

#### **ENDORSEMENT 9 PROTECTIONS CONDITION**

We will not be liable for loss or damage by theft or attempted theft from the private dwelling unless:

1. The following security devices are fitted and put into operation whenever the private dwelling is left unattended

(a) either

a lock approved to BS3621 or

a mortice deadlock of at least 5 levers or

a rim automatic deadlatch with a key-locking handle on the inside or a key-operated multi-point locking system with at least three fixing points and a lock cylinder with at least five pins to the main entrance door

(b) key-operated security devices top and bottom in addition to existing locks or a lock to the standard in (a) above to all other external doors except sliding patio doors

(c) a key-operated patio door lock mounted internally on the centre rail(s) or protection to the standard in (b) above to sliding patio doors

(d) key-operated security devices to all opening windows and skylights on the ground floor and those which are accessible on other floors

2. All keys are removed from locks and placed out of sight when the private dwelling is left unattended.

3. External windows as described in paragraph 1(d) and all external doors are secured as above when your household has retired for the night except windows in occupied bedrooms which may be left open for ventilation.

Alternative security devices are not acceptable unless we have given our written agreement.

#### **ENDORSEMENT 12 CONTRACTORS EXCLUSION CONDITION**

It is a condition precedent to **Our** liability under this policy that this insurance does not cover loss, damage or liability arising from the activities of contractors at the **Home**.

## **ENDORSEMENT 20 Increased Escape of Water Excess**

Cover in respect of Escape of Water (Peril 6 **Buildings** and Peril 6 **Contents**) is excluded unless the water supply is turned off at the internal stop cock where the water enters the **Home** and all water tanks and pipes to the domestic water installation, washing machines or dishwashers are drained.

An Escape of Water Excess of £1,000 will apply in this instance.

If the water is to be left on to operate a thermostatically controlled fixed heating system, the heating must be maintained at a minimum temperature of 58°F (15°C) at all times (24 hours).

An Escape of Water Excess of £2,500 will apply in this instance.

This wording replaces Paragraph ii) of Endorsement 21 – Unoccupancy Condition.

## **ENDORSEMENT 21 UNOCCUPANCY CLAUSE**

- (i) It is a condition precedent to **Our** liability under this policy that the **Home** is inspected internally and externally at least once every 7 days by **Your** representative and that all mail, newspapers, flyers and such are removed from the **Home** and that the **Building** and gardens of the **Home** are suitably maintained in good condition.

**Section 1 – Buildings and Section 2 – Contents** exclude peril 6 Escape of Water unless:

- (ii) the water, gas and electricity supplies are turned off at the mains (and for the period November to March inclusive all water tanks, pipes and apparatus are drained) unless required to operate an automatically operated central heating system used to maintain a minimum temperature of 58°F (15°C) at all times.

## **ENDORSEMENT 23 RESTRICTION OF COVER**

Cover under **Section 1 – Buildings** and **Section 2 Contents** is limited to **A1** (fire, explosion, lightning, earthquake) only.