

minimum security requirements

HOME INSURANCE



Version 1

We may have agreed to insure you subject to your home meeting our minimum security requirements. This leaflet will help you to understand these requirements.

Final exit doors

The final exit door must be fitted with:

- (a) a mortice deadlock conforming to BS3621; or
- (b) a rim deadlock conforming to BS3621; or
- (c) for aluminium or UPVC framed double glazed doors a multi-point locking system or an in-built mortice deadlock.

All other external doors (including doors to integral garages)

Single, solid wood or wood panelled doors must be fitted with:

- (a) a mortice deadlock conforming to BS3621; or
- (b) a rim deadlock conforming to BS3621; or
- (c) any mortice deadlock or rim deadlock with either two mortice rack bolts fitted internally top and bottom or two surface-mounted key-operated security bolts fitted internally top and bottom.

Double, solid wood or wood panelled doors must be fitted with:

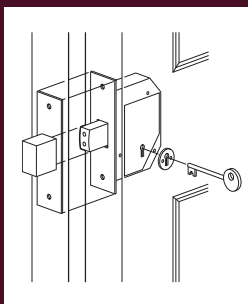
- (a) a mortice deadlock or rim deadlock

conforming to BS3621 with hidden flush bolts fitted at the top and the bottom of the closing edge of the first door; or

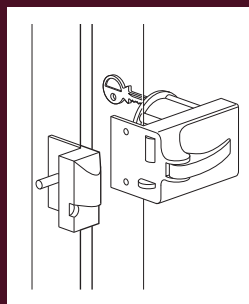
- (b) a mortice deadlock or rim deadlock conforming to BS3621 and two mortice rack bolts fitted to the first door, one at the top which goes into the door frame and one at the bottom which goes into the floor; or
- (c) a mortice deadlock or rim deadlock conforming to BS3621 with surface mounted key-operated security bolts fitted to the first door at the top and bottom into the frame or the floor; or
- (d) any mortice deadlock or rim deadlock with mortice rack bolts or surface-mounted key-operated security bolts fitted to both doors with those at the top going into the door frame and those at the bottom going into the floor; or
- (e) a mortice hook bolt conforming to BS3621.

Aluminium/UPVC doors must be fitted with:

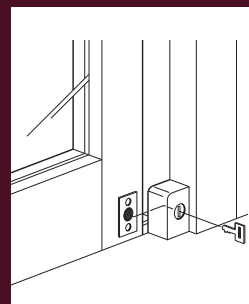
- (a) for single doors a multi-point locking system of deadbolts or an in-built mortice deadlock.
- (b) for sliding patio doors with two key-operated locks fitted internally top and bottom and preferably in the opposite diagonal corners.



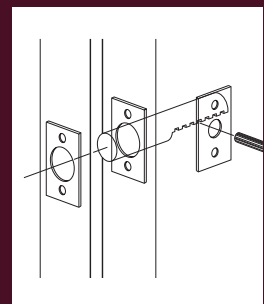
Mortice Deadlock



Deadlock Rim Latch



Patio Door Lock



Mortice Security Rack Bolt

- (c) for french doors or windows a mortice deadlock or rim deadlock with mortice rack bolts or surface-mounted key-operated security bolts fitted to both doors with those at the top going into the door frame and those at the bottom going into the floor.

Garage Doors

must be fitted with:

- (a) a key-operated lock (other than a rim latch); or
 (b) a good quality padlock.

Electronically operated garage doors do not require special protections.

Use of minimum physical protections

Whenever your home is left unattended or when the occupants go to bed at night it is a condition that you put into full operation any lock or bolts or other security devices.

However, locking devices on windows in occupied rooms need not be brought into operation.

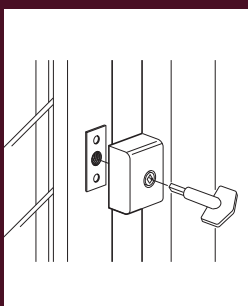
Windows

All external basement, ground floor and other windows, skylights and fanlights accessible from roofs, fire escapes, down spouts, walls or other features of any building must be:

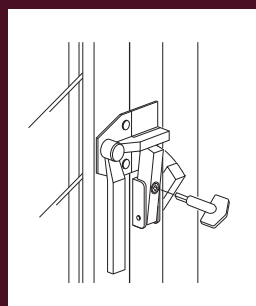
- (a) fitted with key-operated window locks; or
 (b) permanently screwed or bolted shut.

The glass in louvre windows must be glued into its mountings by strong impact adhesive.

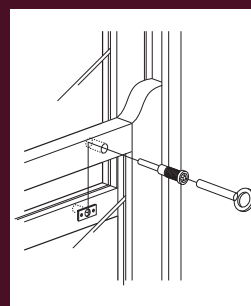
These requirements do not apply to fire exits designated by the fire prevention officer.



Wood Framed Hinged Windowlock



Metal Framed Windowlock



Sash Windowlock

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Heritage
Education
Nurseries
Commercial bespoke
Property Owners
Flats
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