickness is less than 44 mm secure with a deadlocking rim lock to BS 3621. The Insured must put either of these into the deadlock position when the premises are closed for business or unattended.
- d Double doors** – secure the final closing section with a lock as explained in **c** above and secure the first closing section with bolts at least 175 mm long and having a minimum throw of 20 mm, which shoot into the frame at the top and the floor at the bottom of the door. Or, fit one section with bolts at the top and bottom (as explained above) and both parts of the door with a padlock and locking bar. If the locking bar is on the outside of the door, it must be used with a padlock conforming to BS EN 12320 Security Grade 5. If the locking bar is internal, it must be used with a padlock conforming to BS EN 12320 Security Grade 4. The padlock bar must be of similar strength to the padlock and designed to be used specifically with the padlock, in both cases the padlock bar must be secured to the door with coach bolts.
- e Fire exit doors** – the relevant enforcing authority must approve any locks on these doors. Allianz must approve any locks or other method of security the Insured agrees following a discussion with the enforcing authority.
- f Folding doors** – secure alternate folding sections with bolts at top and bottom, as described in **d** above. Dependent upon its construction, the last section must be secured with a lock or with a coach bolted locking bar and padlock as explained in **d** above.
- g Sliding doors** – coach-bolted locking bar and padlock secured as described in **d** above, or a deadlock with a hook bolt which conforms to BS 3621.
- h Wicket Gates** – dependent upon its construction (see above) a mortise deadlock or deadlocking cylinder rim-latch to BS 3621 or locking bar and padlock as in **d** above.

- i **Roller Shutters** - for electrically operated roller shutters, Allianz requires the fitting of a key operated isolation switch to the electricity supply to the controls. If this is not fitted then one of the following measures for manually operated roller shutters shown below must be installed.

Allianz requires one of the following for manually operated roller shutters:

- key operated “pinson” or “bullet” locks
- secure the chain of the door to the wall bracket by an open shackle padlock
- a bolt fitted to the shutter door internally with the bolt engaging into the door runner and padlocked into position using a padlock conforming to BS EN 12320 Security Grade 4.

Windows

All opening windows in external walls at ground floor and basement levels and any windows, fanlights and skylights in accessible positions i.e. from a flat roof or fire escape on upper levels to have key operated window locks.

Louvred windows to be replaced with either fixed glass, or a normal opening window which can be secured with a window lock used with a key.

Keys

All keys must be removed from locks and kept in a secure place or removed from the premises. Keys to safes must be removed from the premises, or if the Insured lives on the premises, they must be removed to a secure place in the residential part of the premises.

Computer equipment

Unless agreed otherwise in writing Allianz require the Insured to fit encasement or entrapment equipment to computers with an individual value of £5,000 and above.